

Results matter: Even a small increase in returns can dramatically improve outcomes

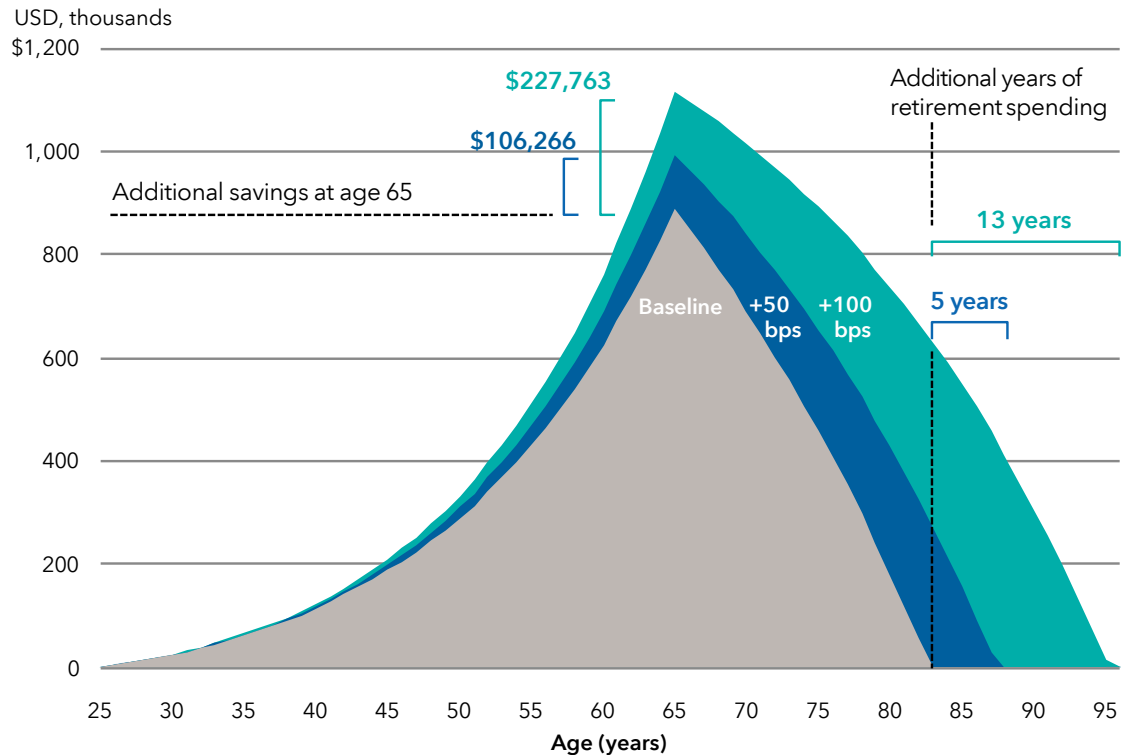
Demographic assumptions

Starting balance	\$0
Starting age	25
Starting salary	\$40,000
Annual salary growth rate	3%
Annual contribution rate	10%
Retirement age	65
Ending salary at 65	\$130,482

Scenario assumptions

	Market baseline	+50 bps	+100 bps
Returns before 65	5.5%	6.0%	6.5%
Returns after 65	3.5%	4.0%	4.5%
Account balance at 65	\$886,415	\$992,680	\$1,114,177
Withdrawal (percent of ending salary)	50%	50%	50%
Annual withdrawal amount	\$65,241	\$65,241	\$65,241

Impact of 50 bps and 100 bps increases in return in a hypothetical savings and withdrawal scenario



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

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

Securities offered through American Funds Distributors, Inc.

Source: Capital Group. The demographic assumptions, returns and ending balances are hypothetical and provided for illustrative purposes only, and are not intended to provide any assurance or promise of actual returns and outcomes. Returns will be affected by the management of the investments and any adjustments to the assumed contribution rates, salary or other participant demographic information. Actual results may be higher or lower than those shown. Past results are not predictive of results in future periods. Based on an exhibit from Russell Investments. The additional years of retirement spending are intended to represent a conservative measure.