

American Funds R-1 Share Class

Fund name	Compensation received by CRMC			Compensation paid to plan service providers				Fund information	
	Management fee*	Soft dollars	Non-monetary compensation	12b-1	Commission	Sub-TA	Other compensation to dealers	CUSIP	Quotron
AMCAP Fund	0.32%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	023375876	RAFAX
EuroPacific Growth Fund	0.42%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	298706870	RERAX
The Growth Fund of America	0.27%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	399874874	RGAAAX
The New Economy Fund	0.41%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	643822877	RNGAX
New Perspective Fund	0.39%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	648018877	RNPAX
New World Fund	0.56%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	649280872	RNWAX
SMALLCAP World Fund	0.64%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	831681879	RSLAX
American Mutual Fund	0.26%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	027681873	RMFAX
Capital World Growth and Income Fund	0.38%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	140543877	RWIAAX
Fundamental Investors	0.25%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	360802870	RFNAX
International Growth and Income Fund	0.52%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	45956T865	RIGAX
The Investment Company of America	0.24%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	461308876	RICAX
Washington Mutual Investors Fund	0.25%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	939330874	RWMAX
Capital Income Builder	0.25%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	140193871	RIRAX
The Income Fund of America	0.25%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	453320871	RIDAX
American Balanced Fund	0.24%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	024071870	RLBAX
American Funds Global Balanced Fund	0.55%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02629W866	RGBLX
American Funds Mortgage Fund	0.32%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630V 865	RMAAX
American High-Income Trust	0.31%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	026547877	RITAX
The Bond Fund of America	0.21%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	097873871	RBFAX
Capital World Bond Fund	0.44%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	140541871	RCWAX
Intermediate Bond Fund of America	0.23%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	458809878	RBOAX
Short-Term Bond Fund of America	0.29%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	82524A888	RAMAX
U.S. Government Securities Fund	0.23%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	026300871	RGVAX
American Funds Money Market Fund	0.27%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.10%	See tab	02630U867	RAAXX
American Funds 2010 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 20 9	RAATX
American Funds 2015 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 80 3	RAJTX
American Funds 2020 Target Date Retirement Fund	0.37%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 83 7	RACTX
American Funds 2025 Target Date Retirement Fund	0.39%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 76 1	RADTX
American Funds 2030 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 69 6	RAETX
American Funds 2035 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 63 9	RAFTX
American Funds 2040 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 56 3	RAKTX
American Funds 2045 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 49 8	RAHTX
American Funds 2050 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 43 1	RAITX
American Funds 2055 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	1.00%	n/a	0.10%	See tab	02630T 266	RAMTX

*For the American Funds Target Date Retirement Series, this fee represents underlying fund expenses, a significant portion of which is paid to CRMC and its affiliates.

A service provider can provide disclosure as either a formula or a dollar amount. To determine a dollar amount that is applicable to a particular plan, apply the formula to the average value of plan assets for the year.

Capital Research and Management Company EIN: 95-1411037

American Funds R-2 Share Class

Fund name	Compensation received by CRMC			Compensation paid to plan service providers			Fund Information		
	Management fee*	Soft dollars	Non-monetary compensation	12b-1	Commission	Sub-TA	Other compensation to dealers	CUSIP	Quotron
AMCAP Fund	0.32%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	023375868	RAFBX
EuroPacific Growth Fund	0.42%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	298706862	RERBX
The Growth Fund of America	0.27%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	399874866	RGABX
The New Economy Fund	0.41%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	643822869	RNGBX
New Perspective Fund	0.39%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	648018869	RNPBX
New World Fund	0.56%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	649280864	RNWBX
SMALLCAP World Fund	0.64%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	831681861	RSLBX
American Mutual Fund	0.26%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	027681865	RMFBX
Capital World Growth and Income Fund	0.38%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	140543869	RWIBX
Fundamental Investors	0.25%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	360802862	RFBX
International Growth and Income Fund	0.52%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	45956T857	RIGBX
The Investment Company of America	0.24%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	461308868	RICBX
Washington Mutual Investors Fund	0.25%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	939330866	RWMBX
Capital Income Builder	0.25%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	140193863	RIRBX
The Income Fund of America	0.25%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	453320863	RIDBX
American Balanced Fund	0.24%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	024071862	RLBBX
American Funds Global Balanced Fund	0.55%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02629W858	RGBBX
American Funds Mortgage Fund	0.32%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630V 857	RMABX
American High-Income Trust	0.31%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	026547869	RITBX
The Bond Fund of America	0.21%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	097873863	RFBX
Capital World Bond Fund	0.44%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	140541863	RCWBX
Intermediate Bond Fund of America	0.23%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	458809860	RBOBX
Short-Term Bond Fund of America	0.29%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	82524A870	RAMBX
U.S. Government Securities Fund	0.23%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	026300863	RGVBX
American Funds Money Market Fund	0.27%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.25%	See tab	02630U859	RABXX
American Funds 2010 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 30 8	RBATX
American Funds 2015 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 88 6	RBJTX
American Funds 2020 Target Date Retirement Fund	0.37%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 82 9	RBCTX
American Funds 2025 Target Date Retirement Fund	0.39%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 75 3	RBDTX
American Funds 2030 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 68 8	RBETX
American Funds 2035 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 62 1	RBFTX
American Funds 2040 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 55 5	RBKTX
American Funds 2045 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 48 0	RBHTX
American Funds 2050 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 42 3	RBITX
American Funds 2055 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.75%	n/a	0.25%	See tab	02630T 258	RBMTX

*For the American Funds Target Date Retirement Series, this fee represents underlying fund expenses, a significant portion of which is paid to CRMC and its affiliates.

A service provider can provide disclosure as either a formula or a dollar amount. To determine a dollar amount that is applicable to a particular plan, apply the formula to the average value of plan assets for the year.

Capital Research and Management Company EIN: 95-1411037

American Funds R-3 Share Class

Fund name	Compensation received by CRMC			Compensation paid to plan service providers			Fund Information		
	Management fee*	Soft dollars	Non-monetary compensation	12b-1	Commission	Sub-TA	Other compensation to dealers	CUSIP	Quotron
AMCAP Fund	0.32%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	023375850	RAFCX
EuroPacific Growth Fund	0.42%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	298706854	RERCX
The Growth Fund of America	0.27%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	399874858	RGACX
The New Economy Fund	0.41%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	643822851	RNGCX
New Perspective Fund	0.39%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	648018851	RNPCX
New World Fund	0.56%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	649280856	RNWGX
SMALLCAP World Fund	0.64%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	831681853	RSLCX
American Mutual Fund	0.26%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	027681857	RMFCX
Capital World Growth and Income Fund	0.38%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	140543851	RWICX
Fundamental Investors	0.25%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	360802854	RFNCX
International Growth and Income Fund	0.52%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	45956T840	RGICX
The Investment Company of America	0.24%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	461308850	RICCX
Washington Mutual Investors Fund	0.25%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	939330858	RWMCX
Capital Income Builder	0.25%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	140193855	RIRCX
The Income Fund of America	0.25%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	453320855	RIDCX
American Balanced Fund	0.24%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	024071854	RLBCX
American Funds Global Balanced Fund	0.55%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02629W841	RGBCX
American Funds Mortgage Fund	0.32%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630V 840	RMACX
American High-Income Trust	0.31%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	026547851	RITCX
The Bond Fund of America	0.21%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	097873855	RBFCX
Capital World Bond Fund	0.44%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	140541855	RCWCX
Intermediate Bond Fund of America	0.23%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	458809852	RBOCX
Short-Term Bond Fund of America	0.29%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	82524A862	RAMCX
U.S. Government Securities Fund	0.23%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	026300855	RGVCX
American Funds Money Market Fund	0.27%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.15%	See tab	02630U842	RACXX
American Funds 2010 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 40 7	RCATX
American Funds 2015 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 87 8	RCJTX
American Funds 2020 Target Date Retirement Fund	0.37%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 81 1	RCCTX
American Funds 2025 Target Date Retirement Fund	0.39%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 74 6	RCDTX
American Funds 2030 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 67 0	RCETX
American Funds 2035 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 61 3	RCFTX
American Funds 2040 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 54 8	RCKTX
American Funds 2045 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 47 2	RCHTX
American Funds 2050 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 41 5	RCITX
American Funds 2055 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.50%	n/a	0.15%	See tab	02630T 241	RCMTX

*For the American Funds Target Date Retirement Series, this fee represents underlying fund expenses, a significant portion of which is paid to CRMC and its affiliates.

A service provider can provide disclosure as either a formula or a dollar amount. To determine a dollar amount that is applicable to a particular plan, apply the formula to the average value of plan assets for the year.

Capital Research and Management Company EIN: 95-1411037

American Funds R-4 Share Class

Fund name	Compensation received by CRMC			Compensation paid to plan service providers				Fund Information	
	Management fee*	Soft dollars	Non-monetary compensation	12b-1	Commission	Sub-TA	Other compensation to dealers	CUSIP	Quotron
AMCAP Fund	0.32%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	023375850	RAFEX
EuroPacific Growth Fund	0.42%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	298706854	REREX
The Growth Fund of America	0.27%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	399874858	RGAXE
The New Economy Fund	0.41%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	643822851	RNGEX
New Perspective Fund	0.39%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	648018851	RNPEX
New World Fund	0.56%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	649280856	RNWEX
SMALLCAP World Fund	0.64%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	831681853	RSLEX
American Mutual Fund	0.26%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	027681857	RMFEX
Capital World Growth and Income Fund	0.38%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	140543851	RWIEX
Fundamental Investors	0.25%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	360802854	RFNEX
International Growth and Income Fund	0.52%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	45956T840	RIGEX
The Investment Company of America	0.24%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	461308850	RICEX
Washington Mutual Investors Fund	0.25%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	939330858	RWMEX
Capital Income Builder	0.25%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	140193855	RIREX
The Income Fund of America	0.25%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	453320855	RIDEX
American Balanced Fund	0.24%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	024071854	RLBEX
American Funds Global Balanced Fund	0.55%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02629W833	RGBEX
American Funds Mortgage Fund	0.32%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630V 832	RMAEX
American High-Income Trust	0.31%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	026547851	RITEX
The Bond Fund of America	0.21%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	097873855	RBFEK
Capital World Bond Fund	0.44%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	140541855	RCWEX
Intermediate Bond Fund of America	0.23%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	458809852	RBOEX
Short-Term Bond Fund of America	0.29%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	82524A862	RAMEX
U.S. Government Securities Fund	0.23%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	026300855	RGVEX
American Funds Money Market Fund	0.27%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.10%	See tab	02630U842	RADXX
American Funds 2010 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 40 7	RDATX
American Funds 2015 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 87 8	RDBTX
American Funds 2020 Target Date Retirement Fund	0.37%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 81 1	RDCTX
American Funds 2025 Target Date Retirement Fund	0.39%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 74 6	RDDTX
American Funds 2030 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 67 0	RDETX
American Funds 2035 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 61 3	RDFTX
American Funds 2040 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 54 8	RDGTX
American Funds 2045 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 47 2	RDHXX
American Funds 2050 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 41 5	RDITX
American Funds 2055 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	n/a	0.10%	See tab	02630T 233	RDJTX

*For the American Funds Target Date Retirement Series, this fee represents underlying fund expenses, a significant portion of which is paid to CRMC and its affiliates.

A service provider can provide disclosure as either a formula or a dollar amount. To determine a dollar amount that is applicable to a particular plan, apply the formula to the average value of plan assets for the year.

Capital Research and Management Company EIN: 95-1411037

American Funds R-5 Share Class

Fund name	Compensation received by CRMC			Compensation paid to plan service providers				Fund Information	
	Management fee*	Soft dollars	Non-monetary compensation	12b-1	Commission	Sub-TA	Other compensation to dealers	CUSIP	Quotron
AMCAP Fund	0.32%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	023375835	RAFFX
EuroPacific Growth Fund	0.42%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	298706839	RERFX
The Growth Fund of America	0.27%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	399874833	RGAFX
The New Economy Fund	0.41%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	643822836	RNGFX
New Perspective Fund	0.39%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	648018836	RNPFX
New World Fund	0.56%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	649280831	RNWFX
SMALLCAP World Fund	0.64%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	831681838	RSLFX
American Mutual Fund	0.26%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	027681832	RMFFX
Capital World Growth and Income Fund	0.38%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	140543836	RWIFX
Fundamental Investors	0.25%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	360802839	RNFNX
International Growth and Income Fund	0.52%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	45956T824	RIGFX
The Investment Company of America	0.24%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	461308835	RICFX
Washington Mutual Investors Fund	0.25%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	939330833	RWMFX
Capital Income Builder	0.25%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	140193830	RIRFX
The Income Fund of America	0.25%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	453320830	RIDFX
American Balanced Fund	0.24%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	024071839	RLBFX
American Funds Global Balanced Fund	0.55%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02629W825	RGBFX
American Funds Mortgage Fund	0.32%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630V 824	RMAFX
American High-Income Trust	0.31%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	026547836	RITFX
The Bond Fund of America	0.21%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	097873830	RBFFX
Capital World Bond Fund	0.44%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	140541830	RCWFX
Intermediate Bond Fund of America	0.23%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	458809837	RBOFX
Short-Term Bond Fund of America	0.29%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	82524A847	RAMFX
U.S. Government Securities Fund	0.23%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	026300830	RGVFX
American Funds Money Market Fund	0.27%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630U826	RAEXX
American Funds 2010 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 60 5	REATX
American Funds 2015 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 85 2	REJTX
American Funds 2020 Target Date Retirement Fund	0.37%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 78 7	RECTX
American Funds 2025 Target Date Retirement Fund	0.39%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 72 0	REDTX
American Funds 2030 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 65 4	REETX
American Funds 2035 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 58 9	REFTX
American Funds 2040 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 52 2	REGTX
American Funds 2045 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 45 6	REHTX
American Funds 2050 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 38 1	REITX
American Funds 2055 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.05%	See tab	02630T 225	REKTX

*For the American Funds Target Date Retirement Series, this fee represents underlying fund expenses, a significant portion of which is paid to CRMC and its affiliates.

A service provider can provide disclosure as either a formula or a dollar amount. To determine a dollar amount that is applicable to a particular plan, apply the formula to the average value of plan assets for the year.

Capital Research and Management Company EIN: 95-1411037

American Funds R-6 Share Class

Fund name	Compensation received by CRMC			Compensation paid to plan service providers			Fund Information		
	Management fee*	Soft dollars	Non-monetary compensation	12b-1	Commission	Sub-TA	Other compensation to dealers	CUSIP	Quotron
AMCAP Fund	0.32%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	023375819	RAFGX
EuroPacific Growth Fund	0.42%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	298706821	RERGX
The Growth Fund of America	0.27%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	399874817	RGAGX
The New Economy Fund	0.41%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	643822810	RNGGX
New Perspective Fund	0.39%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	648018810	RNPGX
New World Fund	0.56%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	649280815	RNWGX
SMALLCAP World Fund	0.64%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	831681812	RLLGX
American Mutual Fund	0.26%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	027681816	RMFGX
Capital World Growth and Income Fund	0.38%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	140543810	RWIGX
Fundamental Investors	0.25%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	360802813	RFNGX
International Growth and Income Fund	0.52%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	45956T816	RIGGX
The Investment Company of America	0.24%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	461308819	RICGX
Washington Mutual Investors Fund	0.25%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	939330817	RWMGX
Capital Income Builder	0.25%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	140193822	RIRGX
The Income Fund of America	0.25%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	453320814	RIDGX
American Balanced Fund	0.24%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	024071813	RLBGX
American Funds Global Balanced Fund	0.55%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02629W817	RGBGX
American Funds Mortgage Fund	0.32%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630V 816	RMAGX
American High-Income Trust	0.31%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	026547810	RITGX
The Bond Fund of America	0.21%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	097873814	RFBGX
Capital World Bond Fund	0.44%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	140541814	RCWGX
Intermediate Bond Fund of America	0.23%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	458809811	RBOGX
Short-Term Bond Fund of America	0.29%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	82524A813	RMMGX
U.S. Government Securities Fund	0.23%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	026300814	RGVGX
American Funds Money Market Fund	0.27%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630U818	RAFXX
American Funds 2010 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 28 2	RFTTX
American Funds 2015 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 29 0	RFJTX
American Funds 2020 Target Date Retirement Fund	0.37%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 31 6	RRCTX
American Funds 2025 Target Date Retirement Fund	0.39%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 32 4	RFDTX
American Funds 2030 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 33 2	RFETX
American Funds 2035 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 34 0	RFFTX
American Funds 2040 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 35 7	RFGTK
American Funds 2045 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 36 5	RFHTX
American Funds 2050 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 37 3	RFITX
American Funds 2055 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.00%	n/a	0.00%	See tab	02630T 217	RFXTX

*For the American Funds Target Date Retirement Series, this fee represents underlying fund expenses, a significant portion of which is paid to CRMC and its affiliates.

A service provider can provide disclosure as either a formula or a dollar amount. To determine a dollar amount that is applicable to a particular plan, apply the formula to the average value of plan assets for the year.

Capital Research and Management Company EIN: 95-1411037

American Funds A Share Class

Fund name	Compensation received by CRMC			Compensation paid to plan service providers				Fund Information	
	Management fee*	Soft dollars	Non-monetary compensation	12b-1	Commission	Sub-TA	Other compensation to dealers	CUSIP	Quotron
AMCAP Fund	0.32%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	023375 10 8	AMCPX
EuroPacific Growth Fund	0.42%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	298706 10 2	AEPGX
The Growth Fund of America	0.27%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	399874 10 6	AGTHX
The New Economy Fund	0.41%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	643822 10 9	ANEFX
New Perspective Fund	0.39%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	648018 10 9	ANWPX
New World Fund	0.56%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	649280 10 4	NEWFX
SMALLCAP World Fund	0.64%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	831681 10 1	SMCWX
American Mutual Fund	0.26%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	027681 10 5	AMRMX
Capital World Growth and Income Fund	0.38%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	140543 10 9	CWGX
Fundamental Investors	0.25%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	360802 10 2	ANCFX
International Growth and Income Fund	0.52%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	45956T 10 5	IGAAX
The Investment Company of America	0.24%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	461308 10 8	AIVSX
Washington Mutual Investors Fund	0.25%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	939330 10 6	AWSHX
Capital Income Builder	0.25%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	140193 10 3	CAIBX
The Income Fund of America	0.25%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	453320 10 3	AMECX
American Balanced Fund	0.24%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	024071 10 2	ABALX
American Funds Global Balanced Fund	0.55%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	02629W 10 6	GBLAX
American Funds Mortgage Fund	0.32%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	02630V 105	MFAAX
American High-Income Trust	0.31%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	026547 10 9	AHITX
The Bond Fund of America	0.21%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	097873 10 3	ABNDX
Capital World Bond Fund	0.44%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	140541 10 3	CWBFX
Intermediate Bond Fund of America	0.23%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	458809 10 0	AIBAX
Short-Term Bond Fund of America	0.29%	See tab	No reportable non-monetary compensation	0.15%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	82524A 10 2	ASBAX
U.S. Government Securities Fund	0.23%	See tab	No reportable non-monetary compensation	0.25%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	026300 10 3	AMUSX
American Funds Money Market Fund	0.27%	See tab	No reportable non-monetary compensation	0.00%	See table below	\$12 or \$3/participant/fund/plan or 0.05%	See tab	02630U 10 7	AFAXX
American Funds 2010 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 10 0	AAATX
American Funds 2015 Target Date Retirement Fund	0.35%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 70 4	AABTX
American Funds 2020 Target Date Retirement Fund	0.37%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 84 5	AACTX
American Funds 2025 Target Date Retirement Fund	0.39%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 77 9	AAATX
American Funds 2030 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 71 2	AAETX
American Funds 2035 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 64 7	AAFTX
American Funds 2040 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 57 1	AAGTX
American Funds 2045 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 51 4	AAHTX
American Funds 2050 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 44 9	AALTX
American Funds 2055 Target Date Retirement Fund	0.40%	See tab	No reportable non-monetary compensation	0.25%	See table below	0.10% or 0.05%	See tab	02630T 27 4	AAMTX

Commission/sales charge schedule

Amount of sale	Equity/ Target Date Funds		Bond Funds		Bond Funds		Money Market Fund	
	Sales Charge	Upfront Compensation	Sales Charge	Upfront Compensation	Sales Charge	Upfront Compensation	Sales Charge	Upfront Compensation
Up to \$24,999	5.75%	5.00%	3.75%	3.00%	2.50%	2.00%	0.00%	0.00%
\$25,000 to \$49,999	5.00%	4.25%	3.75%	3.00%	2.50%	2.00%	0.00%	0.00%
\$50,000 to \$99,999	4.50%	3.75%	3.75%	3.00%	2.50%	2.00%	0.00%	0.00%
\$100,000 to \$249,999	3.50%	2.75%	3.50%	2.75%	2.50%	2.00%	0.00%	0.00%
\$250,000 to \$499,999	2.50%	2.00%	2.50%	2.00%	2.50%	2.00%	0.00%	0.00%
\$500,000 to \$749,999	2.00%	1.60%	2.00%	1.60%	2.00%	1.60%	0.00%	0.00%
\$750,000 to \$999,999	1.50%	1.20%	1.50%	1.20%	1.50%	1.20%	0.00%	0.00%

A-share Jumbo Commissions	Sales Charge	Upfront compensation (all equity, target date, and bond funds)
\$1M to \$3,999,999	0.00%	1.00%
The next \$6M	0.00%	0.50%
\$10M and over	0.00%	0.25%

*For the American Funds Target Date Retirement Series, this fee represents underlying fund expenses, a significant portion of which is paid to CRMC and its affiliates.

A service provider can provide disclosure as either a formula or a dollar amount. To determine a dollar amount that is applicable to a particular plan, apply the formula to the average value of plan assets for the year.

Capital Research and Management Company EIN: 95-1411037

FORM 5500 SCHEDULE C
2011 SOFT DOLLAR DISCLOSURE SUPPLEMENT
CAPITAL RESEARCH AND MANAGEMENT COMPANY

This disclosure supplement provides information regarding “soft dollars” received by Capital Research and Management Company in 2011 relating to the investment by your retirement plan in the American Funds, managed by Capital Research and Management Company. This information may be used for purposes of completing Schedule C (Service Provider Information) to Form 5500. Further information can be found in the prospectuses and statements of additional information for each one of the American Funds (available at AmericanFundsRetirement.com) under the heading “Execution of Portfolio Transactions.”

Capital Research and Management Company places orders with broker-dealers for the American Funds portfolio transactions. In selecting broker-dealers, Capital Research and Management Company strives to obtain “best execution” (the most favorable total price reasonably attainable under the circumstances) for the funds’ portfolio transactions, taking into account a variety of factors. Subject to best execution, Capital Research and Management Company may consider investment research and/or brokerage services provided to Capital Research and Management Company in placing orders for the funds’ portfolio transactions.

Capital Research and Management Company assesses the reasonableness of commissions in light of the total brokerage and investment research services provided by each particular broker-dealer. In valuing the brokerage and investment research services that Capital Research and Management Company receives from broker-dealers in connection with its good faith determination of reasonableness, Capital Research and Management Company does not attribute a dollar amount to such services, but rather takes various factors into consideration, including the quantity, quality and usefulness of the services to Capital Research and Management Company.

In 2011, Capital Research and Management Company may have received research from the broker-dealers listed below. To the extent Capital Research and Management Company received research from broker-dealers not listed below, such research was not deemed to be of material value.

ABG Sundal Collier AS (Nogre)
Allen and Company Incorporated
Banco BTG Pactual SA
Banco Santander SA
Bank Berenberg

Keefe, Bruyette and Woods, Inc.
Kepler Capital Markets
KeyBanc Capital Markets Inc.
Knight Capital Group, Inc.
Kotak Securities

Barclays Bank PLC
BMO Capital Markets
Bradesco Securities Inc.
Branch Banking & Trust Corporation
BTIG, LLC
Buckingham Research
C.I.B.C. Mellon Global Securities Services
Canaccord Genuity
Caris & Company
Carnegie Investment Bank AB
China International Capital Corporation Ltd.
Citigroup Global Markets Inc.
Collins Stewart CI Ltd.
Commerzbank AG
Concept Capital
Cormark Securities Inc.
Cowen & Company, LLC
Credit Agricole Corporate and Investment Bank
Credit Suisse Group
D.A. Davidson & Company
Daiwa Securities Group, Inc
Danske Bank
Davy Stockbrokers
Detwiler Fenton & Co. US
Deutsche Bank A.G.
Dowling and Partners Securities LLC
E.F.G. Eurobank SA
Enam Securities Pvt Ltd
Equita S.I.M. S.p.A.
Espirito Santo Investment Bank
Evercore Partners Inc.
Evolution Beeson Gregory
Exane / B.N.P. Paribas
Fidentiis Equities S.V.S.A
First Analysis Securities Corporation
Friedman, Billings, Ramsey Group, Inc.
GMP Capital Corp.

Lazard Bros. & Co., Ltd.
Leerink Swann & Company
Liberum Capital Ltd
Longbow Securities LLC
Macquarie Bank Limited
Mainfirst Bank AG
Merrill Lynch Pierce, Fenner & Smith, Inc.
Mizuho Securities
MKM Partners, LLC
Morgan Keegan & Company, Inc.
Morgan Stanley
Motilal Oswal Securities Ltd
National Bank of Canada
Natixis
Nomura Securities Co., Ltd.
Numis Securities Ltd.
O.T.A Limited Partnership
Oppenheimer & Co.
Pacific Crest Securities
Peel Hunt LLP
Peters and Co. Ltd.
Phatra Securities Public Co. Ltd.
Piper Jaffray & Co.
Rabobank Group
Rhaiffeisen International Bank-Holding AG
Raymond James and Associates, Inc.
RBC Capital Markets Corporation
Redburn Partners LLP
Renaissance Capital Limited
Robert W. Baird and Company Inc.
Samsung Securities Co. Ltd.
Sanders Morris Harris, Inc.
Sandler O'Neill & Partners L.P.
Sanford C. Bernstein & Co., LLC
Scotiabank
Sidoti & Co. LLC
Simmons and Company International

Goldman Sachs & Co.
Goodbody StockBrokers
Guggenheim Securities, LLC
H.S.B.C. Ltd.
Handelsbanken
Helvea Ltd.
Howard, Weil, Labouisse, Friedrichs Inc.
I.S.I. Group Inc.
IDFC SSKI Securities Ltd.
India Infoline Ltd.
ING Groep NV
Investec Bank
Investment Technology Group, Inc.
ITAU Securities, Inc.
J.P. Morgan Securities Inc.
Janney Montgomery Scott LLC
Jefferies & Company Inc.
JMP Securities, LLC

Skandinaviska Enskilda Banken
Societe Generale
Stephens Inc.
Sterne, Agee, & Leach, Inc.
Stifel Financial Corp.
SunTrust Investment Services, Inc.
Susquehanna International Group, LLP
TD Bank Financial Group
Troika Dialog
Tudor Pickering Holt & Co
UBS AG
US Capital
VTB Capital
Weeden and Co. L.P.
Wells Fargo Securities, LLC
William Blair and Company, L.L.C.
Yuanta Securities, Taiwan

Other compensation to dealers

The dealers listed below may receive additional compensation in an amount up to the sum of 0.10% of last year's American Funds sales by that dealer and 0.02% of American Funds assets attributable to that dealer:

AXA Advisors, LLC
Cadaret, Grant & Co., Inc.
Cambridge Investment Research, Inc.
Cetera Financial Group
Financial Network Investment Corporation
Guaranty Brokerage Services, Inc.
Multi-Financial Securities Corporation
Primevest Financial Services, Inc.
Commonwealth Financial Network
D.A. Davidson & Co.
Edward Jones
Genworth Financial Securities Corporation
H. Beck, Inc.
Hefren-Tillotson, Inc.
HTK / Janney Montgomery Group
Honor, Townsend & Kent, Inc.
Janney Montgomery Scott LLC
ING Group
ING Financial Advisers, LLC
ING Financial Partners, Inc.
Transamerica Financial Advisors, Inc.
J. J. B. Hilliard, W. L. Lyons, LLC
J.P. Morgan Chase Banc One
Chase Investment Services Corp.
J.P. Morgan Securities Inc.
Lincoln Network
Lincoln Financial Advisors Corporation
Lincoln Financial Securities Corporation
LPL Group
LPL Financial Corporation
Uvest Investment Services
Merrill Lynch Banc of America
Banc of America Securities LLC

Tower Square Securities, Inc.
Walnut Street Securities, Inc.
MML Investors Services, Inc.
Morgan Keegan & Company, Inc.
Morgan Stanley Smith Barney LLC
National Planning Holdings Inc.
Invest Financial Corporation
Investment Centers of America, Inc.
National Planning Corporation
SII Investments, Inc.
NFP Securities, Inc.
Northwestern Mutual Investment Services, LLC
Park Avenue Securities LLC
PFS Investments Inc.
PNC Network
PNC Investments LLC
Raymond James Group
Raymond James & Associates, Inc.
Raymond James Financial Services Inc.
RBC Capital Markets Corporation
Robert W. Baird & Co. Incorporated
Stifel, Nicolaus & Company, Incorporated
SunTrust Investment Services, Inc.
The Advisor Group
FSC Securities Corporation
Royal Alliance Associates, Inc.
SagePoint Financial, Inc.
U.S. Bancorp Investments, Inc.
UBS Financial Services Inc.
Wells Fargo Network
First Clearing LLC
H.D. Vest Investment Securities, Inc.
Wells Fargo Advisors Financial Network, LLC

Merrill Lynch, Pierce, Fenner & Smith Incorporated
Metlife Enterprises
Metlife Securities Inc.
New England Securities

Wells Fargo Advisors Investment Services Group
Wells Fargo Advisors Latin American Channel
Wells Fargo Advisors Private Client Group
Wells Fargo Investments, LLC

Participant investment disclosure

Share Class A-NAV

Investment options as of 12/31/2011

Fund name Fund manager	Inception Date	Average annual total return as of 12/31/11 (%)				Benchmark (%) Benchmark name			
		1 year	5 years	10 years	Lifetime	1 year	5 years	10 years	Lifetime
Growth funds									
AMCAP Fund®	5/1/1967	0.38%	1.30%	3.68%	11.06%	2.09%	-0.25%	2.92%	9.34%
American Funds					Standard & Poor's 500 Composite Index				
EuroPacific Growth Fund®	4/16/1984	-13.58%	-1.43%	6.56%	11.12%	-13.33%	-2.48%	6.76%	N/A
American Funds					MSCI All Country World Index (ACWI) ex USA				
New Perspective Fund®	3/13/1973	-7.60%	0.65%	6.10%	12.09%	-6.86%	-1.41%	4.76%	N/A
American Funds					MSCI All Country World Index (ACWI)				
New World Fund®	6/17/1999	-14.13%	1.80%	11.41%	8.26%	-6.86%	-1.41%	4.76%	2.30%
American Funds					MSCI All Country World Index (ACWI)				
SMALLCAP World Fund®	4/30/1990	-14.35%	-0.54%	6.75%	8.75%	-10.96%	0.70%	9.26%	N/A
American Funds					MSCI All Country World Small Cap Index				
The Growth Fund of America®	12/1/1973	-4.89%	-0.59%	3.62%	13.19%	2.09%	-0.25%	2.92%	10.37%
American Funds					Standard & Poor's 500 Composite Index				
The New Economy Fund®	12/1/1983	-5.65%	0.11%	4.09%	10.21%	2.09%	-0.25%	2.92%	10.16%
American Funds					Standard & Poor's 500 Composite Index				
Growth-and-income funds									
American Mutual Fund®	2/21/1950	4.77%	1.29%	4.54%	11.53%	2.09%	-0.25%	2.92%	10.93%
American Funds					Standard & Poor's 500 Composite Index				
Capital World Growth and Income Fund®	3/26/1993	-7.53%	-0.94%	7.52%	10.34%	-6.86%	-1.41%	4.76%	N/A
American Funds					MSCI All Country World Index (ACWI)				
Fundamental InvestorsSM	8/1/1978	-1.89%	0.43%	5.39%	12.07%	2.09%	-0.25%	2.92%	11.04%
American Funds					Standard & Poor's 500 Composite Index				
International Growth and Income FundSM	10/1/2008	-7.50%	N/A	N/A	7.05%	-13.33%	-2.48%	6.76%	1.85%
American Funds					MSCI All Country World Index (ACWI) ex USA				
The Investment Company of America®	1/1/1934	-1.76%	-0.86%	3.48%	11.97%	2.09%	-0.25%	2.92%	10.55%
American Funds					Standard & Poor's 500 Composite Index				
Washington Mutual Investors FundSM	7/31/1952	7.05%	0.08%	3.75%	11.68%	2.09%	-0.25%	2.92%	10.36%
American Funds					Standard & Poor's 500 Composite Index				

Equity-income funds									
Capital Income Builder®	7/30/1987	2.86%	0.86%	6.74%	9.57%	2.09%	-0.25%	2.92%	8.22%
American Funds						Standard & Poor's 500 Composite Index			
The Income Fund of America®	12/1/1973	5.58%	1.68%	6.22%	11.25%	7.84%	6.50%	5.78%	N/A
American Funds						Barclays U.S. Aggregate Index			
The Income Fund of America®	12/1/1973	5.58%	1.68%	6.22%	11.25%	2.09%	-0.25%	2.92%	10.37%
American Funds						Standard & Poor's 500 Composite Index			
Balanced fund									
American Balanced Fund®	7/26/1975	3.82%	2.38%	4.98%	10.62%	7.84%	6.50%	5.78%	N/A
American Funds						Barclays U.S. Aggregate Index			
American Balanced Fund®	7/26/1975	3.82%	2.38%	4.98%	10.62%	2.09%	-0.25%	2.92%	10.87%
American Funds						Standard & Poor's 500 Composite Index			
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	-6.86%	-1.41%	4.76%	-9.78%
American Funds						MSCI All Country World Index (ACWI)			
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	5.64%	6.46%	7.16%	5.23%
American Funds						Barclays Global Aggregate Index			
Income funds									
American Funds Mortgage FundSM	11/1/2010	6.69%	N/A	N/A	4.09%	6.23%	6.54%	5.69%	N/A
American Funds						Barclays U.S. Mortgage Backed Securities Index			
American High-Income TrustSM	2/19/1988	1.99%	5.07%	7.34%	8.40%	4.96%	7.74%	8.96%	N/A
American Funds						Barclays U.S. Corporate High Yield 2% Issuer Capped Index			
Capital World Bond Fund®	8/4/1987	3.80%	5.61%	7.79%	7.21%	5.64%	6.46%	7.16%	N/A
American Funds						Barclays Global Aggregate Index			
Intermediate Bond Fund of America®	2/19/1988	3.71%	3.65%	3.55%	5.51%	4.30%	5.22%	4.57%	6.28%
American Funds						Barclays U.S. Government/Credit (1-7 years, ex BBB) Index			
Short-Term Bond Fund of AmericaSM	10/2/2006	1.08%	2.54%	N/A	2.62%	1.55%	3.86%	3.51%	3.86%
American Funds						Barclays U.S. Government/Credit (1-3 years, ex BBB) Index			
The Bond Fund of AmericaSM	5/28/1974	6.51%	3.56%	4.95%	8.37%	7.84%	6.50%	5.78%	N/A
American Funds						Barclays U.S. Aggregate Index			
U.S. Government Securities FundSM	10/17/1985	7.77%	5.98%	4.89%	6.56%	7.74%	6.56%	5.64%	7.52%
American Funds						Barclays U.S. Government/Mortgage-Backed Securities Index			

Money market fund									
American Funds Money Market Fund®	5/1/2009	0.00%	N/A	N/A	0.00%	N/A	N/A	N/A	N/A
The annualized seven-day SEC yield for American Funds Money Market Fund, calculated in accordance with the SEC formula, was 0.00% as of 12/31/11. The yield takes into account the reimbursement of certain expenses where applicable. Without these, the yield would have been -0.31%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.									
American Funds									
Target date funds									
American Funds 2010 Target Date Retirement Fund®	2/1/2007	3.36%	N/A	N/A	1.66%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2015 Target Date Retirement Fund®	2/1/2007	1.85%	N/A	N/A	1.30%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2020 Target Date Retirement Fund®	2/1/2007	0.77%	N/A	N/A	0.75%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2025 Target Date Retirement Fund®	2/1/2007	-1.31%	N/A	N/A	0.35%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2030 Target Date Retirement Fund®	2/1/2007	-2.15%	N/A	N/A	0.39%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2035 Target Date Retirement Fund®	2/1/2007	-2.35%	N/A	N/A	0.32%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2040 Target Date Retirement Fund®	2/1/2007	-2.59%	N/A	N/A	0.29%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2045 Target Date Retirement Fund®	2/1/2007	-2.70%	N/A	N/A	0.27%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2050 Target Date Retirement Fund®	2/1/2007	-2.59%	N/A	N/A	0.28%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2055 Target Date Retirement Fund®	2/1/2010	-2.61%	N/A	N/A	6.39%	2.09%	-0.25%	2.92%	10.07%
American Funds						Standard & Poor's 500 Composite Index			

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. Share prices and returns will vary so you may lose money. Investing for short periods make losses more likely.

Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at americanfundsretirement.com.

Participant investment disclosure

Share Class R-1

Investment options as of 12/31/2011

Fund name Fund manager	Inception Date	Average annual total return as of 12/31/11 (%)				Benchmark (%) Benchmark name			
		1 year	5 years	10 years	Lifetime	1 year	5 years	10 years	Lifetime
Growth funds									
AMCAP Fund®	5/1/1967	-0.44%	0.53%	2.85%	10.12%	2.09%	-0.25%	2.92%	9.34%
American Funds						Standard & Poor's 500 Composite Index			
EuroPacific Growth Fund®	4/16/1984	-14.25%	-2.21%	5.71%	10.23%	-13.33%	-2.48%	6.76%	N/A
American Funds						MSCI All Country World Index (ACWI) ex USA			
New Perspective Fund®	3/13/1973	-8.34%	-0.14%	5.23%	11.16%	-6.86%	-1.41%	4.76%	N/A
American Funds						MSCI All Country World Index (ACWI)			
New World Fund®	6/17/1999	-14.82%	0.99%	10.51%	7.39%	-6.86%	-1.41%	4.76%	2.30%
American Funds						MSCI All Country World Index (ACWI)			
SMALLCAP World Fund®	4/30/1990	-14.99%	-1.28%	5.93%	7.89%	-10.96%	0.70%	9.26%	N/A
American Funds						MSCI All Country World Small Cap Index			
The Growth Fund of America®	12/1/1973	-5.58%	-1.34%	2.82%	12.29%	2.09%	-0.25%	2.92%	10.37%
American Funds						Standard & Poor's 500 Composite Index			
The New Economy Fund®	12/1/1983	-6.38%	-0.65%	3.29%	9.34%	2.09%	-0.25%	2.92%	10.16%
American Funds						Standard & Poor's 500 Composite Index			
Growth-and-income funds									
American Mutual Fund®	2/21/1950	3.92%	0.45%	3.65%	10.54%	2.09%	-0.25%	2.92%	10.93%
American Funds						Standard & Poor's 500 Composite Index			
Capital World Growth and Income Fund®	3/26/1993	-8.25%	-1.71%	6.64%	9.42%	-6.86%	-1.41%	4.76%	N/A
American Funds						MSCI All Country World Index (ACWI)			
Fundamental InvestorsSM	8/1/1978	-2.65%	-0.37%	4.53%	11.14%	2.09%	-0.25%	2.92%	11.04%
American Funds						Standard & Poor's 500 Composite Index			
International Growth and Income FundSM	10/1/2008	-8.04%	N/A	N/A	6.32%	-13.33%	-2.48%	6.76%	1.85%
American Funds						MSCI All Country World Index (ACWI) ex USA			
The Investment Company of America®	1/1/1934	-2.55%	-1.66%	2.61%	11.01%	2.09%	-0.25%	2.92%	10.55%
American Funds						Standard & Poor's 500 Composite Index			
Washington Mutual Investors FundSM	7/31/1952	6.20%	-0.70%	2.90%	10.76%	2.09%	-0.25%	2.92%	10.36%
American Funds						Standard & Poor's 500 Composite Index			

Equity-income funds									
Capital Income Builder®	7/30/1987	2.01%	0.05%	5.85%	8.63%	2.09%	-0.25%	2.92%	8.22%
American Funds					Standard & Poor's 500 Composite Index				
The Income Fund of America®	12/1/1973	4.74%	0.85%	5.32%	10.29%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
The Income Fund of America®	12/1/1973	4.74%	0.85%	5.32%	10.29%	2.09%	-0.25%	2.92%	10.37%
American Funds					Standard & Poor's 500 Composite Index				
Balanced fund									
American Balanced Fund®	7/26/1975	3.09%	1.60%	4.14%	9.73%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
American Balanced Fund®	7/26/1975	3.09%	1.60%	4.14%	9.73%	2.09%	-0.25%	2.92%	10.87%
American Funds					Standard & Poor's 500 Composite Index				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	-6.86%	-1.41%	4.76%	-9.78%
American Funds					MSCI All Country World Index (ACWI)				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	5.64%	6.46%	7.16%	5.23%
American Funds					Barclays Global Aggregate Index				
Income funds									
American Funds Mortgage FundSM	11/1/2010	5.85%	N/A	N/A	3.38%	6.23%	6.54%	5.69%	N/A
American Funds					Barclays U.S. Mortgage Backed Securities Index				
American High-Income TrustSM	2/19/1988	1.15%	4.20%	6.43%	7.48%	4.96%	7.74%	8.96%	N/A
American Funds					Barclays U.S. Corporate High Yield 2% Issuer Capped Index				
Capital World Bond Fund®	8/4/1987	2.96%	4.76%	6.93%	6.38%	5.64%	6.46%	7.16%	N/A
American Funds					Barclays Global Aggregate Index				
Intermediate Bond Fund of America®	2/19/1988	2.88%	2.81%	2.73%	4.68%	4.30%	5.22%	4.57%	6.28%
American Funds					Barclays U.S. Government/Credit (1-7 years, ex BBB) Index				
Short-Term Bond Fund of AmericaSM	10/2/2006	0.24%	1.72%	N/A	1.80%	1.55%	3.86%	3.51%	3.86%
American Funds					Barclays U.S. Government/Credit (1-3 years, ex BBB) Index				
The Bond Fund of AmericaSM	5/28/1974	5.68%	2.75%	4.11%	7.50%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
U.S. Government Securities FundSM	10/17/1985	6.93%	5.13%	4.07%	5.74%	7.74%	6.56%	5.64%	7.52%
American Funds					Barclays U.S. Government/Mortgage-Backed Securities Index				

Money market fund									
American Funds Money Market Fund®	5/1/2009	0.00%	N/A	N/A	0.00%	N/A	N/A	N/A	N/A
The annualized seven-day SEC yield for American Funds Money Market Fund, calculated in accordance with the SEC formula, was 0.00% as of 12/31/11. The yield takes into account the reimbursement of certain expenses where applicable. Without these, the yield would have been -0.40%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.									
American Funds									
Target date funds									
American Funds 2010 Target Date Retirement Fund®	2/1/2007	2.62%	N/A	N/A	0.94%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2015 Target Date Retirement Fund®	2/1/2007	1.13%	N/A	N/A	0.57%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2020 Target Date Retirement Fund®	2/1/2007	0.06%	N/A	N/A	0.01%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2025 Target Date Retirement Fund®	2/1/2007	-2.04%	N/A	N/A	-0.40%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2030 Target Date Retirement Fund®	2/1/2007	-2.88%	N/A	N/A	-0.36%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2035 Target Date Retirement Fund®	2/1/2007	-3.14%	N/A	N/A	-0.45%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2040 Target Date Retirement Fund®	2/1/2007	-3.40%	N/A	N/A	-0.47%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2045 Target Date Retirement Fund®	2/1/2007	-3.40%	N/A	N/A	-0.48%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2050 Target Date Retirement Fund®	2/1/2007	-3.37%	N/A	N/A	-0.49%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2055 Target Date Retirement Fund®	2/1/2010	-3.37%	N/A	N/A	5.58%	2.09%	-0.25%	2.92%	10.07%
American Funds						Standard & Poor's 500 Composite Index			

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. Share prices and returns will vary so you may lose money. Investing for short periods make losses more likely.

Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at americanfundsretirement.com.

Participant investment disclosure

Share Class R-2

Investment options as of 12/31/2011

Fund name Fund manager	Inception Date	Average annual total return as of 12/31/11 (%)				Benchmark (%) Benchmark name			
		1 year	5 years	10 years	Lifetime	1 year	5 years	10 years	Lifetime
Growth funds									
AMCAP Fund®	5/1/1967	-0.39%	0.48%	2.84%	10.16%	2.09%	-0.25%	2.92%	9.34%
American Funds					Standard & Poor's 500 Composite Index				
EuroPacific Growth Fund®	4/16/1984	-14.24%	-2.23%	5.69%	10.26%	-13.33%	-2.48%	6.76%	N/A
American Funds					MSCI All Country World Index (ACWI) ex USA				
New Perspective Fund®	3/13/1973	-8.34%	-0.18%	5.23%	11.20%	-6.86%	-1.41%	4.76%	N/A
American Funds					MSCI All Country World Index (ACWI)				
New World Fund®	6/17/1999	-14.80%	0.97%	10.52%	7.41%	-6.86%	-1.41%	4.76%	2.30%
American Funds					MSCI All Country World Index (ACWI)				
SMALLCAP World Fund®	4/30/1990	-15.01%	-1.36%	5.90%	7.91%	-10.96%	0.70%	9.26%	N/A
American Funds					MSCI All Country World Small Cap Index				
The Growth Fund of America®	12/1/1973	-5.55%	-1.31%	2.84%	12.34%	2.09%	-0.25%	2.92%	10.37%
American Funds					Standard & Poor's 500 Composite Index				
The New Economy Fund®	12/1/1983	-6.40%	-0.71%	3.27%	9.36%	2.09%	-0.25%	2.92%	10.16%
American Funds					Standard & Poor's 500 Composite Index				
Growth-and-income funds									
American Mutual Fund®	2/21/1950	3.95%	0.41%	3.63%	10.58%	2.09%	-0.25%	2.92%	10.93%
American Funds					Standard & Poor's 500 Composite Index				
Capital World Growth and Income Fund®	3/26/1993	-8.24%	-1.73%	6.64%	9.44%	-6.86%	-1.41%	4.76%	N/A
American Funds					MSCI All Country World Index (ACWI)				
Fundamental InvestorsSM	8/1/1978	-2.64%	-0.38%	4.53%	11.18%	2.09%	-0.25%	2.92%	11.04%
American Funds					Standard & Poor's 500 Composite Index				
International Growth and Income FundSM	10/1/2008	-8.25%	N/A	N/A	6.20%	-13.33%	-2.48%	6.76%	1.85%
American Funds					MSCI All Country World Index (ACWI) ex USA				
The Investment Company of America®	1/1/1934	-2.55%	-1.70%	2.61%	11.06%	2.09%	-0.25%	2.92%	10.55%
American Funds					Standard & Poor's 500 Composite Index				
Washington Mutual Investors FundSM	7/31/1952	6.19%	-0.73%	2.89%	10.80%	2.09%	-0.25%	2.92%	10.36%
American Funds					Standard & Poor's 500 Composite Index				

Equity-income funds									
Capital Income Builder®	7/30/1987	2.02%	0.00%	5.84%	8.66%	2.09%	-0.25%	2.92%	8.22%
American Funds					Standard & Poor's 500 Composite Index				
The Income Fund of America®	12/1/1973	4.69%	0.79%	5.29%	10.32%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
The Income Fund of America®	12/1/1973	4.69%	0.79%	5.29%	10.32%	2.09%	-0.25%	2.92%	10.37%
American Funds					Standard & Poor's 500 Composite Index				
Balanced fund									
American Balanced Fund®	7/26/1975	3.05%	1.58%	4.16%	9.78%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
American Balanced Fund®	7/26/1975	3.05%	1.58%	4.16%	9.78%	2.09%	-0.25%	2.92%	10.87%
American Funds					Standard & Poor's 500 Composite Index				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	-6.86%	-1.41%	4.76%	-9.78%
American Funds					MSCI All Country World Index (ACWI)				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	5.64%	6.46%	7.16%	5.23%
American Funds					Barclays Global Aggregate Index				
Income funds									
American Funds Mortgage FundSM	11/1/2010	6.01%	N/A	N/A	3.51%	6.23%	6.54%	5.69%	N/A
American Funds					Barclays U.S. Mortgage Backed Securities Index				
American High-Income TrustSM	2/19/1988	1.17%	4.24%	6.47%	7.53%	4.96%	7.74%	8.96%	N/A
American Funds					Barclays U.S. Corporate High Yield 2% Issuer Capped Index				
Capital World Bond Fund®	8/4/1987	2.99%	4.78%	6.96%	6.42%	5.64%	6.46%	7.16%	N/A
American Funds					Barclays Global Aggregate Index				
Intermediate Bond Fund of America®	2/19/1988	2.89%	2.84%	2.76%	4.73%	4.30%	5.22%	4.57%	6.28%
American Funds					Barclays U.S. Government/Credit (1-7 years, ex BBB) Index				
Short-Term Bond Fund of AmericaSM	10/2/2006	0.23%	1.69%	N/A	1.78%	1.55%	3.86%	3.51%	3.86%
American Funds					Barclays U.S. Government/Credit (1-3 years, ex BBB) Index				
The Bond Fund of AmericaSM	5/28/1974	5.67%	2.72%	4.11%	7.53%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
U.S. Government Securities FundSM	10/17/1985	6.93%	5.17%	4.11%	5.79%	7.74%	6.56%	5.64%	7.52%
American Funds					Barclays U.S. Government/Mortgage-Backed Securities Index				

Money market fund									
American Funds Money Market Fund®	5/1/2009	0.00%	N/A	N/A	0.00%	N/A	N/A	N/A	N/A
The annualized seven-day SEC yield for American Funds Money Market Fund, calculated in accordance with the SEC formula, was 0.00% as of 12/31/11. The yield takes into account the reimbursement of certain expenses where applicable. Without these, the yield would have been -0.57%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.									
American Funds									
Target date funds									
American Funds 2010 Target Date Retirement Fund®	2/1/2007	2.68%	N/A	N/A	0.94%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2015 Target Date Retirement Fund®	2/1/2007	1.30%	N/A	N/A	0.61%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2020 Target Date Retirement Fund®	2/1/2007	0.10%	N/A	N/A	0.02%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2025 Target Date Retirement Fund®	2/1/2007	-1.99%	N/A	N/A	-0.40%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2030 Target Date Retirement Fund®	2/1/2007	-2.73%	N/A	N/A	-0.36%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2035 Target Date Retirement Fund®	2/1/2007	-3.13%	N/A	N/A	-0.44%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2040 Target Date Retirement Fund®	2/1/2007	-3.28%	N/A	N/A	-0.46%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2045 Target Date Retirement Fund®	2/1/2007	-3.36%	N/A	N/A	-0.47%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2050 Target Date Retirement Fund®	2/1/2007	-3.31%	N/A	N/A	-0.48%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2055 Target Date Retirement Fund®	2/1/2010	-3.33%	N/A	N/A	5.61%	2.09%	-0.25%	2.92%	10.07%
American Funds						Standard & Poor's 500 Composite Index			

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. Share prices and returns will vary so you may lose money. Investing for short periods make losses more likely.

Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at americanfundsretirement.com.

Participant investment disclosure

Share Class R-3

Investment options as of 12/31/2011

Fund name Fund manager	Inception Date	Average annual total return as of 12/31/11 (%)				Benchmark (%) Benchmark name			
		1 year	5 years	10 years	Lifetime	1 year	5 years	10 years	Lifetime
Growth funds									
AMCAP Fund®	5/1/1967	-0.00%	0.97%	3.31%	10.60%	2.09%	-0.25%	2.92%	9.34%
American Funds						Standard & Poor's 500 Composite Index			
EuroPacific Growth Fund®	4/16/1984	-13.86%	-1.73%	6.19%	10.72%	-13.33%	-2.48%	6.76%	N/A
American Funds						MSCI All Country World Index (ACWI) ex USA			
New Perspective Fund®	3/13/1973	-7.93%	0.31%	5.72%	11.65%	-6.86%	-1.41%	4.76%	N/A
American Funds						MSCI All Country World Index (ACWI)			
New World Fund®	6/17/1999	-14.41%	1.47%	11.05%	7.90%	-6.86%	-1.41%	4.76%	2.30%
American Funds						MSCI All Country World Index (ACWI)			
SMALLCAP World Fund®	4/30/1990	-14.61%	-0.85%	6.38%	8.36%	-10.96%	0.70%	9.26%	N/A
American Funds						MSCI All Country World Small Cap Index			
The Growth Fund of America®	12/1/1973	-5.14%	-0.87%	3.30%	12.79%	2.09%	-0.25%	2.92%	10.37%
American Funds						Standard & Poor's 500 Composite Index			
The New Economy Fund®	12/1/1983	-5.94%	-0.20%	3.73%	9.81%	2.09%	-0.25%	2.92%	10.16%
American Funds						Standard & Poor's 500 Composite Index			
Growth-and-income funds									
American Mutual Fund®	2/21/1950	4.44%	0.92%	4.13%	11.03%	2.09%	-0.25%	2.92%	10.93%
American Funds						Standard & Poor's 500 Composite Index			
Capital World Growth and Income Fund®	3/26/1993	-7.84%	-1.26%	7.12%	9.90%	-6.86%	-1.41%	4.76%	N/A
American Funds						MSCI All Country World Index (ACWI)			
Fundamental InvestorsSM	8/1/1978	-2.22%	0.10%	5.00%	11.64%	2.09%	-0.25%	2.92%	11.04%
American Funds						Standard & Poor's 500 Composite Index			
International Growth and Income FundSM	10/1/2008	-7.85%	N/A	N/A	6.68%	-13.33%	-2.48%	6.76%	1.85%
American Funds						MSCI All Country World Index (ACWI) ex USA			
The Investment Company of America®	1/1/1934	-2.11%	-1.21%	3.08%	11.50%	2.09%	-0.25%	2.92%	10.55%
American Funds						Standard & Poor's 500 Composite Index			
Washington Mutual Investors FundSM	7/31/1952	6.67%	-0.25%	3.38%	11.25%	2.09%	-0.25%	2.92%	10.36%
American Funds						Standard & Poor's 500 Composite Index			

Equity-income funds									
Capital Income Builder®	7/30/1987	2.46%	0.49%	6.32%	9.11%	2.09%	-0.25%	2.92%	8.22%
American Funds					Standard & Poor's 500 Composite Index				
The Income Fund of America®	12/1/1973	5.20%	1.29%	5.79%	10.78%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
The Income Fund of America®	12/1/1973	5.20%	1.29%	5.79%	10.78%	2.09%	-0.25%	2.92%	10.37%
American Funds					Standard & Poor's 500 Composite Index				
Balanced fund									
American Balanced Fund®	7/26/1975	3.50%	2.06%	4.63%	10.22%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
American Balanced Fund®	7/26/1975	3.50%	2.06%	4.63%	10.22%	2.09%	-0.25%	2.92%	10.87%
American Funds					Standard & Poor's 500 Composite Index				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	-6.86%	-1.41%	4.76%	-9.78%
American Funds					MSCI All Country World Index (ACWI)				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	5.64%	6.46%	7.16%	5.23%
American Funds					Barclays Global Aggregate Index				
Income funds									
American Funds Mortgage FundSM	11/1/2010	6.33%	N/A	N/A	3.78%	6.23%	6.54%	5.69%	N/A
American Funds					Barclays U.S. Mortgage Backed Securities Index				
American High-Income TrustSM	2/19/1988	1.64%	4.70%	6.92%	7.96%	4.96%	7.74%	8.96%	N/A
American Funds					Barclays U.S. Corporate High Yield 2% Issuer Capped Index				
Capital World Bond Fund®	8/4/1987	3.46%	5.23%	7.39%	6.84%	5.64%	6.46%	7.16%	N/A
American Funds					Barclays Global Aggregate Index				
Intermediate Bond Fund of America®	2/19/1988	3.33%	3.28%	3.18%	5.14%	4.30%	5.22%	4.57%	6.28%
American Funds					Barclays U.S. Government/Credit (1-7 years, ex BBB) Index				
Short-Term Bond Fund of AmericaSM	10/2/2006	0.67%	2.12%	N/A	2.20%	1.55%	3.86%	3.51%	3.86%
American Funds					Barclays U.S. Government/Credit (1-3 years, ex BBB) Index				
The Bond Fund of AmericaSM	5/28/1974	6.15%	3.22%	4.57%	7.97%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
U.S. Government Securities FundSM	10/17/1985	7.37%	5.61%	4.52%	6.21%	7.74%	6.56%	5.64%	7.52%
American Funds					Barclays U.S. Government/Mortgage-Backed Securities Index				

Money market fund									
American Funds Money Market Fund®	5/1/2009	0.00%	N/A	N/A	0.00%	N/A	N/A	N/A	N/A
The annualized seven-day SEC yield for American Funds Money Market Fund, calculated in accordance with the SEC formula, was 0.00% as of 12/31/11. The yield takes into account the reimbursement of certain expenses where applicable. Without these, the yield would have been -0.45%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.									
American Funds									
Target date funds									
American Funds 2010 Target Date Retirement Fund®	2/1/2007	3.03%	N/A	N/A	1.34%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2015 Target Date Retirement Fund®	2/1/2007	1.66%	N/A	N/A	0.99%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2020 Target Date Retirement Fund®	2/1/2007	0.46%	N/A	N/A	0.42%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2025 Target Date Retirement Fund®	2/1/2007	-1.61%	N/A	N/A	0.02%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2030 Target Date Retirement Fund®	2/1/2007	-2.37%	N/A	N/A	0.05%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2035 Target Date Retirement Fund®	2/1/2007	-2.76%	N/A	N/A	-0.04%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2040 Target Date Retirement Fund®	2/1/2007	-2.91%	N/A	N/A	-0.06%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2045 Target Date Retirement Fund®	2/1/2007	-3.01%	N/A	N/A	-0.07%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2050 Target Date Retirement Fund®	2/1/2007	-3.02%	N/A	N/A	-0.08%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2055 Target Date Retirement Fund®	2/1/2010	-3.05%	N/A	N/A	5.99%	2.09%	-0.25%	2.92%	10.07%
American Funds						Standard & Poor's 500 Composite Index			

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. Share prices and returns will vary so you may lose money. Investing for short periods make losses more likely.

Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at americanfundsretirement.com.

Participant investment disclosure

Share Class R-4

Investment options as of 12/31/2011

Fund name Fund manager	Inception Date	Average annual total return as of 12/31/11 (%)				Benchmark (%) Benchmark name			
		1 year	5 years	10 years	Lifetime	1 year	5 years	10 years	Lifetime
Growth funds									
AMCAP Fund®	5/1/1967	0.35%	1.29%	3.64%	10.97%	2.09%	-0.25%	2.92%	9.34%
American Funds					Standard & Poor's 500 Composite Index				
EuroPacific Growth Fund®	4/16/1984	-13.61%	-1.46%	6.46%	11.06%	-13.33%	-2.48%	6.76%	N/A
American Funds					MSCI All Country World Index (ACWI) ex USA				
New Perspective Fund®	3/13/1973	-7.64%	0.62%	6.06%	12.02%	-6.86%	-1.41%	4.76%	N/A
American Funds					MSCI All Country World Index (ACWI)				
New World Fund®	6/17/1999	-14.12%	1.82%	11.39%	8.24%	-6.86%	-1.41%	4.76%	2.30%
American Funds					MSCI All Country World Index (ACWI)				
SMALLCAP World Fund®	4/30/1990	-14.33%	-0.50%	6.75%	8.73%	-10.96%	0.70%	9.26%	N/A
American Funds					MSCI All Country World Small Cap Index				
The Growth Fund of America®	12/1/1973	-4.87%	-0.59%	3.61%	13.15%	2.09%	-0.25%	2.92%	10.37%
American Funds					Standard & Poor's 500 Composite Index				
The New Economy Fund®	12/1/1983	-5.64%	0.13%	4.09%	10.18%	2.09%	-0.25%	2.92%	10.16%
American Funds					Standard & Poor's 500 Composite Index				
Growth-and-income funds									
American Mutual Fund®	2/21/1950	4.73%	1.23%	4.46%	11.39%	2.09%	-0.25%	2.92%	10.93%
American Funds					Standard & Poor's 500 Composite Index				
Capital World Growth and Income Fund®	3/26/1993	-7.55%	-0.96%	7.47%	10.26%	-6.86%	-1.41%	4.76%	N/A
American Funds					MSCI All Country World Index (ACWI)				
Fundamental InvestorsSM	8/1/1978	-1.92%	0.40%	5.34%	12.00%	2.09%	-0.25%	2.92%	11.04%
American Funds					Standard & Poor's 500 Composite Index				
International Growth and Income FundSM	10/1/2008	-7.55%	N/A	N/A	7.03%	-13.33%	-2.48%	6.76%	1.85%
American Funds					MSCI All Country World Index (ACWI) ex USA				
The Investment Company of America®	1/1/1934	-1.83%	-0.91%	3.40%	11.86%	2.09%	-0.25%	2.92%	10.55%
American Funds					Standard & Poor's 500 Composite Index				
Washington Mutual Investors FundSM	7/31/1952	6.99%	0.04%	3.69%	11.61%	2.09%	-0.25%	2.92%	10.36%
American Funds					Standard & Poor's 500 Composite Index				

Equity-income funds									
Capital Income Builder®	7/30/1987	2.78%	0.80%	6.65%	9.46%	2.09%	-0.25%	2.92%	8.22%
American Funds					Standard & Poor's 500 Composite Index				
The Income Fund of America®	12/1/1973	5.51%	1.60%	6.13%	11.14%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
The Income Fund of America®	12/1/1973	5.51%	1.60%	6.13%	11.14%	2.09%	-0.25%	2.92%	10.37%
American Funds					Standard & Poor's 500 Composite Index				
Balanced fund									
American Balanced Fund®	7/26/1975	3.80%	2.35%	4.95%	10.58%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
American Balanced Fund®	7/26/1975	3.80%	2.35%	4.95%	10.58%	2.09%	-0.25%	2.92%	10.87%
American Funds					Standard & Poor's 500 Composite Index				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	-6.86%	-1.41%	4.76%	-9.78%
American Funds					MSCI All Country World Index (ACWI)				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	5.64%	6.46%	7.16%	5.23%
American Funds					Barclays Global Aggregate Index				
Income funds									
American Funds Mortgage FundSM	11/1/2010	6.63%	N/A	N/A	4.03%	6.23%	6.54%	5.69%	N/A
American Funds					Barclays U.S. Mortgage Backed Securities Index				
American High-Income TrustSM	2/19/1988	1.95%	5.02%	7.26%	8.31%	4.96%	7.74%	8.96%	N/A
American Funds					Barclays U.S. Corporate High Yield 2% Issuer Capped Index				
Capital World Bond Fund®	8/4/1987	3.75%	5.59%	7.79%	7.21%	5.64%	6.46%	7.16%	N/A
American Funds					Barclays Global Aggregate Index				
Intermediate Bond Fund of America®	2/19/1988	3.67%	3.62%	3.53%	5.49%	4.30%	5.22%	4.57%	6.28%
American Funds					Barclays U.S. Government/Credit (1-7 years, ex BBB) Index				
Short-Term Bond Fund of AmericaSM	10/2/2006	0.99%	2.46%	N/A	2.55%	1.55%	3.86%	3.51%	3.86%
American Funds					Barclays U.S. Government/Credit (1-3 years, ex BBB) Index				
The Bond Fund of AmericaSM	5/28/1974	6.48%	3.54%	4.91%	8.32%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
U.S. Government Securities FundSM	10/17/1985	7.73%	5.98%	4.89%	6.57%	7.74%	6.56%	5.64%	7.52%
American Funds					Barclays U.S. Government/Mortgage-Backed Securities Index				

Money market fund									
American Funds Money Market Fund®	5/1/2009	0.00%	N/A	N/A	0.00%	N/A	N/A	N/A	N/A
The annualized seven-day SEC yield for American Funds Money Market Fund, calculated in accordance with the SEC formula, was 0.00% as of 12/31/11. The yield takes into account the reimbursement of certain expenses where applicable. Without these, the yield would have been -0.38%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.									
American Funds									
Target date funds									
American Funds 2010 Target Date Retirement Fund®	2/1/2007	3.36%	N/A	N/A	1.67%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2015 Target Date Retirement Fund®	2/1/2007	1.97%	N/A	N/A	1.32%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2020 Target Date Retirement Fund®	2/1/2007	0.77%	N/A	N/A	0.75%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2025 Target Date Retirement Fund®	2/1/2007	-1.30%	N/A	N/A	0.34%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2030 Target Date Retirement Fund®	2/1/2007	-2.03%	N/A	N/A	0.39%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2035 Target Date Retirement Fund®	2/1/2007	-2.45%	N/A	N/A	0.29%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2040 Target Date Retirement Fund®	2/1/2007	-2.70%	N/A	N/A	0.26%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2045 Target Date Retirement Fund®	2/1/2007	-2.58%	N/A	N/A	0.27%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2050 Target Date Retirement Fund®	2/1/2007	-2.70%	N/A	N/A	0.26%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2055 Target Date Retirement Fund®	2/1/2010	-2.71%	N/A	N/A	6.34%	2.09%	-0.25%	2.92%	10.07%
American Funds						Standard & Poor's 500 Composite Index			

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. Share prices and returns will vary so you may lose money. Investing for short periods make losses more likely.

Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at americanfundsretirement.com.

Participant investment disclosure

Share Class R-5

Investment options as of 12/31/2011

Fund name Fund manager	Inception Date	Average annual total return as of 12/31/11 (%)				Benchmark (%) Benchmark name			
		1 year	5 years	10 years	Lifetime	1 year	5 years	10 years	Lifetime
Growth funds									
AMCAP Fund®	5/1/1967	0.60%	1.59%	3.96%	11.30%	2.09%	-0.25%	2.92%	9.34%
American Funds					Standard & Poor's 500 Composite Index				
EuroPacific Growth Fund®	4/16/1984	-13.33%	-1.16%	6.84%	11.41%	-13.33%	-2.48%	6.76%	N/A
American Funds					MSCI All Country World Index (ACWI) ex USA				
New Perspective Fund®	3/13/1973	-7.35%	0.92%	6.38%	12.35%	-6.86%	-1.41%	4.76%	N/A
American Funds					MSCI All Country World Index (ACWI)				
New World Fund®	6/17/1999	-13.86%	2.12%	11.73%	8.57%	-6.86%	-1.41%	4.76%	2.30%
American Funds					MSCI All Country World Index (ACWI)				
SMALLCAP World Fund®	4/30/1990	-14.08%	-0.20%	7.09%	9.07%	-10.96%	0.70%	9.26%	N/A
American Funds					MSCI All Country World Small Cap Index				
The Growth Fund of America®	12/1/1973	-4.59%	-0.29%	3.92%	13.49%	2.09%	-0.25%	2.92%	10.37%
American Funds					Standard & Poor's 500 Composite Index				
The New Economy Fund®	12/1/1983	-5.36%	0.43%	4.41%	10.52%	2.09%	-0.25%	2.92%	10.16%
American Funds					Standard & Poor's 500 Composite Index				
Growth-and-income funds									
American Mutual Fund®	2/21/1950	5.07%	1.53%	4.77%	11.73%	2.09%	-0.25%	2.92%	10.93%
American Funds					Standard & Poor's 500 Composite Index				
Capital World Growth and Income Fund®	3/26/1993	-7.28%	-0.67%	7.79%	10.60%	-6.86%	-1.41%	4.76%	N/A
American Funds					MSCI All Country World Index (ACWI)				
Fundamental InvestorsSM	8/1/1978	-1.62%	0.70%	5.66%	12.34%	2.09%	-0.25%	2.92%	11.04%
American Funds					Standard & Poor's 500 Composite Index				
International Growth and Income FundSM	10/1/2008	-7.28%	N/A	N/A	7.33%	-13.33%	-2.48%	6.76%	1.85%
American Funds					MSCI All Country World Index (ACWI) ex USA				
The Investment Company of America®	1/1/1934	-1.50%	-0.61%	3.72%	12.20%	2.09%	-0.25%	2.92%	10.55%
American Funds					Standard & Poor's 500 Composite Index				
Washington Mutual Investors FundSM	7/31/1952	7.30%	0.34%	4.01%	11.94%	2.09%	-0.25%	2.92%	10.36%
American Funds					Standard & Poor's 500 Composite Index				

Equity-income funds									
Capital Income Builder®	7/30/1987	3.10%	1.10%	6.97%	9.79%	2.09%	-0.25%	2.92%	8.22%
American Funds	Standard & Poor's 500 Composite Index								
The Income Fund of America®	12/1/1973	5.82%	1.91%	6.45%	11.47%	7.84%	6.50%	5.78%	N/A
American Funds	Barclays U.S. Aggregate Index								
The Income Fund of America®	12/1/1973	5.82%	1.91%	6.45%	11.47%	2.09%	-0.25%	2.92%	10.37%
American Funds	Standard & Poor's 500 Composite Index								
Balanced fund									
American Balanced Fund®	7/26/1975	4.11%	2.66%	5.27%	10.91%	7.84%	6.50%	5.78%	N/A
American Funds	Barclays U.S. Aggregate Index								
American Balanced Fund®	7/26/1975	4.11%	2.66%	5.27%	10.91%	2.09%	-0.25%	2.92%	10.87%
American Funds	Standard & Poor's 500 Composite Index								
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	-6.86%	-1.41%	4.76%	-9.78%
American Funds	MSCI All Country World Index (ACWI)								
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	5.64%	6.46%	7.16%	5.23%
American Funds	Barclays Global Aggregate Index								
Income funds									
American Funds Mortgage FundSM	11/1/2010	6.90%	N/A	N/A	4.28%	6.23%	6.54%	5.69%	N/A
American Funds	Barclays U.S. Mortgage Backed Securities Index								
American High-Income TrustSM	2/19/1988	2.25%	5.34%	7.60%	8.64%	4.96%	7.74%	8.96%	N/A
American Funds	Barclays U.S. Corporate High Yield 2% Issuer Capped Index								
Capital World Bond Fund®	8/4/1987	4.11%	5.90%	8.09%	7.53%	5.64%	6.46%	7.16%	N/A
American Funds	Barclays Global Aggregate Index								
Intermediate Bond Fund of America®	2/19/1988	3.97%	3.92%	3.84%	5.81%	4.30%	5.22%	4.57%	6.28%
American Funds	Barclays U.S. Government/Credit (1-7 years, ex BBB) Index								
Short-Term Bond Fund of AmericaSM	10/2/2006	1.29%	2.76%	N/A	2.84%	1.55%	3.86%	3.51%	3.86%
American Funds	Barclays U.S. Government/Credit (1-3 years, ex BBB) Index								
The Bond Fund of AmericaSM	5/28/1974	6.80%	3.85%	5.23%	8.65%	7.84%	6.50%	5.78%	N/A
American Funds	Barclays U.S. Aggregate Index								
U.S. Government Securities FundSM	10/17/1985	8.06%	6.29%	5.22%	6.89%	7.74%	6.56%	5.64%	7.52%
American Funds	Barclays U.S. Government/Mortgage-Backed Securities Index								

Money market fund									
American Funds Money Market Fund®	5/1/2009	0.00%	N/A	N/A	0.00%	N/A	N/A	N/A	N/A
	The annualized seven-day SEC yield for American Funds Money Market Fund, calculated in accordance with the SEC formula, was 0.00% as of 12/31/11. The yield takes into account the reimbursement of certain expenses where applicable. Without these, the yield would have been -0.32%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.								
American Funds									
Target date funds									
American Funds 2010 Target Date Retirement Fund®	2/1/2007	3.76%	N/A	N/A	1.99%	2.09%	-0.25%	2.92%	-0.67%
American Funds	Standard & Poor's 500 Composite Index								
American Funds 2015 Target Date Retirement Fund®	2/1/2007	2.26%	N/A	N/A	1.64%	2.09%	-0.25%	2.92%	-0.67%
American Funds	Standard & Poor's 500 Composite Index								
American Funds 2020 Target Date Retirement Fund®	2/1/2007	1.06%	N/A	N/A	1.04%	2.09%	-0.25%	2.92%	-0.67%
American Funds	Standard & Poor's 500 Composite Index								
American Funds 2025 Target Date Retirement Fund®	2/1/2007	-1.01%	N/A	N/A	0.63%	2.09%	-0.25%	2.92%	-0.67%
American Funds	Standard & Poor's 500 Composite Index								
American Funds 2030 Target Date Retirement Fund®	2/1/2007	-1.86%	N/A	N/A	0.67%	2.09%	-0.25%	2.92%	-0.67%
American Funds	Standard & Poor's 500 Composite Index								
American Funds 2035 Target Date Retirement Fund®	2/1/2007	-2.16%	N/A	N/A	0.59%	2.09%	-0.25%	2.92%	-0.67%
American Funds	Standard & Poor's 500 Composite Index								
American Funds 2040 Target Date Retirement Fund®	2/1/2007	-2.31%	N/A	N/A	0.58%	2.09%	-0.25%	2.92%	-0.67%
American Funds	Standard & Poor's 500 Composite Index								
American Funds 2045 Target Date Retirement Fund®	2/1/2007	-2.31%	N/A	N/A	0.56%	2.09%	-0.25%	2.92%	-0.67%
American Funds	Standard & Poor's 500 Composite Index								
American Funds 2050 Target Date Retirement Fund®	2/1/2007	-2.42%	N/A	N/A	0.55%	2.09%	-0.25%	2.92%	-0.67%
American Funds	Standard & Poor's 500 Composite Index								
American Funds 2055 Target Date Retirement Fund®	2/1/2010	-2.33%	N/A	N/A	6.69%	2.09%	-0.25%	2.92%	10.07%
American Funds	Standard & Poor's 500 Composite Index								

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. Share prices and returns will vary so you may lose money. Investing for short periods make losses more likely.

Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at americanfundsretirement.com.

Participant investment disclosure

Share Class R-6

Investment options as of 12/31/2011

Fund name Fund manager	Inception Date	Average annual total return as of 12/31/11 (%)				Benchmark (%) Benchmark name			
		1 year	5 years	10 years	Lifetime	1 year	5 years	10 years	Lifetime
Growth funds									
AMCAP Fund®	5/1/1967	0.71%	1.66%	4.05%	11.45%	2.09%	-0.25%	2.92%	9.34%
American Funds						Standard & Poor's 500 Composite Index			
EuroPacific Growth Fund®	4/16/1984	-13.31%	-1.13%	6.88%	11.45%	-13.33%	-2.48%	6.76%	N/A
American Funds						MSCI All Country World Index (ACWI) ex USA			
New Perspective Fund®	3/13/1973	-7.33%	0.97%	6.42%	12.43%	-6.86%	-1.41%	4.76%	N/A
American Funds						MSCI All Country World Index (ACWI)			
New World Fund®	6/17/1999	-13.82%	2.16%	11.78%	8.62%	-6.86%	-1.41%	4.76%	2.30%
American Funds						MSCI All Country World Index (ACWI)			
SMALLCAP World Fund®	4/30/1990	-14.03%	-0.17%	7.13%	9.14%	-10.96%	0.70%	9.26%	N/A
American Funds						MSCI All Country World Small Cap Index			
The Growth Fund of America®	12/1/1973	-4.53%	-0.25%	3.97%	13.56%	2.09%	-0.25%	2.92%	10.37%
American Funds						Standard & Poor's 500 Composite Index			
The New Economy Fund®	12/1/1983	-5.30%	0.47%	4.45%	10.59%	2.09%	-0.25%	2.92%	10.16%
American Funds						Standard & Poor's 500 Composite Index			
Growth-and-income funds									
American Mutual Fund®	2/21/1950	5.08%	1.58%	4.84%	11.84%	2.09%	-0.25%	2.92%	10.93%
American Funds						Standard & Poor's 500 Composite Index			
Capital World Growth and Income Fund®	3/26/1993	-7.23%	-0.62%	7.85%	10.68%	-6.86%	-1.41%	4.76%	N/A
American Funds						MSCI All Country World Index (ACWI)			
Fundamental InvestorsSM	8/1/1978	-1.57%	0.75%	5.72%	12.41%	2.09%	-0.25%	2.92%	11.04%
American Funds						Standard & Poor's 500 Composite Index			
International Growth and Income FundSM	10/1/2008	-7.26%	N/A	N/A	7.37%	-13.33%	-2.48%	6.76%	1.85%
American Funds						MSCI All Country World Index (ACWI) ex USA			
The Investment Company of America®	1/1/1934	-1.45%	-0.57%	3.77%	12.28%	2.09%	-0.25%	2.92%	10.55%
American Funds						Standard & Poor's 500 Composite Index			
Washington Mutual Investors FundSM	7/31/1952	7.35%	0.38%	4.05%	11.99%	2.09%	-0.25%	2.92%	10.36%
American Funds						Standard & Poor's 500 Composite Index			

Equity-income funds									
Capital Income Builder®	7/30/1987	3.15%	1.14%	7.03%	9.85%	2.09%	-0.25%	2.92%	8.22%
American Funds					Standard & Poor's 500 Composite Index				
The Income Fund of America®	12/1/1973	5.94%	1.96%	6.51%	11.54%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
The Income Fund of America®	12/1/1973	5.94%	1.96%	6.51%	11.54%	2.09%	-0.25%	2.92%	10.37%
American Funds					Standard & Poor's 500 Composite Index				
Balanced fund									
American Balanced Fund®	7/26/1975	4.16%	2.70%	5.31%	10.96%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
American Balanced Fund®	7/26/1975	4.16%	2.70%	5.31%	10.96%	2.09%	-0.25%	2.92%	10.87%
American Funds					Standard & Poor's 500 Composite Index				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	-6.86%	-1.41%	4.76%	-9.78%
American Funds					MSCI All Country World Index (ACWI)				
American Funds Global Balanced FundSM	2/11/2011	N/A	N/A	N/A	N/A	5.64%	6.46%	7.16%	5.23%
American Funds					Barclays Global Aggregate Index				
Income funds									
American Funds Mortgage FundSM	11/1/2010	6.93%	N/A	N/A	4.31%	6.23%	6.54%	5.69%	N/A
American Funds					Barclays U.S. Mortgage Backed Securities Index				
American High-Income TrustSM	2/19/1988	2.30%	5.39%	7.65%	8.71%	4.96%	7.74%	8.96%	N/A
American Funds					Barclays U.S. Corporate High Yield 2% Issuer Capped Index				
Capital World Bond Fund®	8/4/1987	4.11%	5.96%	8.14%	7.56%	5.64%	6.46%	7.16%	N/A
American Funds					Barclays Global Aggregate Index				
Intermediate Bond Fund of America®	2/19/1988	4.03%	3.98%	3.88%	5.86%	4.30%	5.22%	4.57%	6.28%
American Funds					Barclays U.S. Government/Credit (1-7 years, ex BBB) Index				
Short-Term Bond Fund of AmericaSM	10/2/2006	1.34%	2.82%	N/A	2.91%	1.55%	3.86%	3.51%	3.86%
American Funds					Barclays U.S. Government/Credit (1-3 years, ex BBB) Index				
The Bond Fund of AmericaSM	5/28/1974	6.85%	3.90%	5.29%	8.73%	7.84%	6.50%	5.78%	N/A
American Funds					Barclays U.S. Aggregate Index				
U.S. Government Securities FundSM	10/17/1985	8.12%	6.35%	5.28%	6.97%	7.74%	6.56%	5.64%	7.52%
American Funds					Barclays U.S. Government/Mortgage-Backed Securities Index				

Money market fund									
American Funds Money Market Fund®	5/1/2009	0.00%	N/A	N/A	0.00%	N/A	N/A	N/A	N/A
The annualized seven-day SEC yield for American Funds Money Market Fund, calculated in accordance with the SEC formula, was 0.00% as of 12/31/11. The yield takes into account the reimbursement of certain expenses where applicable. Without these, the yield would have been -0.28%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.									
American Funds									
Target date funds									
American Funds 2010 Target Date Retirement Fund®	2/1/2007	3.71%	N/A	N/A	2.03%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2015 Target Date Retirement Fund®	2/1/2007	2.31%	N/A	N/A	1.68%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2020 Target Date Retirement Fund®	2/1/2007	1.10%	N/A	N/A	1.08%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2025 Target Date Retirement Fund®	2/1/2007	-0.97%	N/A	N/A	0.66%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2030 Target Date Retirement Fund®	2/1/2007	-1.82%	N/A	N/A	0.69%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2035 Target Date Retirement Fund®	2/1/2007	-2.13%	N/A	N/A	0.61%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2040 Target Date Retirement Fund®	2/1/2007	-2.28%	N/A	N/A	0.60%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2045 Target Date Retirement Fund®	2/1/2007	-2.29%	N/A	N/A	0.59%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2050 Target Date Retirement Fund®	2/1/2007	-2.28%	N/A	N/A	0.59%	2.09%	-0.25%	2.92%	-0.67%
American Funds						Standard & Poor's 500 Composite Index			
American Funds 2055 Target Date Retirement Fund®	2/1/2010	-2.29%	N/A	N/A	6.73%	2.09%	-0.25%	2.92%	10.07%
American Funds						Standard & Poor's 500 Composite Index			

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Participant investment disclosure

Share Class A-NAV

Fees and expenses as of 12/31/2011

Fund name	Investment type	Expense ratios (%)		Total net annual operating expenses Per \$1000	Shareholder-type fees and sales load
		gross	net		
Growth funds					
AMCAP Fund®	Growth	0.73%	0.73%	\$7.30	The maximum sales charge for this investment is 5.75%
EuroPacific Growth Fund®	Growth	0.82%	0.82%	\$8.20	The maximum sales charge for this investment is 5.75%
New Perspective Fund®	Growth	0.77%	0.77%	\$7.70	The maximum sales charge for this investment is 5.75%
New World Fund®	Growth	1.02%	1.02%	\$10.20	The maximum sales charge for this investment is 5.75%
SMALLCAP World Fund®	Growth	1.09%	1.09%	\$10.90	The maximum sales charge for this investment is 5.75%
The Growth Fund of America®	Growth	0.68%	0.68%	\$6.80	The maximum sales charge for this investment is 5.75%
The New Economy Fund®	Growth	0.85%	0.85%	\$8.50	The maximum sales charge for this investment is 5.75%
Growth-and-income funds					
American Mutual Fund®	Growth and income	0.62%	0.62%	\$6.20	The maximum sales charge for this investment is 5.75%
Capital World Growth and Income Fund®	Growth and income	0.79%	0.79%	\$7.90	The maximum sales charge for this investment is 5.75%
Fundamental InvestorsSM	Growth and income	0.64%	0.64%	\$6.40	The maximum sales charge for this investment is 5.75%
International Growth and Income FundSM	Growth and income	0.89%	0.89%	\$8.90	The maximum sales charge for this investment is 5.75%
The Investment Company of America®	Growth and income	0.61%	0.61%	\$6.10	The maximum sales charge for this investment is 5.75%
Washington Mutual Investors FundSM	Growth and income	0.63%	0.63%	\$6.30	The maximum sales charge for this investment is 5.75%
Equity-income funds					
Capital Income Builder®	Equity-income	0.61%	0.61%	\$6.10	The maximum sales charge for this investment is 5.75%
The Income Fund of America®	Equity-income	0.58%	0.58%	\$5.80	The maximum sales charge for this investment is 5.75%
Balanced fund					
American Balanced Fund®	Balanced	0.63%	0.63%	\$6.30	The maximum sales charge for this investment is 5.75%
American Funds Global Balanced FundSM	Balanced	1.08%	1.08%	\$10.80	The maximum sales charge for this investment is 5.75%

Income funds					
American Funds Mortgage FundSM	Income	0.70%	0.70%	\$7.00	The maximum sales charge for this investment is 3.75%
American High-Income TrustSM	Income	0.67%	0.67%	\$6.70	The maximum sales charge for this investment is 3.75%
Capital World Bond Fund®	Income	0.87%	0.87%	\$8.70	The maximum sales charge for this investment is 3.75%
Intermediate Bond Fund of America®	Income	0.60%	0.60%	\$6.00	The maximum sales charge for this investment is 2.50%
Short-Term Bond Fund of AmericaSM	Income	0.63%	0.63%	\$6.30	The maximum sales charge for this investment is 2.50%
The Bond Fund of AmericaSM	Income	0.59%	0.59%	\$5.90	The maximum sales charge for this investment is 3.75%
U.S. Government Securities FundSM	Income	0.61%	0.61%	\$6.10	The maximum sales charge for this investment is 3.75%
Money market fund					
American Funds Money Market Fund®	Money Market	0.39%	0.13%	\$1.30	The maximum sales charge for this investment is 0.00%
Target date funds					
American Funds 2010 Target Date Retirement Fund®	Target date	0.84%	0.74%	\$7.40	The maximum sales charge for this investment is 5.75%
American Funds 2015 Target Date Retirement Fund®	Target date	0.83%	0.73%	\$7.30	The maximum sales charge for this investment is 5.75%
American Funds 2020 Target Date Retirement Fund®	Target date	0.85%	0.75%	\$7.50	The maximum sales charge for this investment is 5.75%
American Funds 2025 Target Date Retirement Fund®	Target date	0.86%	0.76%	\$7.60	The maximum sales charge for this investment is 5.75%
American Funds 2030 Target Date Retirement Fund®	Target date	0.88%	0.78%	\$7.80	The maximum sales charge for this investment is 5.75%
American Funds 2035 Target Date Retirement Fund®	Target date	0.87%	0.77%	\$7.70	The maximum sales charge for this investment is 5.75%
American Funds 2040 Target Date Retirement Fund®	Target date	0.87%	0.77%	\$7.70	The maximum sales charge for this investment is 5.75%
American Funds 2045 Target Date Retirement Fund®	Target date	0.89%	0.79%	\$7.90	The maximum sales charge for this investment is 5.75%
American Funds 2050 Target Date Retirement Fund®	Target date	0.89%	0.79%	\$7.90	The maximum sales charge for this investment is 5.75%
American Funds 2055 Target Date Retirement Fund®	Target date	1.16%	0.79%	\$7.90	The maximum sales charge for this investment is 5.75%

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Participant investment disclosure

Share Class R-1

Fees and expenses as of 12/31/2011

Fund name	Investment type	Expense ratios (%)		Total net annual operating expenses	Shareholder-type fees and sales load
		gross	net	Per \$1000	
Growth funds					
AMCAP Fund®	Growth	1.50%	1.50%	\$15.00	None
EuroPacific Growth Fund®	Growth	1.62%	1.62%	\$16.20	None
New Perspective Fund®	Growth	1.57%	1.57%	\$15.70	None
New World Fund®	Growth	1.82%	1.82%	\$18.20	None
SMALLCAP World Fund®	Growth	1.84%	1.84%	\$18.40	None
The Growth Fund of America®	Growth	1.43%	1.43%	\$14.30	None
The New Economy Fund®	Growth	1.61%	1.61%	\$16.10	None
Growth-and-income funds					
American Mutual Fund®	Growth and income	1.43%	1.43%	\$14.30	None
Capital World Growth and Income Fund®	Growth and income	1.56%	1.56%	\$15.60	None
Fundamental InvestorsSM	Growth and income	1.43%	1.43%	\$14.30	None
International Growth and Income FundSM	Growth and income	1.54%	1.54%	\$15.40	None
The Investment Company of America®	Growth and income	1.41%	1.41%	\$14.10	None
Washington Mutual Investors FundSM	Growth and income	1.41%	1.41%	\$14.10	None
Equity-income funds					
Capital Income Builder®	Equity-income	1.41%	1.41%	\$14.10	None
The Income Fund of America®	Equity-income	1.41%	1.41%	\$14.10	None
Balanced fund					
American Balanced Fund®	Balanced	1.40%	1.40%	\$14.00	None
American Funds Global Balanced FundSM	Balanced	1.75%	1.75%	\$17.50	None

Income funds					
American Funds Mortgage FundSM	Income	1.52%	1.52%	\$15.20	None
American High-Income TrustSM	Income	1.50%	1.50%	\$15.00	None
Capital World Bond Fund®	Income	1.66%	1.66%	\$16.60	None
Intermediate Bond Fund of America®	Income	1.41%	1.41%	\$14.10	None
Short-Term Bond Fund of AmericaSM	Income	1.44%	1.44%	\$14.40	None
The Bond Fund of AmericaSM	Income	1.38%	1.38%	\$13.80	None
U.S. Government Securities FundSM	Income	1.41%	1.41%	\$14.10	None
Money market fund					
American Funds Money Market Fund®	Money Market	0.43%	0.14%	\$1.40	None
Target date funds					
American Funds 2010 Target Date Retirement Fund®	Target date	1.62%	1.52%	\$15.20	None
American Funds 2015 Target Date Retirement Fund®	Target date	1.62%	1.52%	\$15.20	None
American Funds 2020 Target Date Retirement Fund®	Target date	1.64%	1.54%	\$15.40	None
American Funds 2025 Target Date Retirement Fund®	Target date	1.66%	1.56%	\$15.60	None
American Funds 2030 Target Date Retirement Fund®	Target date	1.66%	1.56%	\$15.60	None
American Funds 2035 Target Date Retirement Fund®	Target date	1.67%	1.57%	\$15.70	None
American Funds 2040 Target Date Retirement Fund®	Target date	1.68%	1.58%	\$15.80	None
American Funds 2045 Target Date Retirement Fund®	Target date	1.69%	1.59%	\$15.90	None
American Funds 2050 Target Date Retirement Fund®	Target date	1.68%	1.58%	\$15.80	None
American Funds 2055 Target Date Retirement Fund®	Target date	1.91%	1.62%	\$16.20	None

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Participant investment disclosure

Share Class R-2

Fees and expenses as of 12/31/2011

Fund name	Investment type	Expense ratios (%)		Total net annual operating expenses	Shareholder-type fees and sales load
		gross	net	Per \$1000	
Growth funds					
AMCAP Fund®	Growth	1.50%	1.50%	\$15.00	None
EuroPacific Growth Fund®	Growth	1.61%	1.61%	\$16.10	None
New Perspective Fund®	Growth	1.57%	1.57%	\$15.70	None
New World Fund®	Growth	1.80%	1.80%	\$18.00	None
SMALLCAP World Fund®	Growth	1.86%	1.86%	\$18.60	None
The Growth Fund of America®	Growth	1.39%	1.39%	\$13.90	None
The New Economy Fund®	Growth	1.63%	1.63%	\$16.30	None
Growth-and-income funds					
American Mutual Fund®	Growth and income	1.45%	1.45%	\$14.50	None
Capital World Growth and Income Fund®	Growth and income	1.56%	1.56%	\$15.60	None
Fundamental InvestorsSM	Growth and income	1.42%	1.42%	\$14.20	None
International Growth and Income FundSM	Growth and income	1.77%	1.70%	\$17.00	None
The Investment Company of America®	Growth and income	1.44%	1.44%	\$14.40	None
Washington Mutual Investors FundSM	Growth and income	1.41%	1.41%	\$14.10	None
Equity-income funds					
Capital Income Builder®	Equity-income	1.42%	1.42%	\$14.20	None
The Income Fund of America®	Equity-income	1.41%	1.41%	\$14.10	None
Balanced fund					
American Balanced Fund®	Balanced	1.40%	1.40%	\$14.00	None
American Funds Global Balanced FundSM	Balanced	1.64%	1.64%	\$16.40	None

Income funds					
American Funds Mortgage FundSM	Income	1.55%	1.55%	\$15.50	None
American High-Income TrustSM	Income	1.53%	1.48%	\$14.80	None
Capital World Bond Fund®	Income	1.72%	1.64%	\$16.40	None
Intermediate Bond Fund of America®	Income	1.41%	1.40%	\$14.00	None
Short-Term Bond Fund of AmericaSM	Income	1.47%	1.47%	\$14.70	None
The Bond Fund of AmericaSM	Income	1.39%	1.39%	\$13.90	None
U.S. Government Securities FundSM	Income	1.41%	1.40%	\$14.00	None
Money market fund					
American Funds Money Market Fund®	Money Market	0.66%	0.14%	\$1.40	None
Target date funds					
American Funds 2010 Target Date Retirement Fund®	Target date	1.53%	1.43%	\$14.30	None
American Funds 2015 Target Date Retirement Fund®	Target date	1.52%	1.42%	\$14.20	None
American Funds 2020 Target Date Retirement Fund®	Target date	1.54%	1.44%	\$14.40	None
American Funds 2025 Target Date Retirement Fund®	Target date	1.56%	1.46%	\$14.60	None
American Funds 2030 Target Date Retirement Fund®	Target date	1.57%	1.47%	\$14.70	None
American Funds 2035 Target Date Retirement Fund®	Target date	1.58%	1.48%	\$14.80	None
American Funds 2040 Target Date Retirement Fund®	Target date	1.58%	1.48%	\$14.80	None
American Funds 2045 Target Date Retirement Fund®	Target date	1.59%	1.49%	\$14.90	None
American Funds 2050 Target Date Retirement Fund®	Target date	1.59%	1.49%	\$14.90	None
American Funds 2055 Target Date Retirement Fund®	Target date	1.88%	1.51%	\$15.10	None

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Participant investment disclosure

Share Class R-3

Fees and expenses as of 12/31/2011

Fund name	Investment type	Expense ratios (%)		Total net annual operating expenses	Shareholder-type fees and sales load
		gross	net	Per \$1000	
Growth funds					
AMCAP Fund®	Growth	1.05%	1.05%	\$10.50	None
EuroPacific Growth Fund®	Growth	1.13%	1.13%	\$11.30	None
New Perspective Fund®	Growth	1.11%	1.11%	\$11.10	None
New World Fund®	Growth	1.35%	1.35%	\$13.50	None
SMALLCAP World Fund®	Growth	1.41%	1.41%	\$14.10	None
The Growth Fund of America®	Growth	0.97%	0.97%	\$9.70	None
The New Economy Fund®	Growth	1.17%	1.17%	\$11.70	None
Growth-and-income funds					
American Mutual Fund®	Growth and income	0.97%	0.97%	\$9.70	None
Capital World Growth and Income Fund®	Growth and income	1.10%	1.10%	\$11.00	None
Fundamental InvestorsSM	Growth and income	0.96%	0.96%	\$9.60	None
International Growth and Income FundSM	Growth and income	1.27%	1.27%	\$12.70	None
The Investment Company of America®	Growth and income	0.97%	0.97%	\$9.70	None
Washington Mutual Investors FundSM	Growth and income	0.97%	0.97%	\$9.70	None
Equity-income funds					
Capital Income Builder®	Equity-income	0.97%	0.97%	\$9.70	None
The Income Fund of America®	Equity-income	0.96%	0.96%	\$9.60	None
Balanced fund					
American Balanced Fund®	Balanced	0.94%	0.94%	\$9.40	None
American Funds Global Balanced FundSM	Balanced	1.28%	1.28%	\$12.80	None

Income funds					
American Funds Mortgage FundSM	Income	1.13%	1.13%	\$11.30	None
American High-Income TrustSM	Income	1.02%	1.02%	\$10.20	None
Capital World Bond Fund®	Income	1.21%	1.21%	\$12.10	None
Intermediate Bond Fund of America®	Income	0.97%	0.97%	\$9.70	None
Short-Term Bond Fund of AmericaSM	Income	1.02%	1.02%	\$10.20	None
The Bond Fund of AmericaSM	Income	0.93%	0.93%	\$9.30	None
U.S. Government Securities FundSM	Income	0.98%	0.98%	\$9.80	None
Money market fund					
American Funds Money Market Fund®	Money Market	0.50%	0.13%	\$1.30	None
Target date funds					
American Funds 2010 Target Date Retirement Fund®	Target date	1.16%	1.06%	\$10.60	None
American Funds 2015 Target Date Retirement Fund®	Target date	1.15%	1.05%	\$10.50	None
American Funds 2020 Target Date Retirement Fund®	Target date	1.17%	1.07%	\$10.70	None
American Funds 2025 Target Date Retirement Fund®	Target date	1.19%	1.09%	\$10.90	None
American Funds 2030 Target Date Retirement Fund®	Target date	1.20%	1.10%	\$11.00	None
American Funds 2035 Target Date Retirement Fund®	Target date	1.21%	1.11%	\$11.10	None
American Funds 2040 Target Date Retirement Fund®	Target date	1.21%	1.11%	\$11.10	None
American Funds 2045 Target Date Retirement Fund®	Target date	1.22%	1.12%	\$11.20	None
American Funds 2050 Target Date Retirement Fund®	Target date	1.22%	1.12%	\$11.20	None
American Funds 2055 Target Date Retirement Fund®	Target date	1.49%	1.14%	\$11.40	None

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Participant investment disclosure

Share Class R-4

Fees and expenses as of 12/31/2011

Fund name	Investment type	Expense ratios (%)		Total net annual operating expenses	Shareholder-type fees and sales load
		gross	net	Per \$1000	
Growth funds					
AMCAP Fund®	Growth	0.74%	0.74%	\$7.40	None
EuroPacific Growth Fund®	Growth	0.85%	0.85%	\$8.50	None
New Perspective Fund®	Growth	0.81%	0.81%	\$8.10	None
New World Fund®	Growth	1.01%	1.01%	\$10.10	None
SMALLCAP World Fund®	Growth	1.07%	1.07%	\$10.70	None
The Growth Fund of America®	Growth	0.68%	0.68%	\$6.80	None
The New Economy Fund®	Growth	0.85%	0.85%	\$8.50	None
Growth-and-income funds					
American Mutual Fund®	Growth and income	0.67%	0.67%	\$6.70	None
Capital World Growth and Income Fund®	Growth and income	0.80%	0.80%	\$8.00	None
Fundamental InvestorsSM	Growth and income	0.66%	0.66%	\$6.60	None
International Growth and Income FundSM	Growth and income	0.93%	0.93%	\$9.30	None
The Investment Company of America®	Growth and income	0.65%	0.65%	\$6.50	None
Washington Mutual Investors FundSM	Growth and income	0.66%	0.66%	\$6.60	None
Equity-income funds					
Capital Income Builder®	Equity-income	0.66%	0.66%	\$6.60	None
The Income Fund of America®	Equity-income	0.66%	0.66%	\$6.60	None
Balanced fund					
American Balanced Fund®	Balanced	0.65%	0.65%	\$6.50	None
American Funds Global Balanced FundSM	Balanced	1.00%	1.00%	\$10.00	None

Income funds					
American Funds Mortgage FundSM	Income	0.80%	0.80%	\$8.00	None
American High-Income TrustSM	Income	0.72%	0.72%	\$7.20	None
Capital World Bond Fund®	Income	0.88%	0.88%	\$8.80	None
Intermediate Bond Fund of America®	Income	0.65%	0.65%	\$6.50	None
Short-Term Bond Fund of AmericaSM	Income	0.71%	0.71%	\$7.10	None
The Bond Fund of AmericaSM	Income	0.62%	0.62%	\$6.20	None
U.S. Government Securities FundSM	Income	0.64%	0.64%	\$6.40	None
Money market fund					
American Funds Money Market Fund®	Money Market	0.43%	0.13%	\$1.30	None
Target date funds					
American Funds 2010 Target Date Retirement Fund®	Target date	0.83%	0.73%	\$7.30	None
American Funds 2015 Target Date Retirement Fund®	Target date	0.83%	0.73%	\$7.30	None
American Funds 2020 Target Date Retirement Fund®	Target date	0.84%	0.74%	\$7.40	None
American Funds 2025 Target Date Retirement Fund®	Target date	0.87%	0.77%	\$7.70	None
American Funds 2030 Target Date Retirement Fund®	Target date	0.88%	0.78%	\$7.80	None
American Funds 2035 Target Date Retirement Fund®	Target date	0.88%	0.78%	\$7.80	None
American Funds 2040 Target Date Retirement Fund®	Target date	0.88%	0.78%	\$7.80	None
American Funds 2045 Target Date Retirement Fund®	Target date	0.90%	0.80%	\$8.00	None
American Funds 2050 Target Date Retirement Fund®	Target date	0.90%	0.80%	\$8.00	None
American Funds 2055 Target Date Retirement Fund®	Target date	1.17%	0.82%	\$8.20	None

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Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at americanfundsretirement.com.

Participant investment disclosure

Share Class R-5

Fees and expenses as of 12/31/2011

Fund name	Investment type	Expense ratios (%)		Total net annual operating expenses	Shareholder-type fees and sales load
		gross	net	Per \$1000	
Growth funds					
AMCAP Fund®	Growth	0.44%	0.44%	\$4.40	None
EuroPacific Growth Fund®	Growth	0.55%	0.55%	\$5.50	None
New Perspective Fund®	Growth	0.51%	0.51%	\$5.10	None
New World Fund®	Growth	0.71%	0.71%	\$7.10	None
SMALLCAP World Fund®	Growth	0.77%	0.77%	\$7.70	None
The Growth Fund of America®	Growth	0.38%	0.38%	\$3.80	None
The New Economy Fund®	Growth	0.54%	0.54%	\$5.40	None
Growth-and-income funds					
American Mutual Fund®	Growth and income	0.37%	0.37%	\$3.70	None
Capital World Growth and Income Fund®	Growth and income	0.50%	0.50%	\$5.00	None
Fundamental InvestorsSM	Growth and income	0.36%	0.36%	\$3.60	None
International Growth and Income FundSM	Growth and income	0.67%	0.67%	\$6.70	None
The Investment Company of America®	Growth and income	0.35%	0.35%	\$3.50	None
Washington Mutual Investors FundSM	Growth and income	0.36%	0.36%	\$3.60	None
Equity-income funds					
Capital Income Builder®	Equity-income	0.37%	0.37%	\$3.70	None
The Income Fund of America®	Equity-income	0.36%	0.36%	\$3.60	None
Balanced fund					
American Balanced Fund®	Balanced	0.35%	0.35%	\$3.50	None
American Funds Global Balanced FundSM	Balanced	0.74%	0.74%	\$7.40	None

Income funds					
American Funds Mortgage FundSM	Income	0.49%	0.49%	\$4.90	None
American High-Income TrustSM	Income	0.42%	0.42%	\$4.20	None
Capital World Bond Fund®	Income	0.58%	0.58%	\$5.80	None
Intermediate Bond Fund of America®	Income	0.35%	0.35%	\$3.50	None
Short-Term Bond Fund of AmericaSM	Income	0.41%	0.41%	\$4.10	None
The Bond Fund of AmericaSM	Income	0.32%	0.32%	\$3.20	None
U.S. Government Securities FundSM	Income	0.34%	0.34%	\$3.40	None
Money market fund					
American Funds Money Market Fund®	Money Market	0.38%	0.13%	\$1.30	None
Target date funds					
American Funds 2010 Target Date Retirement Fund®	Target date	0.53%	0.43%	\$4.30	None
American Funds 2015 Target Date Retirement Fund®	Target date	0.52%	0.42%	\$4.20	None
American Funds 2020 Target Date Retirement Fund®	Target date	0.54%	0.44%	\$4.40	None
American Funds 2025 Target Date Retirement Fund®	Target date	0.56%	0.46%	\$4.60	None
American Funds 2030 Target Date Retirement Fund®	Target date	0.57%	0.47%	\$4.70	None
American Funds 2035 Target Date Retirement Fund®	Target date	0.58%	0.48%	\$4.80	None
American Funds 2040 Target Date Retirement Fund®	Target date	0.58%	0.48%	\$4.80	None
American Funds 2045 Target Date Retirement Fund®	Target date	0.59%	0.49%	\$4.90	None
American Funds 2050 Target Date Retirement Fund®	Target date	0.59%	0.49%	\$4.90	None
American Funds 2055 Target Date Retirement Fund®	Target date	0.91%	0.51%	\$5.10	None

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Participant investment disclosure

Share Class R-6

Fees and expenses as of 12/31/2011

Fund name	Investment type	Expense ratios (%)		Total net annual operating expenses	Shareholder-type fees and sales load
		gross	net	Per \$1000	
Growth funds					
AMCAP Fund®	Growth	0.39%	0.39%	\$3.90	None
EuroPacific Growth Fund®	Growth	0.50%	0.50%	\$5.00	None
New Perspective Fund®	Growth	0.46%	0.46%	\$4.60	None
New World Fund®	Growth	0.66%	0.66%	\$6.60	None
SMALLCAP World Fund®	Growth	0.72%	0.72%	\$7.20	None
The Growth Fund of America®	Growth	0.33%	0.33%	\$3.30	None
The New Economy Fund®	Growth	0.49%	0.49%	\$4.90	None
Growth-and-income funds					
American Mutual Fund®	Growth and income	0.32%	0.32%	\$3.20	None
Capital World Growth and Income Fund®	Growth and income	0.45%	0.45%	\$4.50	None
Fundamental InvestorsSM	Growth and income	0.32%	0.32%	\$3.20	None
International Growth and Income FundSM	Growth and income	0.62%	0.62%	\$6.20	None
The Investment Company of America®	Growth and income	0.30%	0.30%	\$3.00	None
Washington Mutual Investors FundSM	Growth and income	0.31%	0.31%	\$3.10	None
Equity-income funds					
Capital Income Builder®	Equity-income	0.32%	0.32%	\$3.20	None
The Income Fund of America®	Equity-income	0.31%	0.31%	\$3.10	None
Balanced fund					
American Balanced Fund®	Balanced	0.30%	0.30%	\$3.00	None
American Funds Global Balanced FundSM	Balanced	0.71%	0.71%	\$7.10	None

Income funds					
American Funds Mortgage FundSM	Income	0.46%	0.46%	\$4.60	None
American High-Income TrustSM	Income	0.37%	0.37%	\$3.70	None
Capital World Bond Fund®	Income	0.53%	0.53%	\$5.30	None
Intermediate Bond Fund of America®	Income	0.30%	0.30%	\$3.00	None
Short-Term Bond Fund of AmericaSM	Income	0.36%	0.36%	\$3.60	None
The Bond Fund of AmericaSM	Income	0.27%	0.27%	\$2.70	None
U.S. Government Securities FundSM	Income	0.29%	0.29%	\$2.90	None
Money market fund					
American Funds Money Market Fund®	Money Market	0.34%	0.13%	\$1.30	None
Target date funds					
American Funds 2010 Target Date Retirement Fund®	Target date	0.48%	0.38%	\$3.80	None
American Funds 2015 Target Date Retirement Fund®	Target date	0.48%	0.38%	\$3.80	None
American Funds 2020 Target Date Retirement Fund®	Target date	0.49%	0.39%	\$3.90	None
American Funds 2025 Target Date Retirement Fund®	Target date	0.52%	0.42%	\$4.20	None
American Funds 2030 Target Date Retirement Fund®	Target date	0.52%	0.42%	\$4.20	None
American Funds 2035 Target Date Retirement Fund®	Target date	0.53%	0.43%	\$4.30	None
American Funds 2040 Target Date Retirement Fund®	Target date	0.53%	0.43%	\$4.30	None
American Funds 2045 Target Date Retirement Fund®	Target date	0.55%	0.45%	\$4.50	None
American Funds 2050 Target Date Retirement Fund®	Target date	0.54%	0.44%	\$4.40	None
American Funds 2055 Target Date Retirement Fund®	Target date	0.64%	0.46%	\$4.60	None

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