

What others say about our
retirement plan capabilities



CAPITAL GROUP® | AMERICAN FUNDS®

Choose a 401(k) provider
you can trust



See what others have to say about us

Award-winning investments

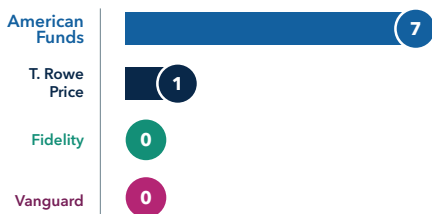
The American Funds Target Date Retirement Series® has earned **Morningstar Analyst Rating of Gold**, dubbing it as **"A top choice."**



Source: Jason Kephart, Morningstar, American Funds 2010-2065 Target Date Retirement Fund, Morningstar Managed Investment Report, January 25, 2023. The Gold rating was given to the lowest-cost share classes of the American Funds Target Date Retirement Series (F-2, F-3, R-5 and R-6). See back page for more details.

Seven of the underlying strategies in the American Funds Target Date Retirement Series were recognized on Morningstar's **"The Thrilling 31"** list.

That's more than any other target date series.



Source: Morningstar, "Fund Spy: The Thrilling 31" by Russel Kinnel, October 2022. Morningstar's screening took into consideration expense ratios, manager ownership, returns over manager's tenure, and Morningstar Risk, Analyst and Parent ratings. The universe was limited to share classes accessible to individual investors with a minimum investment no greater than \$50,000 and did not include funds of funds. Class A shares were evaluated for American Funds. American Funds Target Date Retirement Series invests in Class R-6 shares of the underlying American Funds. Not all seven American Funds strategies are in each target date fund. Of the four largest target date series, American Funds offers the most "Thrilling" funds as underlying strategies in its target date vintages. Underlying funds may change over time. Passive funds are not managed to generate returns that exceed their benchmarks, so target date funds that have only passive underlying investments likely will not have funds on the Morningstar "Thrilling" list.

We won **29 Refinitiv Lipper Fund Awards** in 2023 – the **15th consecutive year** we've been honored.



REFINITIV LIPPER FUND AWARDS

2023 WINNER UNITED STATES

15 American Funds products won 2023 Refinitiv Lipper Fund Awards for periods up to 10 years. Capital Group also won the group categories for overall and fixed income. Lipper Fund Awards from Refinitiv © 2023 Refinitiv. See back page for more details. All rights reserved. Used under license.



We earned Morningstar's **Exemplary Stewardship** award, recognizing us as a reliable steward of investors' capital.

Source: "U.S. Morningstar Awards for Investing Excellence: The 2023 Winners," morningstar.com. In March, Capital Group was announced as the winner of the 2023 U.S. Morningstar Exemplary Stewardship Award, recognizing Capital Group for investment and business cultures that prioritize investors' interests above all else. In order to qualify for the award, which is a part of the 2023 U.S. Morningstar Awards for Investing Excellence, all nominees must have received a Parent pillar rating of "High" and remain investor-focused through 2022. Capital Group did not pay to be considered among the award nominees or pay to use the information in this material.



We're the **#1 most recommended target date fund provider** by retirement plan advisors.

Escalent, Cogent Syndicated, Retirement Plan Advisor Trends™, September 2022. Methodology: 538 respondents participated in a web survey conducted August 19-30, 2022. American Funds was selected most often in response to the question, "Which investment manager do you recommend most often for target date funds?" by the total of all respondents who use target date funds, as well as every separate channel except registered investment advisors. Capital Group has provided input on some questions to be included in Cogent surveys over time.

"Few firms have as enviable a track record and as respectable a stewardship philosophy across nearly every asset class available to U.S.-based investors."

Morningstar, "Exemplary Stewardship Nominees" by Gabriel Denis, March 2023.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

“When considering all components [of recordkeeper support] together, advisors picked Capital Group’s American Funds as their gold standard.”

Financial Advisor IQ, Retirement Industry Leaders, September 2022.

A trusted recordkeeper



Advisors awarded us the gold medal for **best overall recordkeeper**.

We were also recognized as having the **best price and best client service**.

2022 Financial Advisor IQ Service Awards, September 2022. Methodology: Votes of 742 advisors were collected through an online poll conducted April to June, 2022. Among large managers, American Funds was awarded the gold medal for “Best Overall Recordkeeper,” “Recordkeeper with the Best Client Service” and “Recordkeeper with the Best Price.”



The Plan Sponsor Council of America awarded our ICanRetire website **first place for promoting plan participation**.

Capital Group developed MyRetirement (ICanRetire) with New Jersey health care company RWJBarnabas. The program aimed to increase engagement and participation among employees. RWJBarnabas Health with Capital Group won two awards in the Plan Sponsor Council of America’s (PSCA) 2022 Signature Awards, announced April 28, 2022: First place in the “promoting participation” category and second place in the “overcoming obstacles” category. A panel of 20 business leaders evaluated and selected winners from 68 entries in eight categories.

“American Funds offers fantastic plan administration and setup support ... [They are] focused on providing the best experience for plan sponsors as well as investment brokers who work with small businesses.”

Chamber of Commerce, American Funds 401(k) Review – 2023.



We’re the **most recommended plan provider**.

Established advisors of defined contribution plans also ranked us top for:

- ✓ Is a company I trust
- ✓ Is reliable
- ✓ Best-in-class service and support
- ✓ Inspires confidence

Escalent, Cogent Syndicated, Retirement Plan Advisor Trends™, September 2022. Methodology: 538 respondents participated in a web survey conducted August 19-30, 2022. American Funds was selected most often by both established and emerging DC plan advisors in response to the question, “Over the next 12 months, how likely are you to present each of these DC plan providers to clients or prospective clients for consideration?” For “Ownership” of Core Brand Attributes – Tier 1, among 385 “established DC advisors (with at least \$10 million in DC plan assets under management), American Funds was selected most often in response to the question, “Which – if any – of these DC plan providers are described by this statement ... ‘Best-in-class plan advisor service and support’ and ‘Is reliable?’” American Funds was also selected most often for “Is a company I trust,” “Best-in-class plan sponsor service and support,” “Best-in-class participant service and support” (Core Brand Attributes – Tier 2) and “Inspires confidence” (Core Brand Attributes – Tier 3).

97% Retirement plan retention rate
For calendar year 2022.

“When it comes to client service, advisors say that American Funds parent Capital Group wins gold.”

Financial Advisor IQ, Retirement Industry Leaders, September 2022.

The Capital Advantage[®]

Since 1931, our distinctive way of managing money, an emphasis on research, a long-term view and the recognition of the power of relationships has enabled financial professionals – like you – to help investors pursue their financial goals.



Dedicated to investors

More than **2.6 million** plan participants count on us to pursue their retirement goals.*



A trusted recordkeeper

Nearly **66,000** businesses and their employees rely on our retirement plan recordkeeping services.*



A top asset manager

With nearly **\$2.2 trillion** in assets under management, we're one of the world's largest investment management organizations.*

*As of 12/31/22.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

Statements attributed to an individual represent the opinions of that individual as of the date published and do not necessarily reflect the opinions of Capital Group or its affiliates. This information is intended to highlight issues and should not be considered advice, an endorsement or a recommendation.

The Morningstar Analyst Rating[™] is not a credit or risk rating. It is a subjective evaluation performed by Morningstar's manager research group, which consists of various Morningstar, Inc. subsidiaries ("Manager Research Group"). In the United States, that subsidiary is Morningstar Research Services LLC, which is registered with and governed by the U.S. Securities and Exchange Commission. The Manager Research Group evaluates funds based on five key pillars, which are process, performance, people, parent and price. The Manager Research Group uses this five pillar evaluation to determine how they believe funds are likely to perform relative to a benchmark, or in the case of exchange-traded funds and index mutual funds, a relevant peer group, over the long term on a risk-adjusted basis. They consider quantitative and qualitative factors in their research, and the weight of each pillar may vary. The Analyst Rating scale is Gold, Silver, Bronze, Neutral and Negative. A Morningstar Analyst Rating of Gold, Silver or Bronze reflects the Manager Research Group's conviction in a fund's prospects for outperformance. Analyst Ratings ultimately reflect the Manager Research Group's overall assessment, are overseen by an Analyst Rating Committee, and are continuously monitored and reevaluated at least every 14 months. For more detailed information about Morningstar's Analyst Rating, including its methodology, please go to global.morningstar.com/managerdisclosures/. **The Morningstar Analyst Rating (i) should not be used as the sole basis in evaluating a fund, (ii) involves unknown risks and uncertainties which may cause the Manager Research Group's expectations not to occur or to differ significantly from what they expected, and (iii) should not be considered an offer or solicitation to buy or sell the fund.** © 2023 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

The Refinitiv Lipper Fund Awards, granted annually, highlight funds and fund companies that have excelled in delivering consistent strong risk-adjusted performance relative to peers. The Refinitiv Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is a risk-adjusted performance measure calculated over 36, 60 and 120 months. The fund with the highest Lipper Leader for Consistent Return (Effective Return) value in each eligible classification wins the Refinitiv Lipper Fund Award. For more information, see lipperfundawards.com. Although Refinitiv Lipper makes reasonable efforts to ensure the accuracy and reliability of the data contained herein, the accuracy is not guaranteed by Refinitiv Lipper.

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are the property of their respective companies.

American Funds Distributors, Inc., member FINRA.