# Plan Name: M c C o y F e d e r a l C r e d I t U n i on 401(k) Plan Effective: January 01, 2019

Effective January 01, 2019, the investment option(s) listed in the table below will be replaced to a new fund option. All assets held in the current share class will be sold at the closing price on January 01, 2019.

You can make changes to your account on the participant website at TA-Retirement.comor by

calling **(800) 401-8726**. Plan information and investment prospectuses — which contain important information about investment objectives, risks, charges and expenses, if applicable — may be found on the website as well. Be sure to read the prospectuses carefully before investing.

# Share/Unit Class Change(s)

|  |  |
| --- | --- |
|  |  |
| **Current Investment Name** | **Replacing Investment Name** |
| Eaton Vance Large Cap Value Ret Opt | JP Morgan Equity Income Ret Opt |
|  |  |
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**Share/Unit Class Change(s)**

|  |  |
| --- | --- |
| **Share Class Change From American Funds R-2** | **Assets Transferred to New American Funds R-3** |
| **Investment Name** | **Investment Name** |
| American Funds Investment Co of America® — R-2 | American Funds Investment Co of America® — R-3 |
| American Funds New Perspective Fund® — R-2 | American Funds New Perspective Fund® — R-3 |
| American Funds SMALLCAP World Fund® — R-2 | American Funds SMALLCAP World Fund® — R-3 |
| American Funds Target Date 2010® — R-2 | American Funds Target Date 2010® — R-3 |
| American Funds Target Date 2015® — R-2 | American Funds Target Date 2015® — R-3 |
| American Funds Target Date 2020® — R-2 | American Funds Target Date 2020® — R-3 |
| American Funds Target Date 2025® — R-2 | American Funds Target Date 2025® — R-3 |
| American Funds Target Date 2030® — R-2 | American Funds Target Date 2030® — R-3 |
| American Funds Target Date 2035® — R-2 | American Funds Target Date 2035® — R-3 |
| American Funds Target Date 2040® — R-2 | American Funds Target Date 2040® — R-3 |
| American Funds Target Date 2045® — R-2 | American Funds Target Date 2045® — R-3 |
| American Funds Target Date 2050® — R-2 | American Funds Target Date 2050® — R-3 |
| American Funds Target Date 2055® — R-2 | American Funds Target Date 2055® — R-3 |
| American Funds Target Date 2060® — R-2 | American Funds Target Date 2060® — R-3 |
| American Funds U.S. Government Money Market Fund® — R-2 | American Funds U.S. Government Money Market Fund® — R-3 |
| American Funds Washington Mut Inv Fund® — R-2 | American Funds Washington Mut Inv Fund® — R-3 |

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## Investment Options for Class R-3 as of 06/30/2016

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Investment Name Benchmark Investment Manager** | **Asset Class** | **Inception Date** | **Average Annual Total Returns (%)** | | | | **Expense Ratios (%)** | | **Gross Expenses per**  **$1,000** |
| **Lifetime** | **10 Years** | **5 Years** | **1 Year** | **Gross** | **Net** |
| **Growth Investments** | | | | | | | | | |

**American Funds AMCAP Growth** 05/01/67 10.91 7.38 11.17 -1.68 1.02 1.02 $10.20

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Standard & Poor's 500 Composite Index 9.81 7.42 12.1 3.99  American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,5,6,7,8** | | | | | | | |
| **American Funds EuroPacific Growth** 04/16/84  **Growth** | 10.12 | 3.31 | 1.84 | -10.15 | 1.14 | 1.14 | $11.40 |
| MSCI All Country World Index (ACWI) ex USA | 8.46 | 1.87 | 0.1 | -10.24 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,5,6,7,8,9** | | | | | | | |
| **American Funds Growth Growth** 12/01/73  **Fund of America** | 12.97 | 6.61 | 10.78 | 0.48 | 0.98 | 0.98 | $9.80 |
| Standard & Poor's 500 Composite Index | 10.8 | 7.42 | 12.1 | 3.99 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,5,6,7,8** | | | | | | | |
| **American Funds New Growth** 03/13/73  **Perspective Fund** | 11.61 | 6.32 | 7.35 | -2.24 | 1.10 | 1.10 | $11.00 |
| MSCI All Country World Index (ACWI) | 8.42 | 4.26 | 5.38 | -3.73 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,5,6,7,8** | | | | | | | |

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|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Investment Name Benchmark Investment Manager** | **Asset Class** | **Inception Date** | **Average Annual Total Returns (%)** | | | | **Expense Ratios (%)** | | **Gross Expenses per**  **$1,000** |
| **Lifetime** | **10 Years** | **5 Years** | **1 Year** | **Gross** | **Net** |
| **Growth Investments** | | | | | | | | | |

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| **American Funds SMALLCAP Growth** 04/30/90  **World Fund** | | 8.86 | 5.85 | 6.22 | -8.82 | 1.38 | 1.38 | $13.80 |
| MSCI All Country World Small Cap Index | | 7.78 | 6.0 | 5.83 | -4.72 |  |  |  |
| American Funds. Shareholder-Type Fees - None. |  |  |  |  |  |  |  |  |
| Investment footnote(s): **1,2,3,4,5,6,7,8,9,10** |  |  |  |  |  |  |  |  |
| **Growth-and-Income Investments** |  |  |  |  |  |  |  |  |
| **American Funds Cap World Growth-and- Growth & Income income** | 03/26/93 | 9.87 | 5.01 | 5.86 | -3.71 | 1.09 | 1.09 | $10.90 |
| MSCI All Country World Index (ACWI) |  | 6.84 | 4.26 | 5.38 | -3.73 |  |  |  |
| American Funds. Shareholder-Type Fees - None. |  |  |  |  |  |  |  |  |
| Investment footnote(s): **1,2,3,4,5,6,7,8,9,11** |  |  |  |  |  |  |  |  |
| **American Funds Fundamental Growth-and- Investors income** | 08/01/78 | 11.87 | 6.91 | 10.38 | 4.00 | 0.96 | 0.96 | $9.60 |
| Standard & Poor's 500 Composite Index |  | 11.45 | 7.42 | 12.1 | 3.99 |  |  |  |
| American Funds. Shareholder-Type Fees - None. |  |  |  |  |  |  |  |  |
| Investment footnote(s): **1,2,3,4,5,6,7,8,11** |  |  |  |  |  |  |  |  |
| **American Funds Investment Growth-and- Co of America income** | 01/01/34 | 11.62 | 6.26 | 10.96 | 4.31 | 0.95 | 0.95 | $9.50 |

3.99

12.1

7.42

10.76

Standard & Poor's 500 Composite Index American Funds. Shareholder-Type Fees - None.

Investment footnote(s): **1,2,3,4,5,6,7,8,11**

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## Investment Options for Class R-3 as of 06/30/2016

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Investment Name Benchmark Investment Manager** | **Asset Class** | **Inception Date** | **Average Annual Total Returns (%)** | | | | **Expense Ratios (%)** | | **Gross Expenses per**  **$1,000** |
| **Lifetime** | **10 Years** | **5 Years** | **1 Year** | **Gross** | **Net** |
| **Growth-and-Income Investments** | | | | | | | | | |

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|  |  |  |  |  |  |  |  |  |  |
| **American Funds Washington** | **Growth-and-** | 07/31/52 | 11.35 | 6.57 | 11.05 | 5.83 | 0.95 | 0.95 | $9.50 |
| **Mut Inv Fund** | **income** |  |  |  |  |  |  |  |  |
| Standard & Poor's 500 Composite Index | | 10.65 | | 7.42 | 12.10 | 3.99 | | | |
| American Funds. Shareholder-Type Fees - None. | |  | |  |  |  | | | |
| Investment footnote(s): **2,3,4,5,6,7,8,11** | |  | |  |  |  | | | |
| **Equity-Income Investments** | |  | |  |  |  | | | |
| **American Funds Income Equity-** 12/01/73  **Fund of America income** | | | 10.61 | 5.92 | 8.04 | 5.04 | 0.94 | 0.94 | $9.40 |
| Standard & Poor's 500 Composite Index | | | 10.8 | 7.42 | 12.1 | 3.99 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,11,12,13**  **Balanced Investments** | | | | | | | | | |
| **American Funds American Balanced** 07/26/75  **Balanced** | | | 10.30 | 6.76 | 9.40 | 5.95 | 0.94 | 0.94 | $9.40 |
| Standard & Poor's 500 Composite Index | | | 11.27 | 7.42 | 12.1 | 3.99 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,3,4,5,6,7,8,11,13,14,15,16** | | | | | | | | | |

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## Investment Options for Class R-3 as of 06/30/2016

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Investment Name Benchmark Investment Manager** | **Asset Class** | **Inception Date** | **Average Annual Total Returns (%)** | | | | **Expense Ratios (%)** | | **Gross Expenses per**  **$1,000** |
| **Lifetime** | **10 Years** | **5 Years** | **1 Year** | **Gross** | **Net** |
| **Bond Investments** | | | | | | | | | |

**American Funds Amer High Income Trust**

**Bond** 02/19/88 7.39 5.13 3.37 -1.63 1.04 1.04 $10.40

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Barclays U.S. Corporate High Yield 2% Issuer Capped Index 8.31 7.61 5.84 1.65  American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,3,4,6,7,8,12,13,15,17** | | | | | | | | |
| **American Funds Bond Bond** 05/28/74  **Fund of America** | | 7.41 | 3.43 | 3.31 | 5.09 | 0.91 | 0.91 | $9.10 |
| Barclays U.S. Aggregate Index | | 7.79 | 5.13 | 3.76 | 6.0 |  |  |  |
| American Funds. Shareholder-Type Fees - None. |  |  |  |  |  | | | |
| Investment footnote(s): **1,3,4,6,7,8,13,14,15,16,17,18,19** |  |  |  |  |  | | | |
| **Cash-Equivalent Investments** |  |  |  |  |  | | | |
| **American Funds U.S. Government Cash- Money Market Fund equivalent** | 05/01/09 | 0.00 | N/A | 0.00 | 0.00 0.51 0.08 $5.10 | | | |

The annualized seven-day SEC yield for American Funds U.S. Government Money Market FundSM, calculated in accordance with the SEC formula, was 0.00% as of 06/30/16. The yield takes into account the reimbursements of certain expenses where applicable. Without these, the yield would have been -0.07%. The yield more accurately reflects the investment’s current earnings than do the investment’s total returns.

0.19

0.08

0.95

0.09

USTREAS T-Bill Auction Ave 3 Mon

American Funds. Shareholder-Type Fees - None.

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## Investment Options for Class R-3 as of 06/30/2016

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Investment Name Benchmark Investment Manager** | **Asset Class** | **Inception Date** | **Average Annual Total Returns (%)** | | | | **Expense Ratios (%)** | | **Gross Expenses per**  **$1,000** |
| **Lifetime** | **10 Years** | **5 Years** | **1 Year** | **Gross** | **Net** |
| **Target Date Investments** | | | | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |
| **American Funds Target date** 03/27/15 0.40  **Target Date 2060** | N/A | N/A | -0.29 | 1.37 | 1.13 | $13.70 |
| S&P Target Date Through 2055 Index -0.53 | N/A | 7.79 | -0.66 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22** | | | | | | |
| **American Funds Target date** 02/01/10 9.39  **Target Date 2055** | N/A | 8.02 | -0.27 | 1.14 | 1.14 | $11.40 |
| S&P Target Date Through 2055 Index 9.67 | N/A | 7.79 | -0.66 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22** | | | | | | |
| **American Funds Target date** 02/01/07 5.02  **Target Date 2050** | N/A | 8.03 | -0.28 | 1.11 | 1.11 | $11.10 |
| S&P Target Date Through 2050 Index 4.64 | 5.8 | 7.77 | -0.48 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22,23** | | | | | | |
| **American Funds Target date** 02/01/07 5.02  **Target Date 2045** | N/A | 8.01 | -0.37 | 1.10 | 1.10 | $11.00 |
| S&P Target Date Through 2045 Index 4.6 | 5.76 | 7.69 | -0.26 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22,24** | | | | | | |

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|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Investment Name Benchmark Investment Manager** | **Asset Class** | **Inception Date** | **Average Annual Total Returns (%)** | | | | **Expense Ratios (%)** | | **Gross Expenses per**  **$1,000** |
| **Lifetime** | **10 Years** | **5 Years** | **1 Year** | **Gross** | **Net** |
| **Target Date Investments** | | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- |
| **Investment Options for Class R-3 as of 06/30/2016** |  | | | | | |
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|  |  |  |  |  |  |  |
| **American Funds Target date** 02/01/07 5.02  **Target Date 2040** | N/A | 8.00 | -0.27 | 1.09 | 1.09 | $10.90 |
| S&P Target Date Through 2040 Index 4.7 | 5.83 | 7.64 | -0.01 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22,24** | | | | | | |
| **American Funds Target date** 02/01/07 4.99  **Target Date 2035** | N/A | 7.97 | 0.05 | 1.09 | 1.09 | $10.90 |
| S&P Target Date Through 2035 Index 4.71 5.81 7.54 0.3  American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22,24** | | | | | | |
| **American Funds Target date** 02/01/07 5.02  **Target Date 2030** | N/A | 8.02 | 0.65 | 1.07 | 1.07 | $10.70 |
| S&P Target Date Through 2030 Index 4.73 | 5.79 | 7.34 | 0.61 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22,24** | | | | | | |

**American Funds Target Date 2025**

**Target date** 02/01/07 4.74 N/A 7.72 2.00 1.07 1.07 $10.70

1.04

7.11

5.65

4.67

S&P Target Date Through 2025 Index

American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22,24**

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## Investment Options for Class R-3 as of 06/30/2016

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Investment Name Benchmark Investment Manager** | **Asset Class** | **Inception Date** | **Average Annual Total Returns (%)** | | | | **Expense Ratios (%)** | | **Gross Expenses per**  **$1,000** |
| **Lifetime** | **10 Years** | **5 Years** | **1 Year** | **Gross** | **Net** |
| **Target Date Investments** | | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- |
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|  |  |  |  |  |  |  |
| **American Funds Target date** 02/01/07 4.30  **Target Date 2020** | N/A | 6.93 | 2.76 | 1.03 | 1.03 | $10.30 |
| S&P Target Date Through 2020 Index 4.53 | 5.45 | 6.66 | 1.32 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22,24** | | | | | | |
| **American Funds Target date** 02/01/07 4.19  **Target Date 2015** | N/A | 6.41 | 3.52 | 1.03 | 1.03 | $10.30 |
| S&P Target Date Through 2015 Index 4.61 | 5.43 | 6.22 | 1.83 |  |  |  |
| American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22,24** | | | | | | |

**American Funds Target Date 2010**

**Target date** 02/01/07 3.97 N/A 5.94 3.68 1.03 1.03 $10.30

2.37

5.69

5.29

4.58

S&P Target Date Through 2010 Index

American Funds. Shareholder-Type Fees - None. Investment footnote(s): **1,2,3,4,6,7,8,9,10,12,13,14,15,16,17,19,20,21,22,24**

## Investment-Related Disclosure

1 Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less- developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

2 The investment is intended to be held for a substantial period of time, and investors should tolerate fluctuations in their

investment’s value.

3 Because the investment’s market value may fluctuate up and down, an investor may lose money,

including part of the principal, when he or she buys or sells the investment.

4 The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.

5 Growth securities may be subject to increased volatility as the value of these securities is highly sensitive to market fluctuations and future earnings expectations. These securities typically trade at higher multiples of current earnings than do other securities and may lose value if it appears their earnings expectations may not be met.

6 The investment is actively managed and subject to the risk that the advisor’s usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.

7 A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security’s value. Issuer-related declines may be caused by poor management decisions, competitive pressures,

technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors.

Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

8 The market value of the portfolio’s securities may fall rapidly or unpredictably because

of changing economic, political, or market conditions, which may reduce the value of the portfolio.

9 Investments in emerging- and frontier-markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.

10 Concentrating assets in small- capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Smaller, less-seasoned companies may be subject to increased liquidity risk compared with mid- and large-cap companies and may experience greater price volatility than do those securities because of limited product lines, management experience, market share, or financial resources, among

other factors.

11 The investment's income payments may decline depending

on fluctuations in interest rates and the dividend payments of its underlying securities. In this event, some investments may attempt to pay the same dividend amount by returning capital.

12 Investments in below-investment- grade debt securities and unrated securities of similar credit quality, commonly known as "junk bonds" or "high-yield securities," may be subject to increased interest, credit, and liquidity risks.

13 The value of fixed-income or

debt securities may be susceptible to general movements in the bond market and are subject to interest- rate and credit risk.

14 Investments in mortgage-backed and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.

15 Restricted and illiquid securities may fall in price because of an inability to sell the securities when desired. Investing in restricted securities may subject the portfolio to higher costs and liquidity risk.

16 Investments in U.S. government obligations are subject to varying

levels of government support. In the event of default, some U.S. government securities, including

U.S. Treasury obligations and Ginnie Mae securities, are issued and guaranteed as to principal and interest by the full faith and credit of the U.S. government. Other securities are obligations of U.S. government-sponsored entities but are neither issued nor guaranteed by the U.S. government.

17 Investments in derivatives may be subject to the risk that the advisor does not correctly predict the movement of the underlying security, interest rate, market index, or other financial asset, or that the value of the derivative does not correlate perfectly with either the overall market or the underlying asset from which the derivative's value is derived. Because derivatives usually involve a small investment relative to the magnitude of liquidity and other risks assumed, the resulting gain or loss from the transaction will be disproportionately magnified. These investments may result in a loss if the counterparty to the transaction does not perform

as promised.

18 Unlike other fixed-income securities, the values of inflation- protected securities are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-

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

19 Investments in futures contracts and options on futures contracts may increase volatility and be subject to additional market, active management, interest, currency, and other risks if the contract cannot be closed when desired.

20 The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers’ financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

21 A portfolio’s risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

22 Performance is subject to the risk that the advisor’s asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark,

other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

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

24 The S&P Target Date Through series indexes (2010-2045) began on 5/31/2007. From 2/1/2007 through 5/30/2007, the S&P Target Date series was used.

## Please read the following important disclosure.

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

For the American Funds money market fund, the investment adviser is currently reimbursing a portion of the fund’s fees and

expenses. Investment results and net expenses reflect the reimbursement, without which results would have been lower and net expenses higher. Please see the “Financial Highlights” table in the fund’s most recent prospectus for details.

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

Lifetime returns for less than one year aren't annualized, but are calculated as cumulative

total returns.

Some investment names may be abbreviated due to space limitations. For a list of the full names of the American Funds, including trademark information, visit **americanfundsretirement.com**.

The indexes are unmanaged and, therefore, have no expenses.

Investors cannot invest directly in an index. There have been periods when the investments have lagged the indexes.

## Share Class

American Funds Class R-3 shares were first offered on May 15, 2002. Class R-3 share results prior to the

date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for typical estimated additional expenses. Please see the prospectuses for more information on specific expenses.

## Manager

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

for retirement.