

RIA Resource Guide

Assistance for the independent and transitioning registered investment advisor



CAPITAL GROUP | **AMERICAN FUNDS**

Essential resources for RIAs

We understand what it means to be truly independent

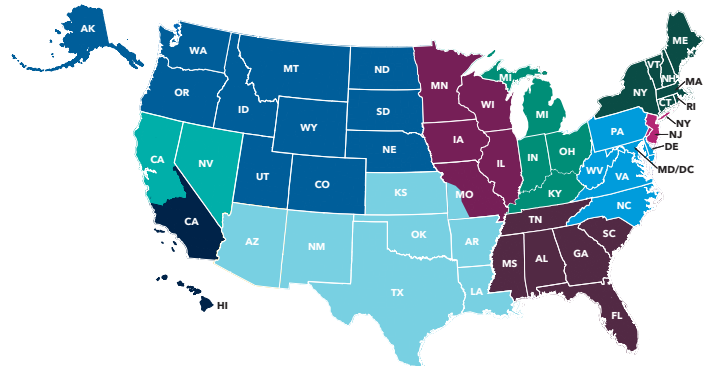
You chose independence because you wanted a different type of relationship with your clients. Transitioning your practice to become a registered investment advisor opens new opportunities for you to help your clients pursue their investing goals – but we understand the move may come with many challenges.

At Capital Group, home of American Funds, we share your commitment to independence, objectivity and a long-term perspective. We are here to help make your transition to a new business model as smooth as possible.

A dedicated RIA team to answer your questions

- Committed service teams (refer to the map below for coverage).
- Help in transitioning to your new business model, including transferring clients' American Funds Class A or C shares to advisory Class F or Class R shares where appropriate (refer to page 2).
- Choose from the most appropriate solutions for your clients, including Class F-2 shares, during your transition.
- Dedicated back office support. Our RIA support line is (800) 421-5450.

Region	Relationship manager	Relationship specialist	Regional relationship manager
Southwest	Tyler Furek (213) 509-6410	Holden Dippel (800) 833-2732	Hayden Fleming (800) 421-9900
NorCal	Brandon Ma (415) 260-7163	Jake Keehn (866) 471-2696	Susanna Chan (866) 420-2027
Northwest	Ryan Radtke (206) 446-8688	Jake Keehn (866) 471-2696	Ben Wooden (866) 818-4125
South	Robert Peché (832) 289-1673	Holden Dippel (800) 833-2732	Ben Wooden (866) 818-4125
North Central	David Morrison (309) 370-7281	Kirsten Bayer-Petras (866) 960-7283	Ryan Hoover (800) 421-9907
Southeast	Marek Blaskovic (949) 266-7532	Vabo Patel (800) 421-8297	Natalie Wright (800) 421-8297
Great Lakes	Kristen Nelson (317) 646-2444	Kirsten Bayer-Petras (866) 960-7283	Ryan Hoover (800) 421-9907
Northeast	Damian Carroll (860) 573-8064	Troy Tipton (800) 421-9546	Joel Van Der Weele (800) 421-9902
Mid-Atlantic	Antonio Bass (202) 322-9170	Vabo Patel (800) 421-8297	Natalie Wright (800) 421-8297
Tri-State	Alex Diorio (516) 242-6376	Troy Tipton (800) 421-9546	Joel Van Der Weele (800) 421-9902



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

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectuses and CollegeAmerica and ABLEAmerica Program Descriptions, which can be obtained from a financial professional and should be read carefully before investing. CollegeAmerica and ABLEAmerica are distributed by American Funds Distributors, Inc. and sold through unaffiliated intermediaries.

Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits, such as financial aid, scholarship funds and protection from creditors, not available through CollegeAmerica or ABLEAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor.

Investment offerings that fit your needs as an RIA

You now have access to a world of resources to support you in your new business model, including:

- **Investment solutions**
 - A wide variety of vehicles and investments, including mutual funds, separately managed accounts (SMAs), exchange-traded funds (ETFs), funds of funds, model portfolios, ABLE accounts, college savings and retirement plan solutions.
 - Fixed income options, including core, domestic, global, high yield and municipal funds, and SMAs.
 - Share classes appropriate for your advisory business model (Class F-2, F-3, R-5, R-5E, R-6 and 529-F-2 shares).
- **Intellectual capital**
 - Timely, relevant market commentary and investment insights.
 - Fund attribution reports and access to quarterly investment calls.
- **Environmental, Social and Governance (ESG)**
 - Capital Group’s investment approach evaluates material ESG risks and opportunities.
 - Incorporating material ESG information into research and analysis can, in our view, help improve long-term outcomes for investors.

Commitment of more than 20 years to the RIA channel

Recognizing that RIAs have unique needs, Capital Group launched Class F-1 shares in 2001, Class F-2 shares in 2008 and Class F-3 shares in 2017 and created a team of specialists devoted to supporting your business model. Consult your platform provider or Capital Group relationship manager for share class availability on specific platforms. Refer to page 3 for more detail.

Transferring your clients’ Class A shares to share classes for your RIA business model

Clients who wish to move their American Funds assets to your RIA practice may transfer their Class C or A shares to Class F shares.

- **Custodian.** You can access American Funds Class F and R shares through many custodians, including Fidelity, Matrix Capital Group, Pershing, Reliance Trust, Schwab, SEI, State Street and many others. Class F-2 shares are now available to registered investment advisors (RIAs) directly from Capital Group. The one exception is Class 529-F-2 shares, which are available only through the Pershing platform or directly from Capital Group.
- **Conversion process.** The conversion process is different for each custodian. For instructions on how to transfer your clients’ shares, please contact your custodian representative or your Capital Group relationship manager or specialist (refer to page 1), who can guide you through the process.
- **Class F-2 Direct-at-Fund program.** Capital Group offers RIAs a direct-at-fund investment option for retail accounts with the Class F-2 and 529-F-2 shares, which have no 12b-1 fees. The program features an optional fee-debiting service – with a fee applied in basis points as designated by your firm. For eligibility information, visit: capitalgroup.com/f2-direct.
- **Potential tax impact.** Exchanging Class A shares for Class F shares can be a seamless event for clients. Transferring one share class to a different share class of the same fund may potentially be treated as a nonreportable event for tax purposes. You and your clients should check with a tax professional to learn whether an exchange would create a taxable event.

To learn more about our RIA solutions, contact your Capital Group relationship manager or visit capitalgroup.com/ria.

FAQs

What is Capital Group's relationship to American Funds?

Affiliates of The Capital Group Companies serve individual investors, financial intermediaries and institutions around the world through a broad range of products and services that includes American Funds, one of the largest mutual fund families in the U.S. by assets under management.

What is the difference between Class F-1, Class F-2 and Class F-3 shares?

Class F-1 shares, which were introduced in 2001, include a 12b-1 fee in the expense ratio. Class F-2 shares were launched in 2008 and have no 12b-1 fee.* Class F-3 shares, introduced in 2017, have no sales charge, 12b-1 fee or sub-transfer agency fees.

Which share classes are commonly used by RIAs in 401(k), 403(b) and other qualified retirement plans?

Classes R-5 and R-6 are often used and do not have 12b-1 fees.

Which share class do RIAs use within the CollegeAmerica® 529 and ABLEAmerica® savings plans?

Class 529-F-2, which does not charge a 12b-1 fee.

Where can I purchase Class F shares or other advisory shares?

Our Class F shares are available on every major custodian platform, including Fidelity, Matrix Capital Group, Pershing, Reliance Trust, Schwab, SEI, State Street, TD Ameritrade and many others. Class F-2 shares are now available direct-at-fund to registered investment advisors. One exception is our Class 529-F-2 shares, which are available only through the Pershing platform or directly from Capital Group.

For a complete list of custodians, call your Capital Group relationship manager.

What are the tax implications of converting to Class F-1, F-2 or F-3 shares?

Converting Class A and C shares to Class F-1, F-2 or F-3 shares may potentially be treated as a nonreportable event for tax purposes. You and your clients should check with a tax professional to learn whether an exchange would create a taxable event.

Can Classes 529-A and 529-C shares be converted to Class 529-F shares?

Yes. Class 529-A shares purchased based on aggregated holdings of \$1 million or more that are held for less than 18 months are subject to contingent deferred sales charges. 529-C shares that are held for less than one year are subject to contingent deferred sales charges.

Can I convert a retirement plan from commission to a fee-based structure?

Yes. To convert a retirement plan to a fee-based structure, please call your Capital Group relationship manager, who will guide you through the process.

Can I buy Class F shares in SEP and SIMPLE IRA plans?

Yes, Class F-2 shares are available for SEP and SIMPLE plans held at Capital Bank and Trust Company (CB&T), our custodian, when participants are in a fee-based program.

What Capital Group investment solutions are used by RIAs?

- American Funds mutual funds. Our investment solutions include funds and funds of funds with a variety of objectives, including equity, fixed income, target date series and portfolio series. capitalgroup.com/advisor/investments/mutual-funds.html
- American Funds retirement plan solutions capitalgroup.com/advisor/investments/retirement-income-portfolio-series.html
- CollegeAmerica 529 savings plan capitalgroup.com/advisor/investments/college-america-529.html
- ABLEAmerica capitalgroup.com/advisor/investments/able.html
- American Funds Portfolio Series capitalgroup.com/advisor/investments/american-funds-portfolio-series.html
- American Funds Model Portfolios capitalgroup.com/modelportfolios
- Capital Group SMAs capitalgroup.com/advisor/investments/separately-managed-accounts.html
- Capital Group ETFs capitalgroup.com/etfs

Although the target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement goals will be met. Investment professionals manage the portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals. Investment professionals continue to manage each portfolio for approximately 30 years after it reaches its target date.

*12b-1 fees are used primarily to compensate brokerage firms for custodian services and, at full-service firms, for advisor fees. You can find expenses for individual funds on the Investments page on the Capital Group website at capitalgroup.com/advisor/investments/americanfunds.

American Funds

As of December 31, 2023	Inception date	Class F-1'		Class F-2'		Class F-3'		Class 529-F-2'		Class R-6	
		Symbol	Expense ratio%	Symbol	Expense ratio%	Symbol	Expense ratio%	Symbol	Expense ratio%	Symbol	Expense ratio%
Growth funds											
AMCAP Fund®	5/1/67	AMPFX	0.73	AMCFX	0.44	FMACX	0.34	FMMM	0.46	RAFGX	0.34
American Funds Global Insight Fund	4/1/11	AGVEX	0.82	AGVGX	0.56	AGVHX	0.46	CGVGX	0.59	RGLGX	0.46
American Funds International Vantage Fund	4/1/11	AIVEX	0.92	AIVFX	0.65	AIVGX	0.56	CIVGX	0.71	RIVGX	0.56
EuroPacific Growth Fund®	4/16/84	AEGFX	0.86	AEPFX	0.57	FEUPX	0.47	FUEPX	0.58	REMGX	0.47
The Growth Fund of America®	12/1/73	GFAFX	0.67	GFFFX	0.40	GAFFX	0.30	FAFGX	0.41	RGAGX	0.30
The New Economy Fund®	12/1/83	ANFFX	0.82	NEFFX	0.52	FNEFX	0.41	FNEEX	0.53	RNGGX	0.41
New Perspective Fund®	3/13/73	NPFFX	0.80	ANWFX	0.52	FNPFX	0.42	FFPNX	0.53	RNPGX	0.42
New World Fund®	6/17/99	NWFFX	0.96	NFFFX	0.68	FNWFX	0.57	FNFWX	0.71	RNWXG	0.57
SMALLCAP World Fund®	4/30/90	SCWFX	1.09	SMCFX	0.77	SFCWX	0.66	FSWSX	0.78	RLLGX	0.66
Growth-and-income funds											
American Funds Developing World Growth and Income Fund	2/3/14	DWGF	1.16	DWGHX	0.88	FDWGX	0.76	FWDDX	0.88	RDWGX	0.76
American Mutual Fund®	2/21/50	AMFFX	0.64	AMRFX	0.38	AMFXX	0.27	FFMMX	0.36	RMFGX	0.27
Capital World Growth and Income Fund®	3/26/93	CWGF	0.83	WGIF	0.53	FWGIX	0.42	FCWGX	0.53	RWIGX	0.42
Fundamental Investors®	8/1/78	AFIF	0.66	FINFX	0.39	FUNFX	0.28	FFFX	0.38	RFNGX	0.28
International Growth and Income Fund	10/1/08	IGIF	0.94	IGFFX	0.65	IGAIX	0.54	FGGGX	0.64	RIGGX	0.54
The Investment Company of America®	1/1/34	AICFX	0.65	ICAFX	0.38	FFICX	0.27	FCIAX	0.37	RICGX	0.27
Washington Mutual Investors Fund	7/31/52	WSHFX	0.64	WMFFX	0.38	FWMIX	0.27	FWMMX	0.36	RWMGX	0.27
Equity-income funds											
Capital Income Builder®	7/30/87	CIBFX	0.66	CAIFX	0.38	CFIHX	0.27	FBCIX	0.37	RIRGX	0.27
The Income Fund of America®	12/1/73	IFAFX	0.65	AMEFX	0.37	FIFAX	0.27	FAIFX	0.35	RIDGX	0.27
Balanced funds											
American Balanced Fund®	7/26/75	BALFX	0.62	AMBFX	0.36	AFMBX	0.25	FBAFX	0.34	RLBGX	0.25
American Funds Global Balanced Fund	2/1/11	GBLEX	0.87	GBLFX	0.59	GBLX	0.48	FFGGX	0.59	RGBGX	0.48
Bond funds											
American Funds Corporate Bond Fund®	12/14/12	BFCFX	0.69	BFCGX	0.44	CFBFX	0.32	FFBBX	0.43	RCBFX	0.32
American Funds Emerging Markets Bond Fund®	4/22/16	EBNEX	0.96	EBNFX	0.68	EBNGX	0.56	FEBMX	0.68	REGGX	0.56
American Funds Inflation Linked Bond Fund®	12/14/12	BFIEX	0.69	BFIGX	0.40	FILBX	0.29	FIBLX	0.39	RILFX	0.29
American Funds Mortgage Fund®	11/1/10	MFAEX	0.65	MFAFX	0.40	AFFMX	0.28	FFMFX	0.44	RMAGX	0.28
American Funds Multi-Sector Income Fund	3/22/19	MIAWX	0.75	MIAFX	0.47	MIAZX	0.38	CMBPX	0.47	RMDUX	0.38
American Funds Strategic Bond Fund	3/18/16	ANBEX	0.70	ANBFX	0.43	ANBGX	0.33	FSBMX	0.43	RANGX	0.33
American High-Income Trust®	2/19/88	AHTFX	0.74	AHIFX	0.44	HIGFX	0.33	FAHHX	0.45	RITGX	0.33
The Bond Fund of America®	5/28/74	BFAFX	0.61	ABNFX	0.33	BFFAX	0.22	FFBOX	0.33	RBFGX	0.22
Capital World Bond Fund®	8/4/87	WBFFX	1.01	BWFFX	0.60	WFBFX	0.48	FCWBX	0.62	RCWGX	0.48
Intermediate Bond Fund of America®	2/19/88	IBFFX	0.67	IBAFX	0.38	IFBFX	0.26	FFOOX	0.36	RBOGX	0.26
Short-Term Bond Fund of America®	10/2/06	ASBFX	0.67	SBFFX	0.40	FSBTX	0.29	FTSBX	0.39	RMMGX	0.29
U.S. Government Securities Fund®	10/17/85	UGSFX	0.68	GVTFX	0.36	USGFX	0.26	FSUGX	0.38	RGVGX	0.26
Tax-exempt bond funds											
American Funds Short-Term Tax-Exempt Bond Fund®	8/7/09	FSSTX	0.62	ASTFX	0.33	SFTFX	0.25	N/A	N/A	N/A	0.25
American Funds Tax-Exempt Fund of New York®	11/1/10	NYAEX	0.71	NYAFX	0.48	TFNYX	0.37	N/A	N/A	N/A	N/A
American High-Income Municipal Bond Fund®	9/26/94	ABHFX	0.69	AHMFX	0.42	HIMFX	0.31	N/A	N/A	N/A	0.31
Limited Term Tax-Exempt Bond Fund of America®	10/6/93	LTXFX	0.62	LTEFX	0.35	FLTE	0.24	N/A	N/A	N/A	0.24
The Tax-Exempt Bond Fund of America®	10/3/79	AFTFX	0.61	TEAFX	0.35	TFEBX	0.24	N/A	N/A	N/A	0.24
The Tax-Exempt Fund of California®	10/28/86	TECFX	0.65	TEFEX	0.38	EXCAX	0.29	N/A	N/A	N/A	N/A

American Funds

As of December 31, 2023	Inception date	Class F-1'		Class F-2'		Class F-3'		Class 529-F-2'		Class R-6	
		Symbol	Expense ratio%	Symbol	Expense ratio%	Symbol	Expense ratio%	Symbol	Expense ratio%	Symbol	Expense ratio%
Portfolio Series funds²											
American Funds Global Growth Portfolio	5/18/12	PGGFX	0.82	PGWFX	0.56	PGXFX	0.45	FGGPX	0.58	RGGGX	0.45
American Funds Growth Portfolio	5/18/12	GWPFX	0.76	GWPEX	0.49	GWPDX	0.39	FGPGX	0.52	RGWGX	0.39
American Funds Growth and Income Portfolio	5/18/12	GAIFX	0.71	GAIEX	0.45	GIAHX	0.35	FGGIX	0.44	RGNGX	0.35
American Funds Moderate Growth and Income Portfolio	5/18/12	BLPFX	0.71	BLPEX	0.45	BLPDX	0.35	FBBPX	0.45	RBAGX	0.35
American Funds Conservative Growth and Income Portfolio	5/18/12	INPFX	0.65	INPEX	0.39	INPDX	0.29	FTPPX	0.38	RINGX	0.29
American Funds Tax-Aware Conservative Growth and Income Portfolio	5/18/12	TAIFX	0.68	TXIFX	0.42	TYIFX	0.31	N/A	N/A	N/A	N/A
American Funds Preservation Portfolio	5/18/12	PPVFX	0.66	PPEFX	0.39	PPFFX	0.28	FPPPX	0.39	RPPGX	0.28
American Funds Tax-Exempt Preservation Portfolio	5/18/12	TEPFX	0.63	TXEFX	0.35	TYEFX	0.25	N/A	N/A	N/A	N/A
Target date series											
American Funds Target Date Retirement Series [®]	various	various	various	various	various	various	various	N/A	various	various	various
American Funds College Target Date Series [®]	various	N/A	N/A	N/A	N/A	N/A	N/A	various	N/A	N/A	N/A
Retirement Income Portfolio Series³											
American Funds Retirement Income Portfolio – Enhanced	8/28/15	FCFWX	0.68	FGFWX	0.42	FIEXX	0.32	N/A	N/A	RVRPX	0.32
American Funds Retirement Income Portfolio – Moderate	8/28/15	FBFWX	0.67	FHFWX	0.41	FIMWX	0.32	N/A	N/A	RURPX	0.32
American Funds Retirement Income Portfolio – Conservative	8/28/15	FAFWX	0.64	FDFWX	0.39	FICWX	0.29	N/A	N/A	RTRPX	0.29

Capital Group exchange-traded funds (ETFs)

As of December 31, 2023	Inception date	Symbol	Expense ratio%
Growth ETFs			
CGGO – Capital Group Global Growth Equity ETF	2/22/22	CGGO	0.47
CGGR – Capital Group Growth ETF	2/22/22	CGGR	0.39
CGIE – Capital Group International Equity ETF	9/26/22	CGIE	0.54
CGXU – Capital Group International Focus Equity ETF	2/22/22	CGXU	0.54
Growth and income ETFs			
CGBL – Capital Group Core Balanced ETF	9/26/23	CGBL	0.33
CGUS – Capital Group Core Equity ETF	2/22/22	CGUS	0.33
CGDG – Capital Group Dividend Growers ETF	9/26/23	CGDG	0.47
CGDV – Capital Group Dividend Value ETF	2/22/22	CGDV	0.33
Income ETFs			
CGCP – Capital Group Core Plus Income ETF	2/22/22	CGCP	0.34
CGMU – Capital Group Municipal Income ETF	10/25/22	CGMU	0.27
CGMS – Capital Group U.S. Multi-Sector Income ETF	10/25/22	CGMS	0.39
Preservation and income ETFs			
CGCB – Capital Group Core Bond ETF	9/26/23	CGCB	0.27
CGSD – Capital Group Short Duration Income ETF	10/25/22	CGSD	0.25
CGSM – Capital Group Short Duration Municipal Income ETF	9/26/23	CGSM	0.25

American Funds Model Portfolios

Growth

Global Growth

Growth

Moderate Growth

Growth and income

Growth and Income

Moderate Growth and Income

Conservative Growth and Income

Income

Retirement Income – Enhanced

Retirement Income – Moderate

Retirement Income – Conservative

Preservation and income

Conservative Income

Preservation

Preservation and income

American Funds Model Portfolios – Tax-Aware

Growth and income

Tax-Aware Growth and Income

Tax-Aware Moderate Growth and Income

Tax-Aware Conservative Growth and Income

Preservation and income

Tax-Aware Moderate Income

Tax-Aware Conservative Income

Tax-Exempt Preservation

Separately managed accounts

Equity strategies

Capital Group Global Equity

Capital Group Global Growth

Capital Group International Equity

Capital Group International Growth

Capital Group U.S. Core

Capital Group U.S. Equity

Capital Group U.S. Growth

Capital Group U.S. Income and Growth

Capital Group World Dividend Growers

Fixed income strategies

Capital Group Core Bond

Capital Group Intermediate Municipal

Capital Group Long Municipal

Capital Group Short Municipal

Contact your Capital Group relationship manager for more information about SMA investment minimums, platform availability and fees.

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The expense ratios are as of each fund's prospectus available at the time of publication. Expense ratios for **CGIE, CGBL, CGDG, CGMU, CGMS, CGCB, CGSD, CGSM** are estimated. For model portfolios, expense ratios include the weighted average expenses of the underlying funds.

We offer a range of share classes designed to meet the needs of retirement plan sponsors and participants. The different share classes incorporate varying levels of financial professional compensation and service provider payments. Because Class R-6 shares do not include any recordkeeping payments, expenses are lower and results are higher. Other share classes that include recordkeeping costs have higher expenses and lower results than Class R-6.

¹ Generally, Class F-1 shares are available with no transaction fee, Class F-2 shares are available with a transaction fee and Class F-3 and 529-F-2 shares do not carry 12b-1 or sub-transfer agency fees. Individual platforms may vary. Class 529-F-1 shares are available only through the Pershing platform or directly from American Funds.

² Allocations may not achieve investment objectives. The portfolios' risks are related to the risks of the underlying funds as described herein, in proportion to their allocations.

³ The Retirement Income Portfolio Series allocations may not achieve investment objectives. The portfolios' risks are related to the risks of the underlying funds as described herein, in proportion to their allocations. Payments consisting of return of capital will result in a decrease in an investor's fund share balance. Higher rates of withdrawal and withdrawals during declining markets may result in a more rapid decrease in an investor's fund share balance. Persistent returns of capital could ultimately result in a zero account balance. Portfolios are managed, so holdings will change. Certain fixed income and/or cash and equivalents holdings may be held through mutual funds managed by the investment adviser or its affiliates that are not offered to the public. Visit capitalgroup.com for current allocations.

Capital Group exchange-traded funds (ETFs) are actively managed and do not seek to replicate a specific index. ETF shares are bought and sold through an exchange at the then current market price, not net asset value (NAV), and are not individually redeemed from the fund. Shares may trade at a premium or discount to their NAV when traded on an exchange. Brokerage commissions will reduce returns. There can be no guarantee that an active market for ETFs will develop or be maintained, or that the ETF's listing will continue or remain unchanged.

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