

Invest in a Professionally Managed Target Date Fund.

A Fund's Investment Allocations Are Adjusted Over Time

A target date fund is managed based on a projected retirement date, and some funds continue to be managed for up to 30 years beyond that date. As the retirement date approaches, a fund's focus shifts from growth to income.

Because investment professionals adjust the fund's holdings over time, there's no need for you to make changes as your retirement date approaches. Keep in mind that although target date funds are managed on a projected retirement date time frame, this approach does not guarantee that your retirement goals will be met.



Diversification:
Using a Target
Date Fund

American Funds is a key provider for your retirement plan

- Since 1931, American Funds has invested with a long-term focus and attention to risk.
- Nearly half of the 55 million investor accounts in the American Funds are retirement accounts.

To learn more about target date funds, visit targetdatesimplified.com.

For questions about your retirement plan, talk with your human resources representative or visit your plan's website.

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.

Order ID 235

Choose One
Fund for a
Well Diversified
Retirement
Portfolio.

