



**AMERICAN  
FUNDS®**

From Capital Group

**Retirement Plan  
Enrollment Book**

**Prepared for:**  
Roman Catholic Diocese of  
Springfield MA

**Dream Big.  
Save Smart.  
Start Today.**



# Prepare for the Retirement You Desire



When planning for retirement, start by asking yourself what you'll be doing in 10, 20 or 30 years. Will you:

- Have the freedom to follow your dreams?
- Live on a budget and pursue your interests?
- Continue to work because you choose to or have to?



Regardless of what you choose to do, your retirement plan can help you get closer to achieving those goals.



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

# Your Retirement Plan Makes It Simple

Your employer's retirement plan makes it convenient to save for the future. It is designed to help you get closer to wherever you want to be in retirement.

To get started, all you need to do is:

- Decide how much to save
- Choose where to invest
- Take action

## **American Funds Is a Key Provider for Your Retirement Plan**

Your employer believes American Funds is the right choice to manage your retirement savings. It is one of the oldest and largest mutual fund families in the country.

- Since 1931, American Funds has invested with a long-term focus and attention to risk.
  - American Funds has more than \$1.5 trillion in assets under management (as of 12/31/17).
  - Nearly half of the 57 million investor accounts in the
- American Funds are retirement accounts.
- American Funds understands that investors need help with retirement planning; that's why its funds are distributed through financial professionals.

**For more information about American Funds, see the inside back cover.**

# Take Advantage of Your Plan's Benefits

Your retirement plan is one of the most important benefits your employer offers you. Discover the potential advantages of contributing to your plan:



## Convenience

Simply decide how much you'd like to contribute and the money is automatically taken out of your paycheck – before you have a chance to spend it. For example, the \$1.50 you might pay for a cup of coffee every day could add up to more than \$65,000 over 30 years if you save in the plan.\*

\* Assuming the \$1.50 a day earned an 8% annual return for 30 years.



## Growth Potential Over the Long Term

The longer you stay invested in the plan, the greater likelihood you'll have of reaching your retirement goals. That's because you have the potential to make money on what you've invested and on any account earnings.



## Pretax Contributions

If you contribute \$100 from every paycheck, it may cost you only \$75 in actual take-home pay because the money is deducted directly from your paycheck before you pay any taxes.†

† Assuming that you pay 25% in taxes.



## Check Out Your Plan's Website

For a closer look at your plan's benefits and how they can help you reach your retirement goals, visit [myretirement.americanfunds.com](https://myretirement.americanfunds.com).



### Sarah is ready to give it a try.

"I put off saving for too long. Now that I've begun to pay off some debts, I'm finally going to start saving. For me, saving something – even a small amount – is better than doing nothing. My goal is to increase my savings each year for as long as I work."

## A Little Can Go a Long Way

Decide how much to save and consider changing your contributions in small increments each year. This chart shows how various contribution levels can result in larger withdrawals during retirement.

If You Contribute	Percentage of Salary		
	15%	10%	6%
Contributions Every Two Weeks	\$ 288	\$ 192	\$ 115
Contribution Amount by Year-End	7,500	5,000	3,000
Monthly Retirement Withdrawals In 10 Years	383	256	153
In 20 Years	1,235	824	494
In 30 Years	3,129	2,086	1,252

The example above assumes an annual salary of \$50,000. Values are for illustrative purposes only and do not reflect the results of any particular investment, which will fluctuate with market conditions, or taxes that may be owed on tax-deferred contributions, including the 10% penalty for withdrawals taken before age 59½. An 8% average annual return rate, compounded every two weeks, is assumed. Monthly retirement withdrawal reflects an annual withdrawal rate of 4% of the account balance divided by 12. The estimate does not take into account certain factors, including changes to the employee contributions, required minimum distributions, holding periods and post-retirement taxes. These are point-in-time views and as such do not take into account any growth or loss during retirement. Without investment growth/loss during retirement, a 4% annual withdrawal rate would deplete the retirement savings in 25 years. Estimated withdrawal calculations are not intended to reflect actual results; your results may vary. Regular investing does not ensure a profit or protect against loss. Please consult your financial professional for any questions you may have about your situation.

## Need Help?

Call Steve Chick at **(413) 458-9899** or send an email to [schick@financialguide.com](mailto:schick@financialguide.com) if you need some guidance.

## Pay Taxes Now – So You Won't Have To Later

In addition to before-tax contributions, your employer also lets you make Roth contributions, which are taken out of your paycheck after taxes have been calculated. If you think that you'll be paying more in taxes at retirement, then paying them now may work to your advantage. Visit [myretirement.americanfunds.com](http://myretirement.americanfunds.com) to find out more about Roth contributions.



# Decide How Much to Save

When thinking about how much you should save, consider your own unique situation. Determine how much you can afford to invest in the plan, and consider changing your contributions in small increments each year.



American Funds  
Retirement Roadmap®

Use the Retirement Roadmap® on [americanfundsretirement.com](http://americanfundsretirement.com) to create more personalized estimates of what you may need in retirement.

## Help Is a Call or Click Away

Call your plan's financial professional Steve Chick at **(413) 458-9899** or send an email to [schick@financialguide.com](mailto:schick@financialguide.com) for help in finding the investment types that are a good match for your own investing style and goals.

The more money you've accumulated, the better prepared you'll be to:

## Fight Inflation

# \$7.67

The projected cost of a gallon of milk in 30 years. Although the average cost today is \$3.16, this example shows how your savings may buy less in the future.

Source: Bureau of Labor Statistics.  
Assuming a 3% inflation rate for 30 years.

## Supplement Social Security

# 40%

Social Security replaces about 40% of an average worker's income in retirement. Providing the rest is up to you.

Source: Social Security Administration.

## Help Pay for Health Care

# \$273,000

It's estimated that a 65-year-old couple, both with median prescription drug expenses, would need \$273,000 in savings to have a 90% chance of having enough money for health care expenses in retirement.

Source: Employee Benefit Research Institute (EBRI).

## Save the Amount That Makes the Most Sense for You

You don't have to take an all-or-nothing approach when it comes to saving. These three scenarios may give you an idea of how to get started.



I contribute the maximum to the plan.

"I feel lucky to be able to set aside a lot of money for retirement. In fact, I'm 'maxing out.' And because I'm over 50, I get to contribute additional money."



I started small and increased my savings each year.

"At first, I couldn't afford to immediately start making contributions to my retirement plan. I started paying off credit card debt and student loans first. Then later, I began participating in the plan and gradually increased my contributions. When I've gotten a raise, I've added some of it to my contributions. And over time, it's made a big difference in my account value."



I now save 8% of my pay.

"While contributing the maximum isn't an option now, I'm contributing 8% of my pay because that fits my budget. I started with 5%. I'm slowly working my way to 10% a year. I've been able to increase the amount I contribute to the plan by 1% of my pay. I barely notice the dent in my paycheck."

# Choose Your Investments

## Option A: Choose a Target Date Fund



### What Is a Target Date Fund?

It's a group of mutual funds combined into one fund that serves as a single diversified retirement investment. Because each fund in the American Funds Target Date Retirement Series® is designed to serve as a complete portfolio, you only need to choose *one* based on when you expect to retire.

### What You Should Know About the Target Date Series

- The series offers a number of target date fund portfolios in five-year increments for retirement dates through 2060.
- Each fund is composed of a diverse mix of the American Funds and is subject to their risks and returns.
- American Funds investment professionals manage each target date fund portfolio, moving it from a more growth-oriented focus to a more income-oriented focus as the target date approaches.
- Investment professionals continue to manage each fund for 30 years after its target date is reached.
- The target date is the year in which an investor is assumed to retire and begin taking withdrawals.
- Although the target date funds are managed for investors on a projected retirement date time frame, the funds' allocation approach does not guarantee that investors' retirement goals will be met. In addition, contributions to the fund may not be adequate to reach your retirement goals.

### Option A: Choose a Target Date Fund

#### Benefits:

- A simplified approach to investing.
- Invest in a portfolio that's specifically designed with your retirement date in mind.
- Don't have to make decisions on how different investments work together.

### Option B: Build Your Own Portfolio

(To learn more about this option, see the sample investment models in this brochure.)





## John is all set with a ready-made portfolio.

"A target date fund is a great option for me. I don't feel qualified to build my own portfolio using different funds. I like the idea that investment professionals are managing the fund based on a retirement date. That gives me time to focus on other things."

## Choose the Target Date Fund That's Right for You

Find the year that you were born and the year that you expect to retire and may begin taking withdrawals and match them with one of the American Funds target date retirement funds below. Of course, you should consider your risk tolerance as well as any assets and investments outside your plan as you make your investment decision.

If You Were Born in	And You Plan to Retire (or have retired) in	Then Consider Choosing This Fund
1993 and later	2058 and later	<b>2060</b>
1988 to 1992	2053-2057	<b>2055</b>
1983 to 1987	2048-2052	<b>2050</b>
1978 to 1982	2043-2047	<b>2045</b>
1973 to 1977	2038-2042	<b>2040</b>
1968 to 1972	2033-2037	<b>2035</b>
1963 to 1967	2028-2032	<b>2030</b>
1958 to 1962	2023-2027	<b>2025</b>
1953 to 1957	2018-2022	<b>2020</b>
1948 to 1952	2013-2017	<b>2015</b>
1947 and earlier	2012 and earlier	<b>2010</b>

Each target date fund is designed to act as a single diversified retirement portfolio, so you only need to select one.

## Don't Leave Your Selection to Chance

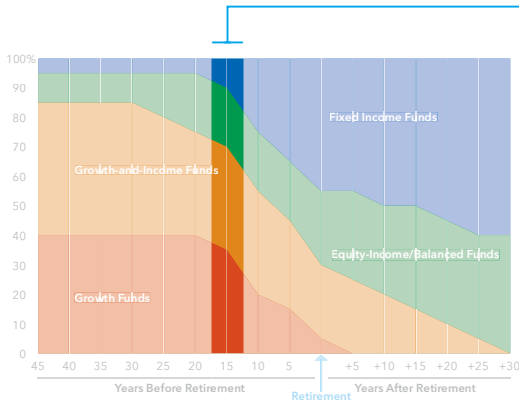
Check in with your plan's financial professional to see if a target date fund might work for you.

If you're already investing or within 10 years of retiring, this may be the right time to review your overall approach to see if it still makes sense. Call Steve Chick at **(413) 458-9899** or send an email to [schick@financialguide.com](mailto:schick@financialguide.com).

## Option A: Choose a Target Date Fund

For a better understanding of how a target date fund can serve as a complete diversified portfolio, take a look inside American Funds 2030 Target Date Retirement Fund.<sup>®</sup>

### Inside American Funds 2030 Fund



The target date funds follow this current investment approach (see above), moving from a more growth-oriented focus when retirement is years away to a more income-oriented focus as the retirement date approaches. Each fund may include a mix of growth, growth-and-income, equity-income/balanced and fixed income funds (i.e., bond funds).



#### Bond Funds

<b>U.S. Government Securities Fund<sup>®</sup></b>	<b>7.4%</b>
American Funds Inflation Linked Bond Fund <sup>®</sup>	3.2
American Funds Mortgage Fund <sup>®</sup>	3.0
Capital World Bond Fund <sup>®</sup>	3.0
Intermediate Bond Fund of America <sup>®</sup>	2.4

#### Equity-Income/Balanced Funds

American Balanced Fund <sup>®</sup>	6.0
American Funds Global Balanced Fund <sup>SM</sup>	6.0

#### Capital Income Builder<sup>®</sup>

The Income Fund of America <sup>®</sup>	4.0
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#### Growth-and-Income Funds

Washington Mutual Investors Fund <sup>SM</sup>	8.0
The Investment Company of America <sup>®</sup>	7.0
American Mutual Fund <sup>®</sup>	6.0
<b>Fundamental Investors<sup>®</sup></b>	<b>6.0</b>
Capital World Growth and Income Fund <sup>®</sup>	5.0
International Growth and Income Fund <sup>SM</sup>	3.0

#### Growth Funds

<b>New Perspective Fund<sup>®</sup></b>	<b>5.8</b>
The Growth Fund of America <sup>®</sup>	4.8
AMCAP Fund <sup>®</sup>	4.7
SMALLCAP World Fund <sup>®</sup>	4.2
EuroPacific Growth Fund <sup>®</sup>	3.3
New World Fund <sup>®</sup>	1.8
The New Economy Fund <sup>®</sup>	1.4


As of December 31, 2017.

This fund is designed for investors who plan to retire in, or close to, the year 2030 and begin withdrawing their money. Although the target date fund is managed for investors on a projected retirement date time frame, the fund's allocation approach does not guarantee that investors' retirement goals will be met.



The target allocations shown in the glide path are effective as of January 1, 2018, and are subject to the Portfolio Oversight Committee's discretion. The funds' investment adviser anticipates that the funds will invest their assets within a range that deviates no more than 10% above or below these allocations. Underlying funds may be added or removed during the year. For quarterly updates of fund allocations, visit [americanfundsretirement.com](http://americanfundsretirement.com).

## Some of the Underlying Funds

### U.S. Government Securities Fund

- Seeks to provide a high level of current income consistent with preservation of capital by investing in US Treasury bonds and mortgage-backed securities issued by federal agencies.
- Invests primarily in securities backed by the full faith and credit of the US government.
- Focuses on US 


### Capital Income Builder

- Seeks (1) to provide a level of current income that exceeds the average yield on US stocks generally and (2) to provide a growing stream of income over the years.
- **Also seeks to provide growth of capital through a diversified portfolio of stocks, bonds and cash.**
- Invests in US  Up to 50% outside US 

### Fundamental Investors

- Seeks long-term growth of capital and income by investing in companies with undervalued, overlooked and out-of-favor stocks.
- Invests in undervalued stocks from companies with strong balance sheets, high-quality products and leading market shares.
- Invests in US  Up to 35% outside US 

### New Perspective Fund

- Seeks to provide long-term growth through investing in stocks of growth companies in the US and abroad.
- **Invests chiefly in multinational or global companies and focuses on opportunities generated by changes in global trade patterns and economic and political relationships.**
- Global focus 

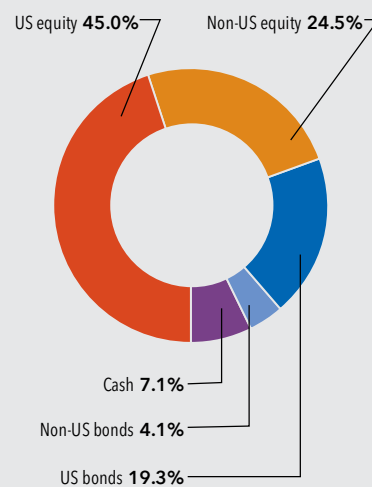
# 22

The 2030 Fund is made up of 22 underlying American Funds.

# 30

The Portfolio Oversight Committee members, on average, have 30 years of investment experience.

### Asset Mix of the 2030 Fund



Totals may not reconcile due to rounding.  
Data as of December 31, 2017.

Each target date fund is composed of a mix of the American Funds and is subject to the risks and returns of the underlying funds. Investing outside the United States involves risks such as currency fluctuations, periods of illiquidity and price volatility as more fully described in the funds' prospectuses. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than are higher rated bonds. The return of principal for bond funds and for funds with underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. While not directly correlated to changes in interest rates, the values of inflation-linked bonds generally fluctuate in response to changes in real interest rates and may experience greater losses than other debt securities with similar durations. Investments in mortgage-related securities involve additional risks, such as prepayment risk, as more fully described in the prospectus. Shares of U.S. Government Securities Fund are not guaranteed by the US government.

# Choose Your Investments

## Option B: Build Your Own Portfolio



### Option B: Build Your Own Portfolio

#### Benefits:

- Choose your own investments.
- Use a sample model as a guide for selecting your funds.
- Tailor an investment portfolio with your specific financial goals in mind.

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### Option A: Choose a Target Date Fund

(To learn more about this option, see the target date fund information in this brochure.)

## What Does Building Your Own Portfolio Mean?

It's a hands-on approach to selecting your investments. The investments you choose will depend on a number of factors, including when you expect to withdraw the money, your risk tolerance, and your financial goals and circumstances. The key lies in creating a portfolio with a mix of investments that have diverse objectives you can stick with through all kinds of market conditions.

## What You Should Know About the Investments

The investments in your plan have different objectives with varying degrees of risk-and-return potential. For example, growth investments have the highest long-term return potential but also have the highest degree of risk. Cash equivalents aim to preserve what you've saved but may not provide the growth needed to meet your retirement goals. Other types, such as bonds, fall in between and have varying degrees of risk and return. For example, the value of bond investments may fall as interest rates rise.

To learn about the different investment types, visit your plan's website. There you can also access fund overviews and data (including "Investment Details" pages and prospectuses) that can help you select your investments.

## Help Is Just a Call Away

Call your plan's financial professional Steve Chick at **(413) 458-9899** or send an email to [schick@financialguide.com](mailto:schick@financialguide.com) for help in finding the investment types that are a good match for your own investing style and goals.

## Get Started With Sample Models

Many people who build their own portfolios use models as a starting point. Whether you use one of the sample models below or create your own, you'll need to choose specific investments. When selecting your investments, you should also take into account your risk tolerance as

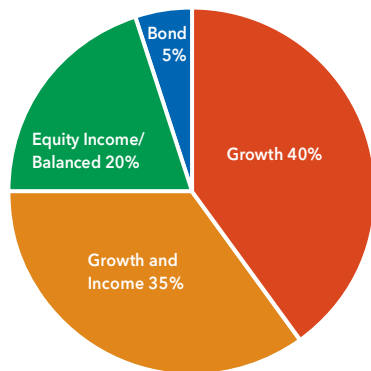
well as your other assets and any investments outside your plan, such as your home equity, IRAs and savings accounts.



### Jeff: Model A

20 years or more until retirement

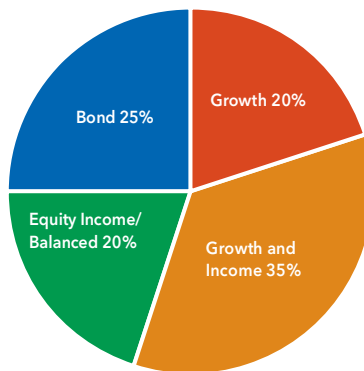
"With more than 30 years to retirement, I chose investments that have the potential for higher returns. I know I may suffer short-term drops in my account, but that's okay. Time is on my side, and I'm sticking to my goals."



### Julianna: Model B

5 to 20 years until retirement

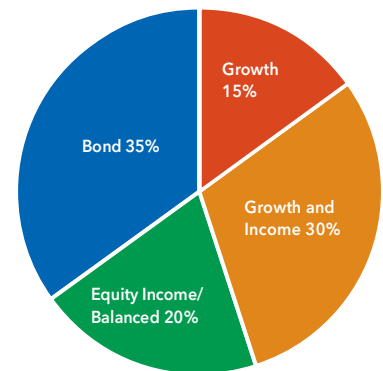
"I'm about 10 years from retirement. I realize I need to have a balance between growth investments and those that seek income. Getting the right combination is important."



### Fred: Model C

5 years or less until retirement

"I'm retiring in two years. I've seen it all in the years I've been investing – good results and bad. I can't afford dramatic swings in my account, so now my portfolio is more income-oriented."



higher volatility  
higher returns

lower volatility  
lower returns

If the sample model for your time horizon doesn't align with your goals, consider adjusting the percentages. You can also create your own mix with the help of your plan's financial professional.

These models, developed by investment professionals at American Funds, emphasize an investor's time horizon and take into account the historic returns of the different investment types (growth, growth-and-income, equity-income/balanced and bond investments). Specifically, the models seek to balance total return and stability over time. When evaluating particular asset allocation models for your individual situation, you should consider your risk tolerance, as well as other assets, income and investments (e.g., home equity, Social Security benefits, individual retirement accounts (IRAs), savings accounts, and interests in other qualified and nonqualified plans) in addition to any investments in the plan.



The investment options in your plan

## Investment-Related Information

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Returns will vary, so you may lose money. Investing for short periods makes losses more likely. You could lose money by investing in the money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency, entity or person. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will do so at any time.

Results are for the American Funds Class R-3 shares at net asset value. Class R shares do not require an up-front or deferred sales charge. For current information and month-end results for the American Funds and any other investments in your plan, please visit [myretirement.americanfunds.com](http://myretirement.americanfunds.com) or ask your employer.

One way to assess an investment's results is to compare its results with those of a comparable benchmark or index. The benchmarks and their returns are shown in the table. Check your investment's annual and semi-annual reports to shareholders for more information.

You should carefully consider fees and expenses when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account over time. For an example of the long-term effect of fees and expenses, visit the Employee Benefits Security Administration (EBSA) website at [www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). However, fees and expenses are only one of many factors to consider when you evaluate your plan investment options.

Generally, there are two types of fees and expenses associated with saving and investing through a retirement plan: (1) recordkeeping and administrative fees and (2) investment expenses. The expenses related to each investment in your plan are known as the expense ratios. Expense ratios tend to vary with the investment category; for example, a money market investment will generally have a lower expense ratio than a global equity investment, which has higher costs.

The gross expense ratio reflects the investment's total annual operating expenses. It does not include any fee waivers or expense reimbursements. The net expense ratio reflects any applicable fee waivers or expense reimbursements. This is the actual expense ratio that you paid. Expense ratios are as of each investment's prospectus available at the time of publication.

Prospectuses, SAs and annual reports, if applicable, are available free of charge by calling (800) 204-3731 or on the web at [myretirement.americanfunds.com](http://myretirement.americanfunds.com).

Portfolio turnover information is included in your investments' summary prospectuses.

For additional details, go to [myretirement.americanfunds.com](http://myretirement.americanfunds.com) and select "Your Plan's Investments." When prompted, enter your plan number, 1357395-01. If you have an established log-in, you can also access investment information by logging in and selecting "Investment Lineup."

Because your retirement plan offers other investments besides the American Funds, the share classes may vary. To learn more about these share classes, please read the most recent prospectuses, if applicable.

The investment options in your plan  
**Investment-Related Information**

**Investment Options for Class R-3 Shares as of 09/30/18**

Investment Name Benchmark Investment Manager	Asset Class	Inception Date	Average Annual Total Returns (%)				Expense Ratios (%)		Gross Expenses per \$1,000
			Lifetime	10 Years	5 Years	1 Year	Gross	Net	
<b>Growth Investments</b>									
<b>AB Discovery Growth R</b>	<b>Growth</b>	07/07/38	10.22	14.66	12.69	33.70	1.40	1.39	\$14.00
Standard & Poor's 500 Composite Index			N/A	11.97	13.95	17.91			
AllianceBernstein. Shareholder Type Fees - None. Investment footnote(s): 1,2,3,4,5,6,7,8,9									
<b>AB Large Cap Growth R</b>	<b>Growth</b>	09/28/92	10.68	15.66	16.57	23.32	1.40	1.38	\$14.00
Standard & Poor's 500 Composite Index			9.94	11.97	13.95	17.91			
AllianceBernstein. Shareholder Type Fees - None. Investment footnote(s): 1,2,4,5,6,7,9,10									
<b>American Funds New Perspective Fund</b>	<b>Growth</b>	03/13/73	11.89	10.18	10.57	13.09	1.09	1.09	\$10.90
MSCI All Country World Index (ACWI)			8.74	8.19	8.67	9.77			
American Funds. Shareholder Type Fees - None. Investment footnote(s): 1,5,6,7,9,11,12,13,14									
<b>American Funds New World Fund</b>	<b>Growth</b>	06/17/99	7.45	5.54	4.09	0.48	1.30	1.30	\$13.00
MSCI All Country World Index (ACWI)			4.95	8.19	8.67	9.77			
American Funds. Shareholder Type Fees - None. Investment footnote(s): 1,5,6,7,9,12,13,14,15,16,17,18,19									
<b>ClearBridge International Growth R</b>	<b>Growth</b>	04/17/95	3.82	8.77	9.52	8.94	1.59	1.40	\$15.90
MSCI All Country World Index (ACWI) ex USA			N/A	5.18	4.12	1.76			
Legg Mason. Shareholder Type Fees - None. Investment footnote(s): 1,2,3,5,6,7,13,14,16,17,19,20,21,22,23,24,25,26,27									
<b>Federated Kaufmann Small Cap R</b>	<b>Growth</b>	12/18/02	11.36	15.44	17.91	38.00	1.73	1.36	\$17.30
Standard & Poor's 500 Composite Index			10.02	11.97	13.95	17.91			
Federated. Shareholder Type Fees - None. Investment footnote(s): 1,2,4,5,6,7,13,16,19,20,21,23,24,28,29,30,31,32,33									
<b>Fidelity Advisor® Mid Cap II M</b>	<b>Growth</b>	08/12/04	10.26	10.40	9.94	12.09	1.29	1.29	\$12.90
Standard & Poor's 500 Composite Index			9.65	11.97	13.95	17.91			
Fidelity Investments. Shareholder Type Fees - None. Investment footnote(s): 1,2,5,6,7,14,20,26									
<b>Goldman Sachs Small Cap Eq Insghts Svc</b>	<b>Growth</b>	08/15/97	7.49	11.42	11.82	17.24	1.49	1.34	\$14.90
Standard & Poor's 500 Composite Index			7.72	11.97	13.95	17.91			
Goldman Sachs. Shareholder Type Fees - None. Investment footnote(s): 1,2,6,7,19,20,24,26,34,35									

The investment options in your plan  
**Investment-Related Information**

**Investment Options for Class R-3 Shares as of 09/30/18**

Investment Name Benchmark Investment Manager	Asset Class	Inception Date	Average Annual Total Returns (%)				Expense Ratios (%)		Gross Expenses per \$1,000
			Lifetime	10 Years	5 Years	1 Year	Gross	Net	
<b>Growth-and-Income Investments</b>									
<b>Columbia Large Cap Enhanced Core R</b>	<b>Growth-and-income</b>	07/31/96	8.67	11.65	13.76	18.70	1.48	1.14	\$14.80
Standard & Poor's 500 Composite Index			9.12	11.97	13.95	17.91			
Columbia. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,4,6,7,9,14,21,29,36,37,38									
<b>Invesco Real Estate R</b>	<b>Growth-and-income</b>	05/01/95	9.03	6.76	8.19	3.92	1.52	1.52	\$15.20
MSCI All Country World Index (ACWI)			N/A	8.19	8.67	9.77			
Invesco. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,3,4,5,6,7,9,15,17,18,19,26,36,39,40,41,42									
<b>Equity-Income Investments</b>									
<b>Columbia Dividend Income R</b>	<b>Equity-income</b>	03/04/98	9.17	10.73	11.88	12.62	1.23	1.23	\$12.30
Standard & Poor's 500 Composite Index			7.10	11.97	13.95	17.91			
Columbia. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,5,6,7,9,13,14,15,19,21,26,28,29,33,36,38,41,43,44									
<b>Bond Investments</b>									
<b>American Funds US Government Securities</b>	<b>Bond</b>	10/17/85	5.01	2.27	0.81	-2.72	0.95	0.95	\$9.50
Bloomberg Barclays U.S. Government/Mortgage-Backed Securities Index			6.22	2.97	1.62	-1.30			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): 1,4,6,7,9,14,18,37,39,45,46									
<b>Lord Abbett High Yield R3</b>	<b>Bond</b>	12/31/98	7.16	9.07	5.71	2.01	1.19	1.19	\$11.90
Bloomberg Barclays U.S. Aggregate Index			4.52	3.77	2.16	-1.22			
Lord Abbett. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,4,5,6,7,15,16,17,18,20,21,23,24,29,33,34,35,36,39,46,47,48,49									
<b>Lord Abbett Income R3</b>	<b>Bond</b>	01/04/82	5.79	6.61	3.65	-0.64	1.08	1.08	\$10.80
Bloomberg Barclays U.S. Aggregate Index			7.65	3.77	2.16	-1.22			
Lord Abbett. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,4,5,6,7,15,16,17,18,24,29,33,34,35,36,39,45,46,47									
<b>PIMCO Income R</b>	<b>Bond</b>	03/30/07	7.68	8.88	4.98	0.29	1.39	1.39	\$13.90
Bloomberg Barclays U.S. Aggregate Index			3.80	3.77	2.16	-1.22			
PIMCO. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,4,5,6,7,14,15,16,17,20,23,24,29,30,33,36,39,40,44,50,51									
<b>PIMCO International Bond (USD-Hdg) R</b>	<b>Bond</b>	12/02/92	4.98	6.31	4.34	2.28	1.21	1.21	\$12.10
Bloomberg Barclays U.S. Aggregate Index			5.29	3.77	2.16	-1.22			
PIMCO. Shareholder Type Fees - None.									
Investment footnote(s): 1,2,4,5,6,7,14,15,16,17,20,23,24,25,29,30,33,39,40,50,51									

The investment options in your plan  
**Investment-Related Information**

**Investment Options for Class R-3 Shares as of 09/30/18**

Investment Name Benchmark Investment Manager	Asset Class	Inception Date	Average Annual Total Returns (%)				Expense Ratios (%)		Gross Expenses per \$1,000
			Lifetime	10 Years	5 Years	1 Year	Gross	Net	
<b>Bond Investments</b>									
<b>PIMCO Real Return R</b>	<b>Bond</b>	01/29/97	3.68	3.21	0.59	-0.39	1.53	1.53	\$15.30
Bloomberg Barclays U.S. Aggregate Index			4.97	3.77	2.16	-1.22			
PIMCO. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,2,4,5,6,7,14,15,16,17,20,23,24,29,30,33,39,40,50,51</sup>									
<b>Cash-Equivalent Investments</b>									
<b>American Funds U.S. Government Money Market Fund</b>	<b>Cash-equivalent</b>	05/01/09	0.06	N/A	0.12	0.61	0.98	0.98	\$9.80
USTREAS T-Bill Auction Ave 3 Mon			0.34	0.34	0.56	1.73			
American Funds. Shareholder Type Fees - None.									
The annualized seven-day SEC yield for American Funds U.S. Government Money Market Fund <sup>SM</sup> , calculated in accordance with the SEC formula, was 0.95% as of 09/30/18. The yield takes into account the reimbursements of certain expenses where applicable. Without these, the yield would have been 0.95%. The yield more accurately reflects the investment's current earnings than do the investments total returns.									
<b>Target Date Investments</b>									
<b>American Funds Target Date 2010</b>	<b>Target date</b>	02/01/07	4.19	6.02	5.10	2.76	0.98	0.98	\$9.80
S&P Target Date Through 2010 Index			4.95	6.50	5.54	4.75			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,52,53</sup>									
<b>American Funds Target Date 2015</b>	<b>Target date</b>	02/01/07	4.49	6.40	5.56	3.39	0.98	0.98	\$9.80
S&P Target Date Through 2015 Index			5.24	7.12	6.37	5.62			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,52,53</sup>									
<b>American Funds Target Date 2020</b>	<b>Target date</b>	02/01/07	4.81	6.97	6.25	4.46	0.99	0.99	\$9.90
S&P Target Date Through 2020 Index			5.42	7.60	7.10	6.55			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,52,53</sup>									
<b>American Funds Target Date 2025</b>	<b>Target date</b>	02/01/07	5.49	7.92	7.18	5.91	1.01	1.01	\$10.10
S&P Target Date Through 2025 Index			5.77	8.16	7.84	7.55			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,52,53</sup>									
<b>American Funds Target Date 2030</b>	<b>Target date</b>	02/01/07	6.13	8.72	8.27	7.57	1.03	1.03	\$10.30
S&P Target Date Through 2030 Index			6.06	8.61	8.46	8.60			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,52,53</sup>									
<b>American Funds Target Date 2035</b>	<b>Target date</b>	02/01/07	6.46	9.11	9.08	9.35	1.05	1.05	\$10.50
S&P Target Date Through 2035 Index			6.23	8.90	8.96	9.45			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,52,53</sup>									

The investment options in your plan

# Investment-Related Information

## Investment Options for Class R-3 Shares as of 09/30/18

Investment Name Benchmark Investment Manager	Asset Class	Inception Date	Average Annual Total Returns (%)				Expense Ratios (%)		Gross Expenses per \$1,000
			Lifetime	10 Years	5 Years	1 Year	Gross	Net	
<b>Target Date Investments</b>									
<b>American Funds Target Date 2040</b>	<b>Target date</b>	02/01/07	6.62	9.29	9.37	10.02	1.06	1.06	\$10.60
S&P Target Date Through 2040 Index			6.37	9.15	9.33	10.20			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,52,53</sup>									
<b>American Funds Target Date 2045</b>	<b>Target date</b>	02/01/07	6.68	9.38	9.52	10.32	1.06	1.06	\$10.60
S&P Target Date Through 2045 Index			6.36	9.17	9.51	10.47			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,52,53</sup>									
<b>American Funds Target Date 2050</b>	<b>Target date</b>	02/01/07	6.72	9.42	9.61	10.60	1.06	1.06	\$10.60
S&P Target Date Through 2050 Index			6.45	9.28	9.62	10.68			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,53,54</sup>									
<b>American Funds Target Date 2055</b>	<b>Target date</b>	02/01/10	10.60	N/A	9.60	10.60	1.07	1.07	\$10.70
S&P Target Date Through 2055 Index			10.90	N/A	9.63	10.70			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,53</sup>									
<b>American Funds Target Date 2060</b>	<b>Target date</b>	03/27/15	8.97	N/A	N/A	10.64	1.14	1.10	\$11.40
S&P Target Date Through 2060+ Index			8.91	N/A	9.67	10.90			
American Funds. Shareholder Type Fees - None.									
Investment footnote(s): <sup>1,4,5,6,7,9,12,14,15,16,17,18,19,20,24,37,39,46,53</sup>									



# Investment-Related Disclosure

## Investment-Related Disclosure

- <sup>1</sup> The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.
- <sup>2</sup> This is not one of the American Funds and is not managed by Capital Group, the investment manager for the American Funds. See the prospectus, if applicable, or your plan's financial professional for more information.
- <sup>3</sup> This fund's inception predates the inception of its primary benchmark; therefore, there is no calculation for the benchmark's lifetime result.
- <sup>4</sup> Investments in derivatives may be subject to the risk that the advisor does not correctly predict the movement of the underlying security, interest rate, market index, or other financial asset, or that the value of the derivative does not correlate perfectly with either the overall market or the underlying asset from which the derivative's value is derived. Because derivatives usually involve a small investment relative to the magnitude of liquidity and other risks assumed, the resulting gain or loss from the transaction will be disproportionately magnified. These investments may result in a loss if the counterparty to the transaction does not perform as promised.
- <sup>5</sup> Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.
- <sup>6</sup> Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.
- <sup>7</sup> The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.
- <sup>8</sup> Concentrating assets in stocks of one or more capitalizations (small, mid, or large) may be subject to both the specific risks of those capitalizations as well as increased volatility because stocks of specific capitalizations tend to go through cycles of beating or lagging the market as a whole.
- <sup>9</sup> The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.
- <sup>10</sup> Investments that concentrate their assets in a relatively small number of issuers, or in the securities of issuers in a particular market, industry, sector, country, or asset class, may be subject to greater risk of loss than is a more widely diversified investment.
- <sup>11</sup> From July 30, 1987, through December 31, 1987, the MSCI World Index was used because the MSCI ACWI (All Country World Index) did not exist. MSCI World Index results reflect dividends net of withholding taxes, and MSCI ACWI results reflect dividends gross of withholding taxes through December 31, 2000, and dividends net of withholding taxes thereafter.
- <sup>12</sup> The investment is intended to be held for a substantial period of time, and investors should tolerate fluctuations in their investment's value.
- <sup>13</sup> Growth securities may be subject to increased volatility as the value of these securities is highly sensitive to market fluctuations and future earnings expectations. These securities typically trade at higher multiples of current earnings than do other securities and may lose value if it appears their earnings expectations may not be met.
- <sup>14</sup> A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions,

# Investment-Related Disclosure

competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

- 15 Investments in below-investment-grade debt securities and unrated securities of similar credit quality, commonly known as "junk bonds" or "high-yield securities," may be subject to increased interest, credit, and liquidity risks.
- 16 Restricted and illiquid securities may fall in price because of an inability to sell the securities when desired. Investing in restricted securities may subject the portfolio to higher costs and liquidity risk.
- 17 Investments in emerging- and frontier-markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.
- 18 The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.
- 19 Concentrating assets in small-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Smaller, less-seasoned companies may be subject to increased liquidity risk compared with mid- and large-cap companies and may experience greater price volatility than do those securities because of limited product lines, management experience, market share, or financial resources,

among other factors.

- 20 The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.
- 21 Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of market, economic, regulatory, and other factors affecting that industry or sector compared with a more broadly diversified asset allocation.
- 22 The investment's performance may be impacted by its concentration in a certain type of security, adherence to a particular investing strategy, or a unique aspect of its structure and costs.
- 23 Investments in securities traded in foreign currencies or more directly in foreign currencies are subject to the risk that the foreign currency will decline in value relative to the U.S. dollar, which may reduce the value of the portfolio. Investments in currency hedging positions are subject to the risk that the value of the U.S. dollar will decline relative to the currency being hedged, which may result in a loss of money on the investment as well as the position designed to act as a hedge. Cross-currency hedging strategies and active currency positions may increase currency risk because actual currency exposure may be substantially different from that suggested by the portfolio's holdings.
- 24 Performance is subject to the risk that the advisor's asset allocation

and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

- 25 A nondiversified investment, as defined under the Investment Act of 1940, may have an increased potential for loss because its portfolio includes a relatively small number of investments. Movements in the prices of the individual assets may have a magnified effect on a nondiversified portfolio. Any sale of the investment's large positions could adversely affect stock prices if those positions represent a significant part of a company's outstanding stock.
- 26 Concentrating assets in mid-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Mid-cap companies may be subject to increased liquidity risk compared with large-cap companies and may experience greater price volatility than do those securities because of more-limited product lines or financial resources, among other factors.
- 27 Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-

# Investment-Related Disclosure

- cap companies do not recover as quickly as smaller companies do from market declines.
- <sup>28</sup> Investments in depositary receipts generally reflect the risks of the securities they represent, although they may be subject to increased liquidity risk and higher expenses and may not pass through voting and other shareholder rights. Depositary receipts cannot be directly exchanged for the securities they represent and may trade at either a discount or premium to those securities.
- <sup>29</sup> The issuer or guarantor of a fixed-income security, counterparty to an OTC derivatives contract, or other borrower may not be able to make timely principal, interest, or settlement payments on an obligation. In this event, the issuer of a fixed-income security may have its credit rating downgraded or defaulted, which may reduce the potential for income and value of the portfolio.
- <sup>30</sup> Leverage transactions may increase volatility and result in a significant loss of value if a transaction fails. Because leverage usually involves investment exposure that exceeds the initial investment, the resulting gain or loss from a relatively small change in an underlying indicator will be disproportionately magnified.
- <sup>31</sup> Foreign custodial and other foreign financial services are generally more expensive than they are in the United States and may have limited regulatory oversight. The investment may have trouble clearing and settling trades in less-developed markets, and the laws of some countries may limit the investment's ability to recover its assets in the event the bank, depository, or agent holding those assets goes into bankruptcy.
- <sup>32</sup> Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.
- <sup>33</sup> Most securities are subject to the risk that changes in interest rates will reduce their market value.
- <sup>34</sup> Frequent purchases or redemptions by one or multiple investors may harm other shareholders by interfering with the efficient management of the portfolio, increasing brokerage and administrative costs and potentially diluting the value of shares. Additionally, shareholder purchase and redemption activity may have an impact on the per-share net income and realized capital gains distribution amounts, if any, potentially increasing or reducing the tax burden on the shareholders who receive those distributions.
- <sup>35</sup> Active trading may create high portfolio turnover, or a turnover of 100% or more, resulting in increased transaction costs. These higher costs may have an adverse impact on performance and generate short-term capital gains, creating potential tax liability even if an investor does not sell any shares during the year.
- <sup>36</sup> Investments in convertible securities may be subject to increased interest-rate risks, rising in value as interest rates decline and falling in value when interest rates rise, in addition to their market value depending on the performance of the common stock of the issuer. Convertible securities, which are typically unrated or rated lower than other debt obligations, are secondary to debt obligations in order of priority during a liquidation in the event the issuer defaults.
- <sup>37</sup> Investments in futures contracts and options on futures contracts may increase volatility and be subject to additional market, active management, interest, currency, and other risks if the contract cannot be closed when desired.
- <sup>38</sup> Holdings selected by quantitative analysis may perform differently from the market as a whole based on the factors used in the analysis, the weighting of each factor, and how the factors have changed over time.
- <sup>39</sup> Investments in mortgage-backed and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.
- <sup>40</sup> Selling securities short may be subject to the risk that an advisor does not correctly predict the movement of the security, resulting in a loss if a security must be purchased on the market above its initial borrowing price to return to the lender, in addition to interest paid to the lender for borrowing the security.
- <sup>41</sup> Investments in preferred stocks may be subject to the risks of deferred distribution payments,

# Investment-Related Disclosure

involuntary redemptions, subordination to debt instruments, a lack of liquidity compared with common stocks, limited voting rights, and sensitivity to interest-rate changes.

- <sup>42</sup> Concentrating assets in the real estate sector or REITs may disproportionately subject the portfolio to the risks of that industry, including loss of value because of changes in real estate values, interest rates, and taxes, as well as changes in zoning, building, environmental, and other laws, among other factors. Investments in REITs may be subject to increased price volatility and liquidity risk, and shareholders indirectly bear their proportionate share of expenses because of their management fees.
- <sup>43</sup> Value securities may be subject to the risk that these securities cannot overcome the adverse factors the advisor believes are responsible for their low price or that the market may not recognize their fundamental value as the advisor predicted. Value securities are not expected to experience significant earnings growth and may underperform growth stocks in certain markets.
- <sup>44</sup> The investment's income payments may decline depending on fluctuations in interest rates and the dividend payments of its underlying securities. In this event, some investments may attempt to pay the same dividend amount by returning capital.
- <sup>45</sup> Unlike other fixed-income securities, the values of inflation-protected securities are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-

protected securities will fall when real interest rates rise and rise when real interest rates fall.

- <sup>46</sup> Investments in U.S. government obligations are subject to varying levels of government support. In the event of default, some U.S. government securities, including U.S. Treasury obligations and Ginnie Mae securities, are issued and guaranteed as to principal and interest by the full faith and credit of the U.S. government. Other securities are obligations of U.S. government-sponsored entities but are neither issued nor guaranteed by the U.S. government.
- <sup>47</sup> Investments in bank loans, also known as senior loans or floating-rate loans, are rated below-investment grade and may be subject to a greater risk of default than are investment-grade loans, reducing the potential for income and potentially leading to impairment of the collateral provided by the borrower. Bank loans pay interest at rates that are periodically reset based on changes in interest rates and may be subject to increased prepayment and liquidity risks.
- <sup>48</sup> Investments in distressed or defaulted investments, which may include loans, loan participations, bonds, notes, and issuers undergoing bankruptcy organization, are often not publicly traded and face increased price volatility and liquidity risk. These securities are subject to the risk that the advisor does not correctly estimate their future value, which may result in a loss of part or all of the investment.
- <sup>49</sup> Investments in municipal obligations, leases, and private activity bonds subject to the

alternative minimum tax have varying levels of public and private support. The principal and interest payments of general-obligation municipal bonds are secured by the issuer's full faith and credit and supported by limited or unlimited taxing power. The principal and interest payments of revenue bonds are tied to the revenues of specific projects or other entities. Federal income tax laws may limit the types and volume of bonds qualifying for tax exemption of interest and make any further purchases of tax-exempt securities taxable.

- <sup>50</sup> The issuer of a debt security may be able to repay principal prior to the security's maturity because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income.
- <sup>51</sup> Investments in debt securities issued or guaranteed by governments or governmental entities are subject to the risk that an entity may delay or refuse to pay interest or principal on its sovereign debt because of cash flow problems, insufficient foreign reserves, or political or other considerations. In this event, there may be no legal process for collecting sovereign debts that a governmental entity has not repaid.
- <sup>52</sup> The S&P Target Date Through series indexes (2010-2045) began on 5/31/2007. From 2/1/2007 through 5/30/2007, the S&P Target Date series was used.
- <sup>53</sup> A portfolio's risks are closely associated with the risks of the securities and other investments

# Investment-Related Disclosure

held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

<sup>54</sup> The S&P Target Date Through 2050 Index began on 5/30/2008. From 2/1/2007 through 5/29/2008, the S&P Target Date 2045 Index was used.

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## Please read the following important disclosure.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Expense ratios are as of each fund's prospectus available at the time of publication. Net expense ratios reflect any current waivers and/or reimbursements to the funds; gross expense ratios do not. When applicable, investment results reflect fee waivers and/or expense reimbursements, without which results would have been lower. For more information, please see your plan's website.

For American Funds 2060 Target Date Retirement Fund, the investment adviser is currently reimbursing a portion of other expenses for each share class. The reimbursement will be in effect through at least April 7, 2018. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Investment results and the net expense ratio reflect the reimbursement, without which the results would have been lower and the expenses would have been higher. The expense ratios are as of each target date fund's prospectus available at the time of publication

and include the weighted average expenses of the underlying American Funds.

Although American Funds U.S. Government Money Market Fund has a 12b-1 plan for this share class, it's currently suspending certain 12b-1 payments in this low-interest-rate environment. Should payments commence, its investment results will be lower and expenses will be higher.

Some investment names may be abbreviated due to space limitations. For a list of the full names of the American Funds, including trademark information, visit [americanfundsretirement.com](http://americanfundsretirement.com).

The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. There have been periods when the investments have lagged the indexes.

## Share Class

American Funds Class R-3 shares were first offered on May 15, 2002. Class R-3 share results prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for typical estimated additional expenses. Results for certain funds with an inception date after May 15, 2002, also include hypothetical returns because those funds' Class R-3 shares sold after the funds' date of first offering. Please see the prospectuses for more information on specific expenses.

## Important Information About Outside Funds

Because your plan offers investments that aren't managed by Capital Group (the investment manager for the American Funds), the share classes may vary. If you're interested in learning more about these share classes, please read the most recent prospectuses, if applicable. The prospectus also contains details about specific investment risks and

key financial data, such as fees and expenses. You can obtain prospectuses from your employer.

Information about investments other than the American Funds is provided by Morningstar, Inc. Results displayed for some of these investments may represent hypothetical results for periods prior to the inception dates of the share classes and are based on Morningstar's calculations. Past results are not predictive of future results. If you have questions about the results, contact your employer or your plan's financial professional. The information shown on these pages may not be copied or distributed, and we cannot guarantee it 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.

## Manager

The American Funds are managed by Capital Group, one of the largest investment management organizations in the world. Since 1931, the company has invested with a long-term focus based on thorough research and attention to risk – an investment style similar to that of most people saving for retirement.



# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Growth Investment

#### AB Discovery Growth R

##### Goal

The investment seeks long-term growth of capital.

##### Fast Facts

Began operations: 7/7/38  
 Ticker symbol: CHCRX

##### Top 5 Holdings %

GrubHub Inc	1.9
Teladoc Health Inc	1.9
Exact Sciences Corp	1.9
Five Below Inc	1.8
Bright Horizons Family Solutions Inc	1.7

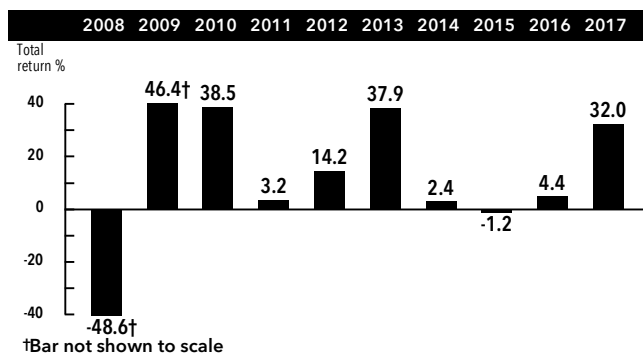
##### Expenses

**Gross Expense Ratio:** 1.40%

**Net Expense Ratio:** 1.39%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.40% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$14.00 a year in expenses.

##### Past Results (updated annually as of 12/31)



### Growth Investment

#### AB Large Cap Growth R

##### Goal

The investment seeks long-term growth of capital.

##### Fast Facts

Began operations: 9/28/92  
 Ticker symbol: ABPRX

##### Top 5 Holdings %

Alphabet Inc Class C	8.0
Visa Inc Class A	4.9
Facebook Inc A	4.9
The Home Depot Inc	4.0
UnitedHealth Group Inc	3.8

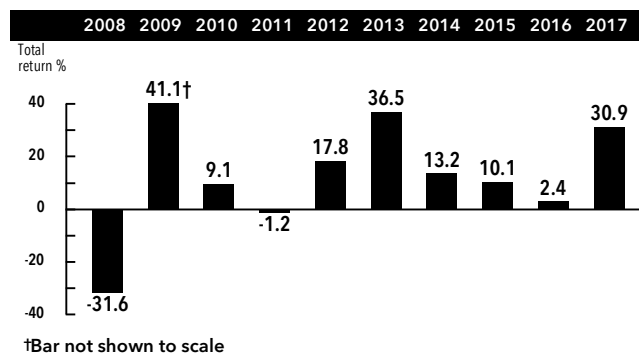
##### Expenses

**Gross Expense Ratio:** 1.40%

**Net Expense Ratio:** 1.38%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.40% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$14.00 a year in expenses.

##### Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Growth Investment

#### American Funds New Perspective Fund

##### Goal

The fund's primary investment objective is to provide long-term growth of capital. Future income is a secondary objective.

##### Fast Facts

Began operations: 3/13/73  
 Ticker symbol: RNPCX

##### Top 5 Holdings %

Amazon.com, Inc.	5.1
Taiwan Semiconductor Manufacturing Co., Ltd.	2.3
Alphabet Inc.	2.2
Facebook, Inc.	2.1
Microsoft Corp.	2.1

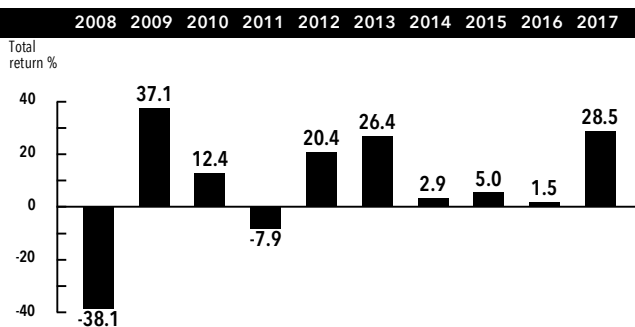
##### Expenses

**Gross Expense Ratio:** 1.09%

**Net Expense Ratio:** 1.09%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.09% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$10.90 a year in expenses.

##### Past Results (updated annually as of 12/31)



### Growth Investment

#### American Funds New World Fund

##### Goal

The fund's investment objective is long-term capital appreciation.

##### Fast Facts

Began operations: 6/17/99  
 Ticker symbol: RNWCX

##### Top 5 Holdings %

Reliance Industries Ltd.	2.0
Taiwan Semiconductor Manufacturing Co., Ltd.	1.8
Alphabet Inc.	1.8
AIA Group Ltd.	1.7
Tencent Holdings Ltd.	1.5

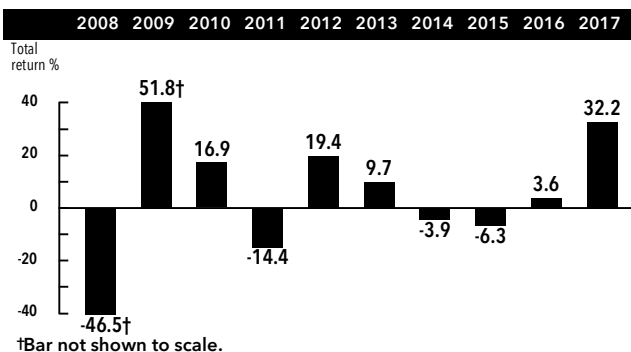
##### Expenses

**Gross Expense Ratio:** 1.30%

**Net Expense Ratio:** 1.30%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.30% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$13.00 a year in expenses.

##### Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Growth Investment

#### ClearBridge International Growth R

##### Goal

The investment seeks long-term growth of capital.

##### Fast Facts

Began operations: 4/17/95  
 Ticker symbol: LMGRX

##### Top 5 Holdings %

Shiseido Co Ltd	4.2
ASML Holding NV	3.2
SAP SE	3.2
Rentokil Initial PLC	3.2
Umicore SA	3.0

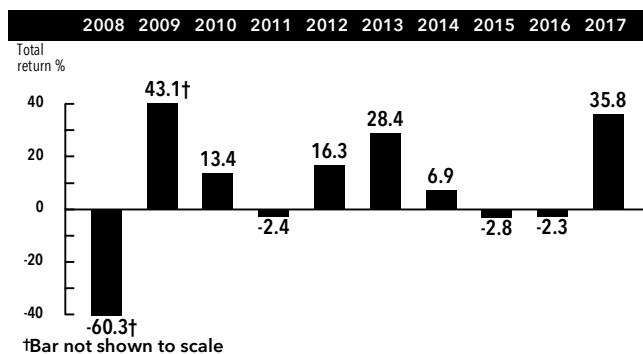
##### Expenses

**Gross Expense Ratio:** 1.59%

**Net Expense Ratio:** 1.40%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.59% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$15.90 a year in expenses.

##### Past Results (updated annually as of 12/31)



### Growth Investment

#### Federated Kaufmann Small Cap R

##### Goal

The investment seeks to provide capital appreciation.

##### Fast Facts

Began operations: 12/18/02  
 Ticker symbol: FKKSX

##### Top 5 Holdings %

Spark Therapeutics Inc	1.5
argenx SE	1.5
Veeva Systems Inc Class A	1.3
CoStar Group Inc	1.2
Galapagos NV ADR	1.1

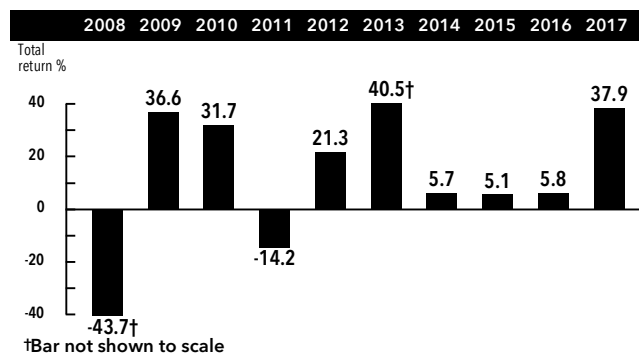
##### Expenses

**Gross Expense Ratio:** 1.73%

**Net Expense Ratio:** 1.36%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.73% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$17.30 a year in expenses.

##### Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Growth Investment

#### Fidelity Advisor® Mid Cap II M

##### Goal

The investment seeks long-term growth of capital.

##### Fast Facts

Began operations: 8/12/04  
 Ticker symbol: FITIX

##### Top 5 Holdings %

Total System Services Inc	1.3
Electronic Arts Inc	1.2
The AES Corp	1.1
STERIS PLC	1.1
Akamai Technologies Inc	1.1

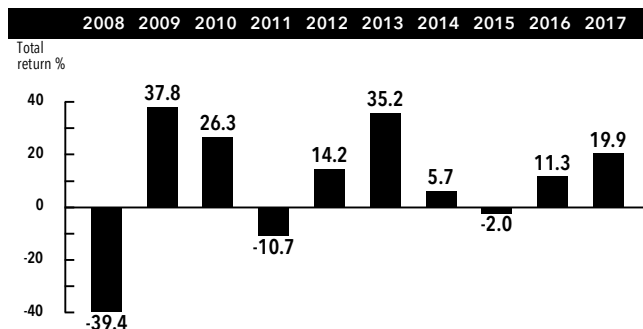
##### Expenses

**Gross Expense Ratio:** 1.29%

**Net Expense Ratio:** 1.29%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.29% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$12.90 a year in expenses.

##### Past Results (updated annually as of 12/31)



### Growth Investment

#### Goldman Sachs Small Cap Eq Insights Svc

##### Goal

The investment seeks long-term growth of capital.

##### Fast Facts

Began operations: 8/15/97  
 Ticker symbol: GCSSX

##### Top 5 Holdings %

E-Mini Russ 2000 Sep18 Xcme 20180921	1.6
Simpson Manufacturing Co Inc	0.7
Portland General Electric Co	0.7
EMCOR Group Inc	0.7
Cousins Properties Inc	0.7

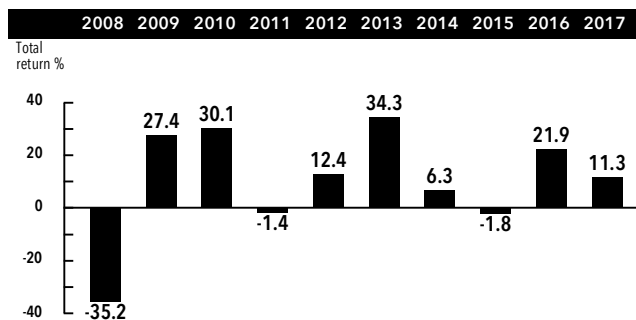
##### Expenses

**Gross Expense Ratio:** 1.49%

**Net Expense Ratio:** 1.34%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.49% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$14.90 a year in expenses.

##### Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Growth-and-Income Investment

#### Columbia Large Cap Enhanced Core R

##### Goal

The investment seeks total return before fees and expenses that exceeds the total return of the Standard & Poor's (S&P) 500® Index.

##### Fast Facts

Began operations: 7/31/96  
 Ticker symbol: CCERX

##### Top 5 Holdings %

Microsoft Corp	4.3
Apple Inc	3.8
Amazon.com Inc	2.6
Facebook Inc A	2.4
JPMorgan Chase & Co	2.3

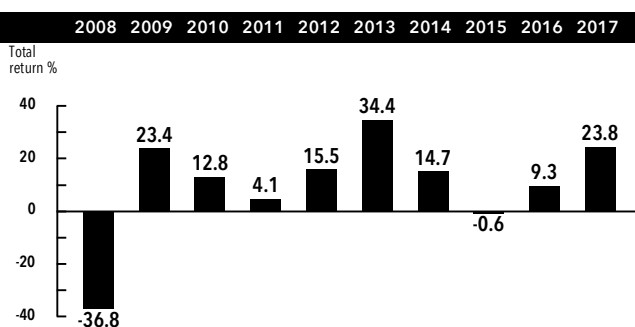
##### Expenses

**Gross Expense Ratio:** 1.48%

**Net Expense Ratio:** 1.14%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.48% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$14.80 a year in expenses.

##### Past Results (updated annually as of 12/31)



### Growth-and-Income Investment

#### Invesco Real Estate R

##### Goal

The investment seeks total return through growth of capital and current income.

##### Fast Facts

Began operations: 5/1/95  
 Ticker symbol: IARRX

##### Top 5 Holdings %

American Tower Corp	7.3
Crown Castle International Corp	6.2
Simon Property Group Inc	5.9
Prologis Inc	5.1
Public Storage	4.6

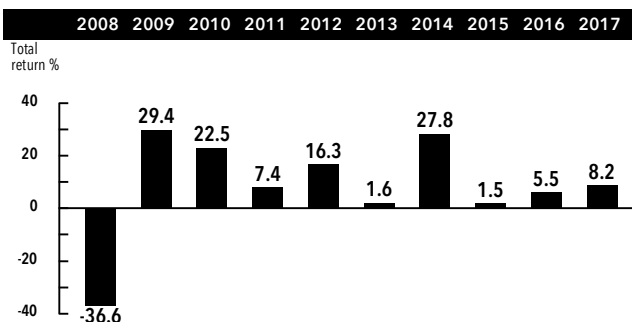
##### Expenses

**Gross Expense Ratio:** 1.52%

**Net Expense Ratio:** 1.52%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.52% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$15.20 a year in expenses.

##### Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.



# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Equity-Income Investment

#### Columbia Dividend Income R

##### Goal

The investment seeks total return, consisting of current income and capital appreciation.

##### Fast Facts

Began operations: 3/4/98  
 Ticker symbol: CDIRX

##### Top 5 Holdings %

Apple Inc	3.9
Johnson & Johnson	3.8
JPMorgan Chase & Co	3.8
Microsoft Corp	3.7
Cisco Systems Inc	3.0

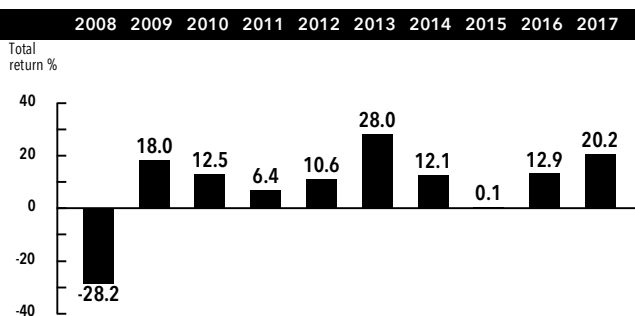
##### Expenses

**Gross Expense Ratio:** 1.23%

**Net Expense Ratio:** 1.23%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.23% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$12.30 a year in expenses.

##### Past Results (updated annually as of 12/31)



### Bond Investment

#### American Funds US Government Securities

##### Goal

The fund's investment objective is to provide a high level of current income consistent with prudent investment risk and preservation of capital.

##### Fast Facts

Began operations: 10/17/85  
 Ticker symbol: RGV CX

##### Investments

Normally, the fund will invest at least 80% of its assets in securities guaranteed or sponsored by the U.S. government and in cash and cash equivalents. It may invest up to 20% of its assets in nongovernment securities rated Aaa/AAA at time of purchase. The portfolio may also include investments in securities issued by U.S. governmental agencies or instrumentalities that are not guaranteed by the U.S. government.

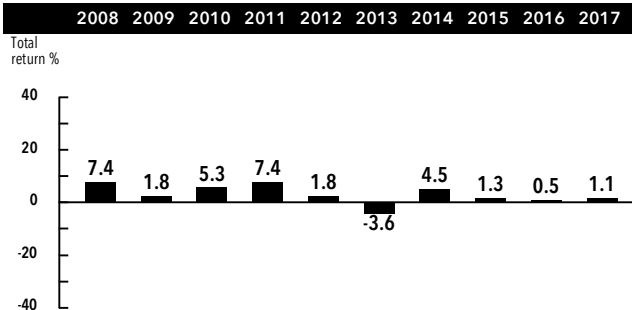
##### Expenses

**Gross Expense Ratio:** 0.95%

**Net Expense Ratio:** 0.95%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 0.95% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$9.50 a year in expenses.

##### Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Bond Investment

#### Lord Abbett High Yield R3

##### Goal

The investment seeks a high current income and the opportunity for capital appreciation to produce a high total return.

##### Fast Facts

Began operations: 12/31/98  
 Ticker symbol: LHYRX

##### Investments

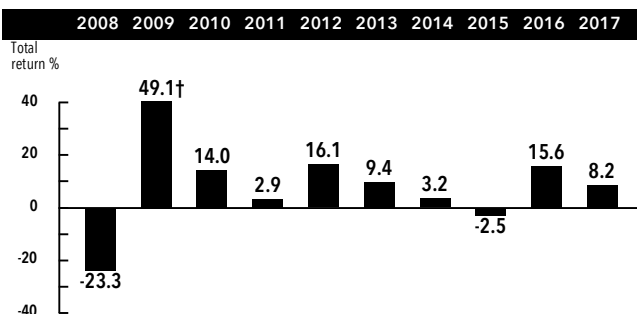
The fund normally pursues its investment objective by investing at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in lower-rated debt securities, including corporate debt securities and securities that are convertible into common stock or have warrants to purchase common stock. It may invest up to 20% of its net assets in foreign securities (including emerging market securities and American Depository Receipts ("ADRs")). The fund may invest up to 20% of its net assets in municipal securities.

##### Expenses

**Gross Expense Ratio:** 1.19%  
**Net Expense Ratio:** 1.19%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.19% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$11.90 a year in expenses.

##### Past Results (updated annually as of 12/31)



†Bar not shown to scale

### Bond Investment

#### Lord Abbett Income R3

##### Goal

The investment seeks a high level of income consistent with preservation of capital.

##### Fast Facts

Began operations: 1/4/82  
 Ticker symbol: LAURX

##### Investments

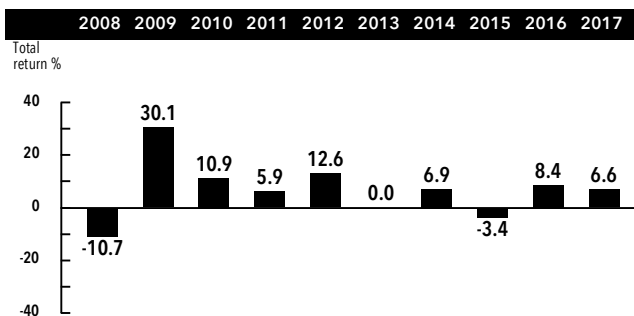
Under normal conditions, the fund pursues its investment objective by investing at least 65% of its net assets in investment grade debt (or fixed income) securities including Corporate debt securities of U.S. issuers; Corporate debt securities of non-U.S. (including emerging market) issuers that are denominated in U.S. dollars; Mortgage-backed, mortgage-related and other asset-backed securities; Securities issued or guaranteed by the U.S. government, its agencies or instrumentalities; and Inflation-linked investments.

##### Expenses

**Gross Expense Ratio:** 1.08%  
**Net Expense Ratio:** 1.08%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.08% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$10.80 a year in expenses.

##### Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Bond Investment

#### PIMCO Income R

##### Goal

The investment seeks to maximize current income; long-term capital appreciation is a secondary objective.

##### Fast Facts

Began operations: 3/30/07  
 Ticker symbol: PONRX

##### Investments

The fund invests at least 65% of its total assets in a multi-sector portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements. It may invest up to 50% of its total assets in high yield securities rated below investment grade by Moody's, S&P or Fitch, or if unrated, as determined by PIMCO.

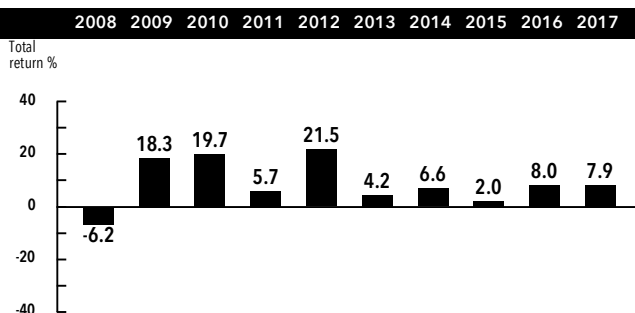
##### Expenses

**Gross Expense Ratio:** 1.39%

**Net Expense Ratio:** 1.39%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.39% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$13.90 a year in expenses.

##### Past Results (updated annually as of 12/31)



### Bond Investment

#### PIMCO

#### International Bond (USD-Hdg) R

##### Goal

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management.

##### Fast Facts

Began operations: 12/2/92  
 Ticker symbol: PFRRX

##### Investments

The fund seeks to achieve its investment objective by investing under normal circumstances at least 80% of its assets in Fixed Income Instruments. It will invest under normal circumstances in Fixed Income Instruments that are economically tied to at least three non-U.S. countries. The fund invests primarily in investment grade debt securities, but may invest up to 10% of its total assets in junk bonds as rated by Moody's, S&P or Fitch, or, if unrated, as determined by PIMCO. It is non-diversified.

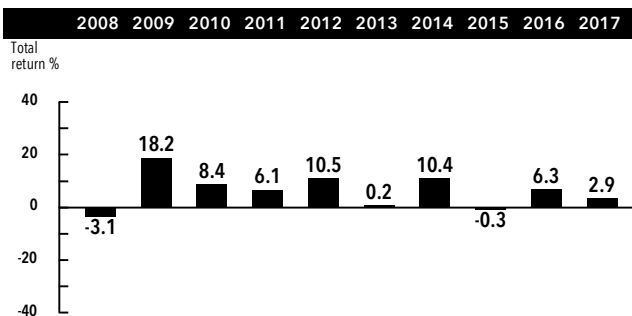
##### Expenses

**Gross Expense Ratio:** 1.21%

**Net Expense Ratio:** 1.21%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.21% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$12.10 a year in expenses.

##### Past Results (updated annually as of 12/31)



All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Bond Investment

#### PIMCO Real Return R

##### Goal

The investment seeks maximum real return, consistent with preservation of capital and prudent investment management.

##### Fast Facts

Began operations: 1/29/97  
 Ticker symbol: PRRRX

##### Investments

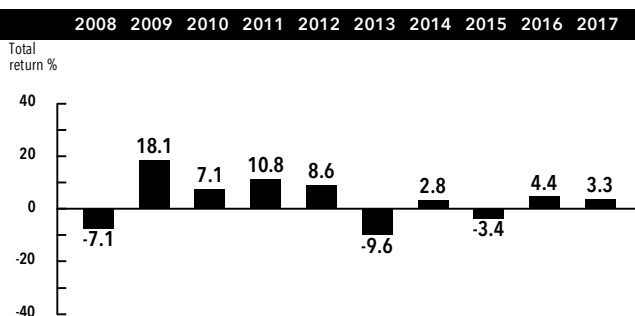
The fund normally invests at least 80% of its net assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and corporations, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements.

##### Expenses

**Gross Expense Ratio:** 1.53%  
**Net Expense Ratio:** 1.53%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 1.53% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$15.30 a year in expenses.

##### Past Results (updated annually as of 12/31)



### Cash-Equivalent Investment

#### American Funds U.S. Government Money Market Fund

##### Goal

The investment objective of the fund is to provide a way to earn income on your cash reserves while preserving capital and maintaining liquidity. The fund is a money market fund that seeks to preserve the value of your investment at \$1.00 per share.

##### Fast Facts

Began operations: 5/1/09  
 Ticker symbol: RACXX

##### Investments

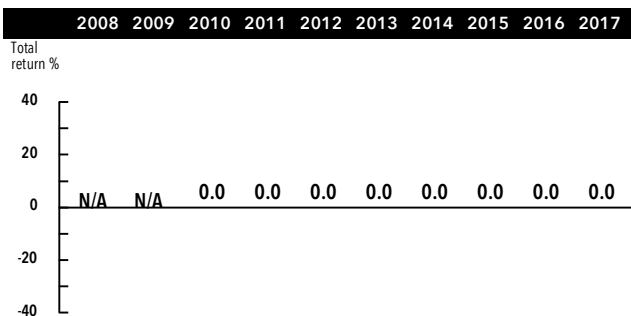
The fund invests primarily in U.S. Treasury securities and other securities backed by the full faith and credit of the U.S. government, and in securities issued by U.S. federal agencies and other high-quality money market instruments. It may also invest in securities issued by entities outside the U.S. and in securities of U.S. issuers with substantial operations outside the U.S.

##### Expenses

**Gross Expense Ratio:** 0.98%  
**Net Expense Ratio:** 0.98%

To estimate the expenses paid annually for investing in this fund, multiply the gross expense ratio 0.98% by your balance in the fund. For example, if your fund balance is \$1,000, you'll pay approximately \$9.80 a year in expenses.

##### Past Results (updated annually as of 12/31)



The annualized seven-day SEC yield for the money market fund, calculated in accordance with the SEC formula, was 0.95% as of 9/30/18. The yield reflects certain expenses reimbursed by the investment adviser. Without these reimbursements, the yield would have been 0.95%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.

All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

# The investment options in your plan

## Investment Details

Please read the important "Investment Results Disclosure" that precedes these "Investment Details."

### Target Date Investments

#### American Funds

### American Funds Target Date Retirement Series®

#### Goal

Depending on the proximity to its target date, each fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital.

#### Fast Facts (updated annually as of 12/31/17)

- The series offers a number of target date fund portfolios in five-year increments for retirement dates through 2060.
- The Portfolio Oversight Committee members, on average, have 30 years of investment experience.
- Each target date fund portfolio is made up of at least 16 American Funds.

#### What You Should Know About the Target Date Series

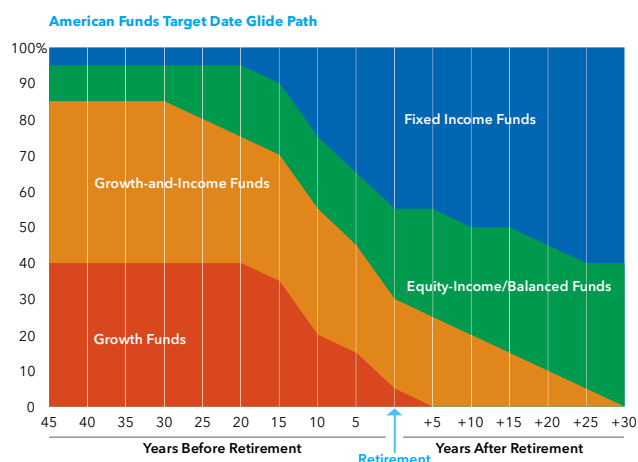
- Each fund is composed of a diverse mix of the American Funds and is subject to their risks and returns.
- You can choose a *single* investment option as your overall portfolio.
- You don't have to manage the portfolio. American Funds investment professionals manage the target date fund's portfolio, moving it from a more growth-oriented focus to a more income-oriented focus as the fund gets closer to its target date.
- Investment professionals continue to manage each fund for 30 years after its target date is reached.
- The target date is the year in which an investor is assumed to retire and begin taking withdrawals.
- Although the target date funds are managed for investors on a projected retirement date time frame, the funds' allocation approach does not guarantee that investors' retirement goals will be met. In addition, contributions to a target date fund may not be adequate to reach your retirement goals.

#### The Funds Are Managed Through Retirement

The target date series is managed to take investors *through* retirement – and accordingly, it's managed well beyond a target retirement year. In a sense, the retirement date is seen as a starting point rather than an ending point.

#### The Target Date Fund Portfolios

The target date funds follow this current investment approach (see below), moving from a more growth-oriented focus when retirement is years away to a more income-oriented focus as the retirement date approaches. Each fund may include a mix of **growth, growth-and-income, equity-income/balanced and fixed income funds** (i.e., bond funds).



The target allocations shown are effective as of January 1, 2018, and are subject to the Portfolio Oversight Committee's discretion. The funds' investment adviser anticipates that the funds will invest their assets within a range that deviates no more than 10% above or below these allocations. Underlying funds may be added or removed during the year. For quarterly updates of fund allocations, visit [americanfundsretirement.com](http://americanfundsretirement.com).

#### How Target Date Funds Work

Target date funds are designed for individuals who intend to retain assets in the fund past the designated target date and then gradually withdraw their assets over time. Keep in mind that while the funds are designed to serve investors throughout the retirement income phase, you don't *have* to retain assets in the fund past the designated target date. Instead, you can move your money out of the target date fund and into other investments of your choosing.

You'll find an explanation of each target date fund's investment approach in its summary prospectus. Please read the prospectus carefully before investing. You can also find key investment details about each fund on [americanfundsretirement.com](http://americanfundsretirement.com) or your plan's website.

All percentages of net assets, if shown, are for the most recent period available as of 09/30/18; holdings are subject to change. Expense ratios are as of each fund's prospectus available at the time of publication. Please see each fund's most recent prospectus, if applicable, for details. Please read the important "Investment Results Disclosure" that precedes these "Investment Details." Bond ratings, if shown, typically range from AAA/Aaa (highest) to D (lowest) and are assigned by credit rating agencies, such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness.

# Notes



# Take Action

In steps 1 and 2, write down what you plan to do, and then use the same information to make your selections in step 3.

## Step 1: Decide How Much to Save

Review the information in this brochure to get an idea of how much you may need to save per month: \$\_\_\_\_\_ (Check the "Your Plan Information" section to see how much you're allowed to save in the plan.)

## Step 2: Choose Where to Invest

You can select a target date fund, or you can build your own portfolio using different investments.

- **Choose a Target Date Fund**  
Review the target date fund information in this brochure.
- **Build Your Own Portfolio**  
Review the sample investment models in this brochure.

## Step 3: Make Your Selections

- **By form:** Complete the enrollment form accompanying this book with the same information you entered here.
- **By phone:** Call (800) 204-3731.
- **On the internet:** Go to [myretirement.americanfunds.com](http://myretirement.americanfunds.com).

## Need Help?

If you're not sure what to do next or need help in getting started, contact your plan's financial professional.

### Choose a Target Date Fund

Review the target date fund information in this brochure.

#### Target date investments

American Funds Target Date Retirement Fund Year: \_\_\_\_\_

**TOTAL 100%**

### Build Your Own Portfolio

Review the sample investment models in this brochure.

#### Growth Investments

AB Discovery Growth R	_____ %
AB Large Cap Growth R	_____ %
American Funds New Perspective Fund	_____ %
American Funds New World Fund	_____ %
ClearBridge International Growth R	_____ %
Federated Kaufmann Small Cap R	_____ %
Fidelity Advisor® Mid Cap II M	_____ %
Goldman Sachs Small Cap Eq Insghts Svc	_____ %

#### Growth-and-Income Investments

Columbia Large Cap Enhanced Core R	_____ %
Invesco Real Estate R	_____ %

#### Equity-Income Investments

Columbia Dividend Income R	_____ %
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#### Bond Investments

American Funds US Government Securities	_____ %
Lord Abbett High Yield R3	_____ %
Lord Abbett Income R3	_____ %
PIMCO Income R	_____ %
PIMCO International Bond (USD-Hdg) R	_____ %
PIMCO Real Return R	_____ %

#### Cash-Equivalent Investments

American Funds U.S. Government Money Market Fund	_____ %
--	---------

**TOTAL 100%**

# Your Plan Information

This brochure is designed to meet the Department of Labor 404(a)-5 requirements.

## Your employer offers the Roman Catholic Diocese of Springfield MA to help you prepare for retirement.

This document is designed to help you understand certain plan provisions, investment information and the costs associated with your plan. If you come across a term that isn't familiar to you, please take a moment to review the glossary available at [myretirement.americanfunds.com](http://myretirement.americanfunds.com).

Your plan's *summary plan description* (SPD) provides all the details you'll need about your plan. Below is an overview of some of your plan's features. If any of the information presented here conflicts with the SPD, you should follow the terms laid out in the SPD. Ask your plan contact where to get the most up-to-date SPD.

## Administrative Expenses

### Plan-Level Expenses/Credits

The day-to-day operation of a retirement plan involves expenses for ongoing administrative services – such as plan recordkeeping, compliance and plan document services, investment services and trustee/custodial services – that are necessary for administering the plan as a whole. A retirement plan also offers a host of other services, such as a telephone voice response system, access to customer service representatives, retirement planning tools, electronic access to plan information, account statements and online transactions.

A portion of these services are paid from the plan's investments. This is reflected in each investment's expense ratio and reduces the investment returns. If an additional amount is

required to cover your plan's administrative expenses, your employer expects that it will be paid from the plan's forfeiture assets or from the general assets of your employer.

The plan may also incur unexpected expenses that may be deducted from participant accounts.

If your plan's investments generate more revenue than is necessary to cover the costs of administrative services for your plan, the excess amount will be used to pay other plan expenses or allocated to participants and will appear on your quarterly statement.

## General Plan Information

### Your Contributions

Once you become eligible, you'll be able to save for retirement in this plan. For more information about the plan's specific eligibility requirements, talk to your employer or check your employee handbook or other summary of plan terms.

You decide how much of your salary you want to contribute directly from your paycheck, up to \$18,500 in 2018, with before-tax contributions and/or after-tax Roth contributions.

If you're age 50 or older, you can contribute up to an additional \$6,000 to the plan in 2018.

### Vesting

The money that you contribute to your account and whatever it grows to is 100% yours.

For more information about vesting rules, please talk to your employer or check your employee handbook or other summary of plan terms.

### Your Investment Options

You can choose a target date fund using one of the American Funds Target Date Funds, or you can build your own portfolio by choosing from among the other investment options in the plan.

## Voting and Other Rights

The trustee or another plan fiduciary may vote or exercise any other rights associated with ownership of the investments held in your account.

## Designated Investment Alternatives

The "Investment-Related Information" table(s) identify and provide information about the plan's investment options.

## Making Changes to Your Account

You can make changes in your plan by:

- completing the enrollment form in this brochure and returning it to your employer.
- calling toll-free **(800) 204-3731**.
- visiting [myretirement.americanfunds.com](http://myretirement.americanfunds.com).

**Please note:** Trading activity is monitored to ensure that trading guidelines, which are described in the prospectuses, are observed.

If you exchange or reallocate \$5,000 or more from one of the American Funds (except a money market investment or a target date investment), you must wait 30 days before you can exchange back into that same investment. Non-American Funds may have their own trading restrictions. Please see the prospectuses for details.

## Monitoring Your Account

You can monitor your investment results through:

- Your Quarterly statement.
- Your plan's voice response system at **(800) 204-3731**.
- Your plan's website [myretirement.americanfunds.com](http://myretirement.americanfunds.com).

## Rollovers

Do you have an account balance from a previous employer's retirement plan or an IRA? If so, you can roll over the vested portion of that account into this plan. Contact your previous employer and your plan's financial professional for assistance.

# Your Plan Information

## Individual Expenses

In addition to overall plan administrative expenses, there are individual service fees associated with optional features offered under your plan. Individual service fees will be charged separately if you choose to take advantage of a particular plan feature. These fees are described below.

## Periodic Distribution Fees

Certain fees will be charged to your account for selecting periodic disbursements rather than taking a one-time distribution. Periodic distributions include an initial setup fee of \$50 and an annual maintenance fee. For monthly or quarterly disbursements, the maintenance fee is \$25 annually. For semi-annual or annual disbursements, the maintenance fee is \$10 annually.

## One-time Distribution/Transaction Fees

You will be charged a fee for a one-time distribution or certain other requested account transactions. The amount of the fee may vary based on the type of distribution or transaction, if applicable.

One-time distribution fee: \$100.00 per request

Rollover investments from your retirement plan into an American Funds IRA, with Capital Bank and Trust as custodian, will automatically be invested in Class A shares at no sales charge regardless of the share class available in your retirement plan. Any future contributions to the IRA will be assessed the appropriate sales charge based on the applicable break points. See the specific fund's prospectus for additional information.

## In-Service Withdrawals

Because the money you've saved in your plan is allocated specifically for retirement, there are certain restrictions placed on when you can take money out of your plan. Please review your plan's SPD or contact your employer to check about the circumstances of when this is possible.

## Hardship Withdrawals

If you have a financial emergency and feel you may need to withdraw the money in your plan, please review your SPD or contact your employer for more information.

## Have Questions?

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### Your Plan Contact

Cathy Farr  
(413) 452-0683  
c.farr@diospringfield.org

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**Employer — complete this section and retain this form for your records**

**Employer authorization**

Name of employer, organization or company \_\_\_\_\_

Roman Catholic Diocese of Springfield MA \_\_\_\_\_ 1357395-01

Name of plan \_\_\_\_\_ Plan ID number

The employee named in Section 1 below is eligible to participate in the plan as of \_\_\_\_\_  
(mm/dd/yyyy)

Name of person authorized to sign for the employer (print) \_\_\_\_\_ Title \_\_\_\_\_

**X** \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
Authorized signature (mm/dd/yyyy)

**Employee — complete sections 1-4, then return this form to your employer**

**1 Employee information**

*Please type or print clearly.*

Select one of the following:  New plan enrollment  Changes to existing account

Full name (include middle initial) \_\_\_\_\_ SSN    -   -

Residence address (physical address required — **no P.O. boxes**) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Mailing address (if different from residence address) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Email address \_\_\_\_\_ Daytime phone ( ) \_\_\_\_\_

Date of birth (mm/dd/yyyy)   -   -       Date of hire (mm/dd/yyyy)   -   -       Country of citizenship \_\_\_\_\_

**Marital status:**  Married  Single

**2 Employee contributions**

*Before completing this section, check with your plan to determine the available contribution options.*

I authorize my employer to withhold from my wages each pay period:

Before-tax contributions of \$ \_\_\_\_\_

After-tax Roth contributions of \$ \_\_\_\_\_

Catch-up contributions of \$ \_\_\_\_\_

I **DO NOT** wish to make contributions to the plan at this time.



### 3 Investment Selection

Before completing this section, check with your plan to determine the **available** investment options.

Invest my contributions as follows (Only **whole** percentages will be accepted; must total 100%.):

Investment name	Percentage
1. AB Discovery Growth R	_____ %
2. AB Large Cap Growth R	_____ %
3. American Funds New Perspective Fund	_____ %
4. American Funds New World Fund	_____ %
5. ClearBridge International Growth R	_____ %
6. Federated Kaufmann Small Cap R	_____ %
7. Fidelity Advisor® Mid Cap II M	_____ %
8. Goldman Sachs Small Cap Eq Insghts Svc	_____ %
9. Columbia Large Cap Enhanced Core R	_____ %
10. Invesco Real Estate R	_____ %
11. Columbia Dividend Income R	_____ %
12. American Funds US Government Securities	_____ %
13. Lord Abbett High Yield R3	_____ %
14. Lord Abbett Income R3	_____ %
15. PIMCO Income R	_____ %
16. PIMCO International Bond (USD-Hdg) R	_____ %
17. PIMCO Real Return R	_____ %
18. American Funds U.S. Government Money Market Fund	_____ %

Continued on next page



**3 Investment selection**  
*(continued)*

Investment name	Percentage
19. American Funds Target Date 2060	_____ %
20. American Funds Target Date 2055	_____ %
21. American Funds Target Date 2050	_____ %
22. American Funds Target Date 2045	_____ %
23. American Funds Target Date 2040	_____ %
24. American Funds Target Date 2035	_____ %
25. American Funds Target Date 2030	_____ %
26. American Funds Target Date 2025	_____ %
27. American Funds Target Date 2020	_____ %
28. American Funds Target Date 2015	_____ %
29. American Funds Target Date 2010	_____ %
<b>Total</b>	<b>=====</b>

Any contributions to participant accounts (conversion assets, payroll deferrals and rollovers) made before your employer updates your investment selections will be invested in the plan's default investment. Assets will remain in the default investment until you use the participant website to exchange assets into the investments of your choice.

**4 Employee signature**

By signing below, I acknowledge that I have authorized my employer to allocate my investments as specified in Section 3. I acknowledge that I have completed a beneficiary designation form.

**X** \_\_\_\_\_ / /  
Signature of employee Date (mm/dd/yyyy)



## Beneficiary Designation

**Please read the instructions and information below carefully before completing this form.**

The designation of a beneficiary can have important tax consequences. You are encouraged to consult your tax advisor before completing this form. You should periodically review and update your beneficiary designations as appropriate.

If you are not married at the time you designate your beneficiaries and subsequently marry, 100% of your account balance will be paid at the time of your death to the surviving spouse unless your spouse signs Section 3 of this form.

# 1 Information about you

*Please type or print clearly.*

Name of participant	Name of employer	
<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Single
SSN of participant	Date of birth of participant (mm/dd/yyyy)	

# 2 Beneficiary designation

*Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages. If you wish to customize your designation or need more space, attach a separate page.*

### Primary Beneficiary(ies):

I revoke all previous designations and direct that any proceeds be distributed upon my death to the designated beneficiary(ies) below. In the event that no Primary or Contingent Beneficiaries survive me, distribute any proceeds to my estate.

1.	Full name (include middle initial) (print)	Relationship	_____ %
	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	
	SSN	Date of birth (mm/dd/yyyy)	
2.	Full name (include middle initial) (print)	Relationship	_____ %
	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<b>Total</b> <u><u>100</u></u> %
	SSN	Date of birth (mm/dd/yyyy)	

### Contingent Beneficiary: (Complete only if you are naming a Primary Beneficiary above.)

1.	Full name (include middle initial) (print)	Relationship	_____ %
	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	
	SSN	Date of birth (mm/dd/yyyy)	
2.	Full name (include middle initial) (print)	Relationship	_____ %
	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/> <input style="width: 25px; height: 25px;" type="text"/>	<b>Total</b> <u><u>100</u></u> %
	SSN	Date of birth (mm/dd/yyyy)	

**Signature:**

<b>X</b>	/ /
Signature of participant	Date (mm/dd/yyyy)



### 3 Spousal consent

*The signature of the spouse must be witnessed by either a plan representative or a notary public.*

I am the spouse of the participant named in Section 1. I irrevocably consent to the designation made by my spouse to have any death benefits paid to the named beneficiary(ies) specified in Section 2. I understand that the effect of such designation is to cause my spouse's death benefit to be paid to a beneficiary other than me, that such beneficiary designation is not valid unless I consent to it and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Full name of spouse of participant (include middle initial) (print)

**X** \_\_\_\_\_ / /  
Signature of spouse of participant Date (mm/dd/yyyy)

Either a plan representative appointed by the employer or a notary public must witness the signature of the spouse.

\_\_\_\_\_  
Name of plan representative (print) **X** \_\_\_\_\_  
Signature of plan representative

Sworn to and subscribed before me, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_  
Month Year

in the County of \_\_\_\_\_, State of \_\_\_\_\_

**X** \_\_\_\_\_ / /  
Signature of notary public Date commission expires (mm/dd/yyyy)

**Please return this form to your employer.**

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# The Capital Advantage<sup>®</sup>

Since 1931, American Funds, part of Capital Group, has helped investors pursue long-term investment success. Our consistent approach – in combination with The Capital System<sup>SM</sup> – has resulted in a superior long-term track record.

## Aligned With Investor Success

We base our decisions on a long-term perspective, which we believe aligns our goals with the interests of our clients. Our portfolio managers average 27 years of investment experience, including 22 years at our company, reflecting a career commitment to our long-term approach.<sup>1</sup>

## The Capital System

The Capital System combines individual accountability with teamwork. Funds using The Capital System are divided into portions that are managed independently by investment professionals with diverse backgrounds, ages and investment approaches. An extensive global research effort is the backbone of our system.

## American Funds' Superior Long-Term Track Record

Equity funds have beaten their Lipper peer indexes in 93% of 10-year periods and 99% of 20-year periods. Fixed income funds have beaten their Lipper indexes in 74% of 10-year periods and 75% of 20-year periods.<sup>2</sup> Fund management fees have been among the lowest in the industry.<sup>3</sup>

<sup>1</sup> Portfolio manager experience as of December 31, 2017.

<sup>2</sup> These results are based on Class R-6 share results for rolling periods through December 31, 2017. Periods covered are the shorter of the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). Expenses differ for each share class, so results will vary. Class R-6 shares were first offered on May 1, 2009. Class R-6 share results prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after May 1, 2009, also include hypothetical returns because those funds' Class R-6 shares sold after the funds' date of first offering. Please see americanfunds.com for more information on specific expense adjustments and the actual dates of first sale.

<sup>3</sup> On average, our management fees were in the lowest quintile 71% of the time, based on the 20-year period ended December 31, 2017, versus comparable Lipper categories, excluding funds of funds.

Past results are not predictive of future results. Investing for short periods makes losses more likely. American Funds offers a range of share classes designed to meet the needs of retirement plan sponsors and participants. The different share classes incorporate varying levels of advisor 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.

**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.**



# AMERICAN FUNDS®

From Capital Group

American Funds  
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Address2  
Address3  
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