

**American Funds Target Date  
Retirement Series®**

Why a target date fund can  
be a smart choice



**CAPITAL  
GROUP®** | **AMERICAN  
FUNDS®**



**One fund.  
Many benefits.**

# Set your sights on retirement

## It's easy with a target date fund

A target date fund makes it easy to start saving for retirement.

- It simplifies choosing and managing retirement investments.
- It's designed to be the only retirement investment you need.
- It's easy to get started:
  - Choose the fund that's closest to the year in which you plan to retire and/or begin taking retirement withdrawals.
  - This is age 65 for many investors, but may differ for you.

**17%**

Just 17 percent of American workers are very confident they will have enough money in retirement.\* That's why it's important to start planning for retirement now.

\* Source: The 2018 Retirement Confidence Survey, Employee Benefit Research Institute (EBRI).

When do you plan to retire?

Year you were born  + 65 =   
Approximate retirement year

Check the box next to the target date fund that's closest to your retirement year

2060    2055    2050    2045    2040    2035  
 2030    2025    2020    2015    2010

To learn more about the target date fund you choose, go to [targetdatesimplified.com](http://targetdatesimplified.com).

For information and answers to your questions about your retirement plan, talk with your employer or visit your plan's website.

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

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



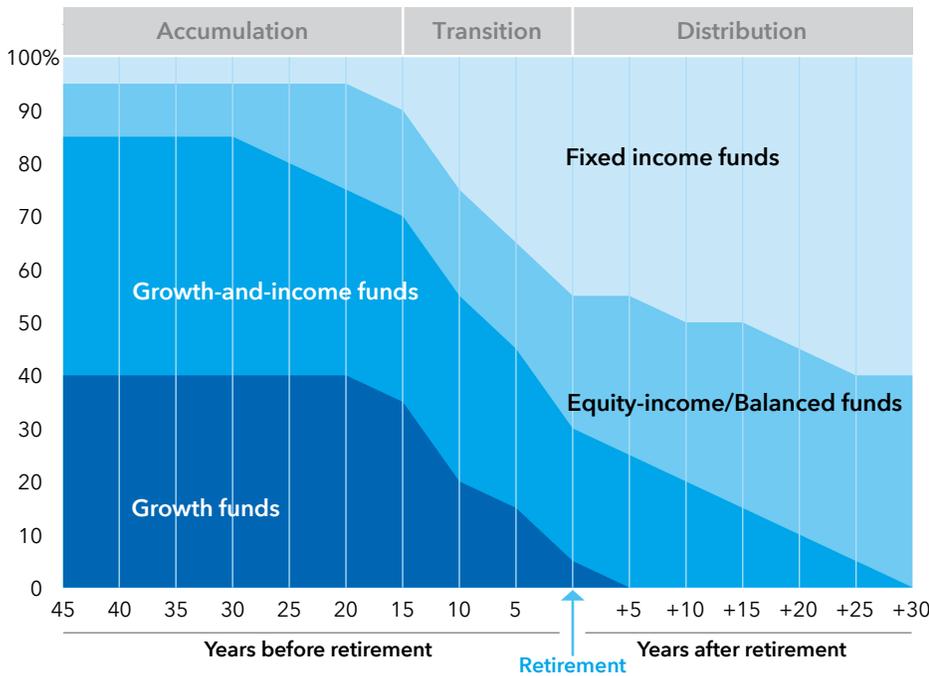


## Choose one fund for diversification over your lifetime

Your employer has chosen to offer American Funds Target Date Retirement Series in your retirement plan. Each American Funds target date fund is designed to invest in a diversified portfolio of stocks and bonds that automatically adjusts over time as you approach and enter retirement.

As you near retirement, that mix of investments will gradually shift toward more conservative stocks and bonds. This gradual shift is called a “glide path.”

Our objective-based target date glide path



## The benefit of saving for retirement

A target date fund makes it easy to start saving for retirement. Of course, the longer you have to invest, the better your potential to realize your retirement goals.

### Contributions can add up over time

Contribution amount every two weeks*	\$50	\$150
Account value in 10 years	\$ 19,932	\$ 59,795
in 20 years	64,236	192,709
in 30 years	162,717	488,151

\* This hypothetical example is for illustrative purposes only and does not reflect the results of any particular investment, which will fluctuate with market conditions. These values assume an 8% average annual rate of return, compounded every two weeks. Distributions of before-tax contributions are subject to ordinary income tax and, if applicable, to an additional 10% federal tax penalty on early withdrawals.

## What's different about our target date funds?

Our approach to allocating between stocks and bonds differs from some other target date managers. As your retirement date approaches, we place a greater emphasis on dividend-paying stocks in an effort to provide more equity exposure while managing volatility. This can also help manage the risk of outliving your savings.

The target allocations shown are as of January 1, 2019, and are subject to the Target Date Solutions 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. Changes in the equity allocation within the underlying equity-income and balanced funds may affect the overall equity exposure in the target date funds. For quarterly updates of fund allocations, visit [americanfundsretirement.com](http://americanfundsretirement.com).

## A commitment to low fees and professional oversight

### Low fees are crucial to positive investor outcomes

There are fees and expenses associated with investing through an employer's retirement plan. High investment fees and costs can reduce your long-term retirement savings. The lower the costs, the better it is for you.

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### Experience can make a difference

Our target date funds are managed by the Target Date Solutions Committee, a team of veteran investment professionals who have navigated good and bad market conditions.

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### Investment professionals invest alongside you

In addition to managing the funds, our investment professionals have invested their own money in the series.

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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. American Funds investment professionals manage each target date fund's portfolio, moving it from a more growth-oriented approach to a more income-oriented focus as the fund gets closer to its target date. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.

The Target Date Solutions Committee will be responsible for overseeing the target date series as of January 1, 2020. Prior to that date, the series has been overseen by the Portfolio Oversight Committee.

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

### Past results are not predictive of results in future periods.

For more information, visit us at [targetdatesimplified.com](https://targetdatesimplified.com).

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