

The right choice for the long term®

Retirement in full bloom

American Funds target date funds take into account one of the most important factors you should consider: how much time you have until you retire. To determine which target date fund might be appropriate for you, take a look at the table below. Find the date-specific fund that most closely matches your expected retirement date. Then, review the corresponding fund fact sheet by visiting AmericanFundsRetirement.com or the website shown on your quarterly statement.

Period of time in which you anticipate retiring	American Funds Target Date Retirement Funds
2048–2052	2050
2043–2047	2045
2038–2042	2040
2033–2037	2035
2028–2032	2030
2023–2027	2025
2018–2022	2020
2013–2017	2015
2008–2012	2010

Your plan's financial representative can work with you to create a customized savings plan that takes into consideration all of your financial assets and specific goals. Ask your employer for his or her contact information.

A little about American Funds

Every good retirement plan starts with a good investment manager — one with experience and a steady track record in both good times and bad. Your employer had the foresight to choose such an organization in American Funds, one of the oldest and largest mutual fund families in the country.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so you may lose money. You should carefully consider the objectives, risks, charges and expenses of the American Funds and, if applicable, any other investments in your plan. This and other important information is contained in the funds' prospectuses, which are available from your plan's financial representative and on the Web. Please read the prospectuses carefully before investing.

Visit us at AmericanFundsRetirement.com or at the Web address on your statement.

The Capital Group Companies
 American Funds Capital Research and Management
 Capital International Capital Guardian Capital Bank and Trust

Step right in



See how target date funds can help you enter the world of investing.

Investing for life series



One of the most important and, let's face it, difficult parts of retirement planning is selecting your investments. Many investors are looking for answers to the question "Where should I put my money?" You may be asking yourself this very question. If so, you might consider the American Funds Target Date Retirement Series,SM which is designed to help you with your investment decision-making.

Enjoy the view

Like a garden filled with many different flowers, your employer's retirement plan offers you a variety of mutual funds in which to invest. The goal is to give you the opportunity to put together a diversified mix of investments that can best help you meet your financial needs in retirement. If you aren't comfortable putting together your own investment mix, you have the option of investing in a target date fund. A target date fund can serve as a single diversified investment.

A well-tended garden

Mutual funds themselves are diversified across many individual investments and are actively managed by investment professionals. This makes them particularly attractive investments, especially in retirement plans. American Funds target date funds are made up of a variety of different mutual funds. Some of the benefits of investing in an American Funds target date fund include:

Diversification. Each target date fund is made up of a diverse mix of the American Funds that may include these investment objectives: growth, growth-and-income, equity-income/balanced and bond funds. Remember, though, that diversification does not ensure a profit or protect against loss in a declining market.

Reallocation. The target date fund's holdings are automatically adjusted over time to help you stay on track to meet your retirement goals (see "How does this garden grow?" below).

Balance. The target date funds seek to balance the need for both returns and stability over time, helping younger investors keep pace with the cost of living and helping to protect the savings of older investors who are nearing retirement.

How does this garden grow?

Each target date fund uses a set time horizon to help determine its investment objectives. It emphasizes growth when retirement is years away, and becomes more income-oriented as retirement approaches. Once the fund reaches its target date, American Funds investment professionals will continue to manage the fund for an additional 20 to 30 years into retirement. The target date fund will continue to pursue income, capital conservation and some growth.*

Whether or not you invest in a target date fund, keep in mind that the number of years you have until you retire — also known as your time horizon — should be one of your main considerations when you're selecting investments.

*The allocation strategy offered in each of the target date funds does not guarantee that your retirement goals will be met.