

Am. Funds 2010 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The Fund attempts to achieve its objectives by investing in funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income, equity-income, balanced and fixed income funds. The fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2000-2010
 Ticker RFTTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$4,353.66

Largest Holdings (as of 09/30/2021)

American Funds Interm Bd Fd of Amer 15.50%
 American Funds Income Fund of Amer 14.65%
 American Funds Bond Fund of America 8.75%
 American Funds American Balanced 6.93%
 American Funds ST Bd Fd of Amer 6.81%
 American Funds Mortgage 6.40%
 American Funds Inflation Linked Bond 6.37%
 American Funds Capital Income Bldr 6.29%
 American Funds American Mutual 5.61%
 American Funds Capital World Gr&Income 4.26%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 29.22%
 Foreign Stock 10.98%
 Domestic Bond 44.11%
 Foreign Bond 7.15%
 Preferreds 0.30%
 Convertibles 0.65%
 Cash 7.03%
 Other 0.55%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.30%
 Total Annual Operating Expenses (per \$1,000) \$3.00
 Net Expense Ratio 0.30%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.24%	11.52%	8.06%	7.11%	7.72%
Benchmark*	-0.09%	10.20%	7.54%	6.78%	6.84%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	3.71%	10.51%	12.55%	6.79%	-0.84%	7.45%	10.41%	-2.49%	13.88%	9.25%
Benchmark*	2.61%	8.94%	9.42%	5.07%	-0.21%	5.82%	9.95%	-3.10%	14.30%	9.95%

* The S&P Target Date 2010 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2010 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americanfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.americanfunds.com.

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NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Am. Funds 2015 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The Fund attempts to achieve its objectives by investing in funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income, equity-income, balanced and fixed income funds. The fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2015
 Ticker RFJTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$5,867.95

Largest Holdings (as of 09/30/2021)

American Funds Income Fund of Amer 12.30%
 American Funds Intern Bd Fd of Amer 10.84%
 American Funds Bond Fund of America 8.08%
 American Funds American Balanced 7.59%
 American Funds Inflation Linked Bond 7.07%
 American Funds Mortgage 6.07%
 American Funds Capital Income Bldr 5.96%
 American Funds American Mutual 5.96%
 American Funds American 5.08%
 American Funds Capital World Bond 5.02%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 31.59%
 Foreign Stock 11.95%
 Domestic Bond 40.48%
 Foreign Bond 7.55%
 Preferreds 0.29%
 Convertibles 0.59%
 Cash 6.95%
 Other 0.59%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.30%
 Total Annual Operating Expenses (per \$1,000) \$3.00
 Net Expense Ratio 0.30%

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Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.23%	13.04%	8.64%	7.68%	8.48%
Benchmark*	-0.14%	11.93%	7.93%	7.46%	7.77%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	2.31%	11.58%	15.72%	6.64%	-0.62%	7.55%	11.19%	-2.72%	14.94%	9.96%
Benchmark*	1.53%	10.32%	12.16%	5.49%	-0.16%	6.56%	11.39%	-3.67%	15.40%	10.28%

* The S&P Target Date 2015 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2015 target retirement date. You cannot invest in an index.

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Am. Funds 2020 Target Date Retire. Fund (R6)

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Characteristics

Asset Class BLENDED
 Category Target-Date 2020
 Ticker RRCTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) 13.00%
 Total Net Assets (\$mil.) \$18,837.45

Largest Holdings (as of 09/30/2021)

American Funds Income Fund of Amer 9.35%
 American Funds Intern Bd Fd of Amer 9.11%
 American Funds Bond Fund of America 8.06%
 American Funds American Balanced 7.93%
 American Funds Inflation Linked Bond 7.08%
 American Funds Mortgage 6.08%
 American Funds American Mutual 5.96%
 American Funds Capital World Gr&Income 5.62%
 American Funds Capital Income Bldr 5.30%
 American Funds American 5.08%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 32.94%
 Foreign Stock 12.92%
 Domestic Bond 38.62%
 Foreign Bond 7.12%
 Preferreds 0.26%
 Convertibles 0.54%
 Cash 7.01%
 Other 0.59%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.31%
 Total Annual Operating Expenses (per \$1,000) \$3.10
 Net Expense Ratio 0.31%

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Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.27%	13.39%	8.99%	8.36%	9.36%
Benchmark*	-0.24%	12.92%	8.09%	7.98%	8.51%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	1.10%	12.98%	18.71%	6.74%	0.19%	7.05%	12.87%	-2.69%	15.59%	10.99%
Benchmark*	0.58%	11.48%	14.76%	5.67%	-0.19%	7.22%	12.80%	-4.16%	16.52%	10.24%

* The S&P Target Date 2020 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2020 target retirement date. You cannot invest in an index.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2025 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The Fund attempts to achieve its objectives by investing in funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth, growth-and-income, equity-income, balanced and fixed income funds. The fund categories represent differing objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2025
 Ticker RFDTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) 12.00%
 Total Net Assets (\$mil.) \$32,589.58

Largest Holdings (as of 09/30/2021)

American Funds Interm Bd Fd of Amer 9.14%
 American Funds American Balanced 7.90%
 American Funds American Mutual 6.59%
 American Funds Capital World Gr&Income 6.57%
 American Funds Bond Fund of America 6.11%
 American Funds Inflation Linked Bond 5.77%
 American Funds US Government Sec. 5.72%
 American Funds Mortgage 5.42%
 American Funds Income Fund of Amer 5.33%
 American Funds Capital World Bond 5.03%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 37.58%
 Foreign Stock 15.20%
 Domestic Bond 32.68%
 Foreign Bond 6.40%
 Preferreds 0.23%
 Convertibles 0.42%
 Cash 6.95%
 Other 0.54%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.33%
 Total Annual Operating Expenses (per \$1,000) \$3.30
 Net Expense Ratio 0.33%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.18%	15.29%	10.19%	9.73%	10.87%
Benchmark*	-0.33%	16.17%	8.95%	9.01%	9.42%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-0.97%	15.58%	23.76%	6.66%	0.13%	7.36%	15.33%	-3.47%	17.85%	13.67%
Benchmark*	-0.28%	12.51%	17.03%	5.56%	-0.25%	7.82%	14.55%	-5.02%	18.38%	11.22%

* The S&P Target Date 2025 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2025 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2030 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The Fund attempts to achieve its objectives by investing in funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth, growth-and-income, equity-income, balanced and fixed income funds. The fund categories represent differing objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2030
 Ticker RFETX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) 8.00%
 Total Net Assets (\$mil.) \$38,068.67

Largest Holdings (as of 09/30/2021)

American Funds American Balanced 7.91%
 American Funds Capital World Gr&Income 6.95%
 American Funds American Mutual 6.95%
 American Funds US Government Sec. 6.78%
 American Funds AMCAP 6.08%
 American Funds Interm Bd Fd of Amer 5.85%
 Am. Funds Growth Fund of America 5.41%
 American Funds Mortgage 5.09%
 American Funds Capital World Bond 5.02%
 American Funds Washington Mutual 4.95%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 44.41%
 Foreign Stock 18.09%
 Domestic Bond 24.44%
 Foreign Bond 5.34%
 Preferreds 0.25%
 Convertibles 0.27%
 Cash 6.67%
 Other 0.53%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.35%
 Total Annual Operating Expenses (per \$1,000) \$3.50
 Net Expense Ratio 0.35%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.27%	18.14%	11.10%	11.12%	11.94%
Benchmark*	-0.46%	19.16%	9.63%	9.93%	10.25%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-1.82%	16.49%	25.64%	7.06%	0.47%	7.71%	18.40%	-4.16%	20.06%	15.16%
Benchmark*	-1.17%	13.43%	19.14%	5.64%	-0.30%	8.35%	16.19%	-5.99%	20.38%	11.91%

* The S&P Target Date 2030 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2030 target retirement date. You cannot invest in an index.

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Am. Funds 2035 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The Fund attempts to achieve its objectives by investing in funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth, growth-and-income, equity-income, balanced and fixed income funds. The fund categories represent differing objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2035
 Ticker RFFTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) 9.00%
 Total Net Assets (\$mil.) \$32,814.18

Largest Holdings (as of 09/30/2021)

American Funds American Balanced 7.97%
 American Funds US Government Sec. 7.84%
 American Funds American Mutual 7.02%
 American Funds Capital World Gr&Income 6.96%
 American Funds AMCAP 6.71%
 Am. Funds Growth Fund of America 6.70%
 Am. Funds Fundamental Investors 6.61%
 American Funds Washington Mutual 5.64%
 American Funds New Perspective 5.60%
 American Funds SMALLCAP World 5.30%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 52.87%
 Foreign Stock 22.38%
 Domestic Bond 15.24%
 Foreign Bond 2.65%
 Preferreds 0.30%
 Convertibles 0.14%
 Cash 5.90%
 Other 0.53%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.37%
 Total Annual Operating Expenses (per \$1,000) \$3.70
 Net Expense Ratio 0.37%

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Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.36%	22.19%	12.62%	12.79%	12.85%
Benchmark*	-0.61%	22.56%	10.42%	10.88%	11.01%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-2.13%	16.64%	25.97%	7.02%	0.59%	8.00%	21.04%	-5.14%	23.29%	17.55%
Benchmark*	-1.71%	14.12%	20.84%	5.69%	-0.35%	8.85%	17.78%	-6.88%	22.18%	12.79%

* The S&P Target Date 2035 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2035 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americanfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.americanfunds.com.

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Am. Funds 2040 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The Fund attempts to achieve its objectives by investing in funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth, growth-and-income, equity-income, balanced and fixed income funds. The fund categories represent differing objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2040
 Ticker RFGTX
 Fund Inception 02/01/2007
 Share Class Inception 07/27/2009
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) 5.00%
 Total Net Assets (\$mil.) \$29,016.06

Largest Holdings (as of 09/30/2021)

American Funds American Balanced 8.02%
 American Funds Capital World Gr&Income 7.60%
 Am. Funds Fundamental Investors 7.58%
 American Funds AMCAP 7.06%
 Am. Funds Growth Fund of America 7.06%
 American Funds American Mutual 7.05%
 American Funds New Perspective 6.93%
 American Funds Washington Mutual 6.67%
 American Funds SMALLCAP World 6.63%
 American Funds US Government Sec. 6.19%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 57.92%
 Foreign Stock 25.55%
 Domestic Bond 9.00%
 Foreign Bond 1.34%
 Preferreds 0.34%
 Convertibles 0.09%
 Cash 5.23%
 Other 0.53%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.38%
 Total Annual Operating Expenses (per \$1,000) \$3.80
 Net Expense Ratio 0.38%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.48%	24.39%	13.37%	13.52%	13.30%
Benchmark*	-0.70%	24.96%	10.97%	11.54%	11.55%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-2.28%	16.71%	26.66%	6.96%	0.58%	8.17%	21.98%	-5.52%	24.40%	18.77%
Benchmark*	-2.17%	14.69%	22.10%	5.69%	-0.40%	9.23%	18.87%	-7.41%	23.37%	13.37%

* The S&P Target Date 2040 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2040 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americanfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2045 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The Fund attempts to achieve its objectives by investing in funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth, growth-and-income, equity-income, balanced and fixed income funds. The fund categories represent differing objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2045
 Ticker RFHTX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) 4.00%
 Total Net Assets (\$mil.) \$22,754.16

Largest Holdings (as of 09/30/2021)

American Funds New Perspective 8.25%
 American Funds Capital World Gr&Income 7.96%
 Am. Funds Fundamental Investors 7.94%
 American Funds Washington Mutual 7.69%
 American Funds SMALLCAP World 7.60%
 American Funds American Balanced 7.38%
 American Funds American Mutual 7.06%
 American Funds AMCAP 7.03%
 Am. Funds Growth Fund of America 7.03%
 American Funds US Government Sec. 5.12%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 59.39%
 Foreign Stock 26.35%
 Domestic Bond 7.06%
 Foreign Bond 1.23%
 Preferreds 0.34%
 Convertibles 0.08%
 Cash 5.06%
 Other 0.48%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.39%
 Total Annual Operating Expenses (per \$1,000) \$3.90
 Net Expense Ratio 0.39%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.52%	25.02%	13.57%	13.79%	13.45%
Benchmark*	-0.75%	26.36%	11.28%	11.93%	11.90%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-2.29%	16.80%	26.51%	7.09%	0.64%	8.27%	22.44%	-5.58%	24.68%	19.21%
Benchmark*	-2.56%	15.15%	23.14%	5.67%	-0.46%	9.54%	19.56%	-7.74%	24.02%	13.66%

* The S&P Target Date 2045 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2045 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americanfunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2050 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The Fund attempts to achieve its objectives by investing in funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth, growth-and-income, equity-income, balanced and fixed income funds. The fund categories represent differing objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2050
 Ticker RFITX
 Fund Inception 02/01/2007
 Share Class Inception 07/13/2009
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) 4.00%
 Total Net Assets (\$mil.) \$19,747.90

Largest Holdings (as of 09/30/2021)

American Funds Capital World Gr&Income 9.26%
 American Funds New Perspective 8.97%
 American Funds SMALLCAP World 8.63%
 Am. Funds Fundamental Investors 8.59%
 American Funds Washington Mutual 8.04%
 Am. Funds Growth Fund of America 7.00%
 American Funds AMCAP 6.99%
 American Funds American Mutual 6.40%
 Am. Funds Invest. Co. of America 6.30%
 American Funds American Balanced 5.73%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 59.95%
 Foreign Stock 26.98%
 Domestic Bond 6.16%
 Foreign Bond 1.13%
 Preferreds 0.33%
 Convertibles 0.07%
 Cash 5.03%
 Other 0.35%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.39%
 Total Annual Operating Expenses (per \$1,000) \$3.90
 Net Expense Ratio 0.39%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.43%	25.44%	13.76%	13.99%	13.56%
Benchmark*	-0.80%	27.11%	11.42%	12.19%	12.16%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-2.28%	16.72%	26.65%	7.02%	0.65%	8.33%	22.61%	-5.61%	25.04%	19.42%
Benchmark*	-2.87%	15.49%	24.13%	5.69%	-0.47%	9.74%	20.18%	-7.94%	24.35%	13.86%

* The S&P Target Date 2050 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2050 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americanfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Am. Funds 2055 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The Fund attempts to achieve its objectives by investing in funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth, growth-and-income, equity-income, balanced and fixed income funds. The fund categories represent differing objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2055
 Ticker RFKTX
 Fund Inception 02/01/2010
 Manager Phoa/Vogt
 Manager Tenure (yrs.) 9.75
 Turnover (%) 3.00%
 Total Net Assets (\$mil.) \$11,982.25

Largest Holdings (as of 09/30/2021)

American Funds Capital World Gr&Income 9.97%
 American Funds SMALLCAP World 9.62%
 American Funds New Perspective 9.62%
 Am. Funds Fundamental Investors 8.95%
 American Funds Washington Mutual 8.05%
 Am. Funds Invest. Co. of America 7.66%
 Am. Funds Growth Fund of America 6.97%
 American Funds AMCAP 6.97%
 American Funds American Mutual 5.40%
 American Funds US Government Sec. 5.14%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 60.14%
 Foreign Stock 27.23%
 Domestic Bond 5.83%
 Foreign Bond 1.09%
 Preferreds 0.33%
 Convertibles 0.07%
 Cash 5.01%
 Other 0.30%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.39%
 Total Annual Operating Expenses (per \$1,000) \$3.90
 Net Expense Ratio 0.39%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.46%	25.54%	13.77%	13.98%	13.55%
Benchmark*	-0.80%	27.47%	11.49%	12.33%	12.33%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-2.29%	16.76%	26.59%	7.01%	0.63%	8.30%	22.63%	-5.65%	25.09%	19.39%
Benchmark*	-2.87%	15.81%	24.96%	5.64%	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%

* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americanfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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Am. Funds 2060 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The Fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2060
 Ticker RFUTX
 Fund Inception 03/27/2015
 Manager Phoa/Vogt/Jonsson
 Manager Tenure (yrs.) 6.52
 Turnover (%) 3.00%
 Total Net Assets (\$mil.) \$5,556.52

Largest Holdings (as of 09/30/2021)

American Funds New Perspective 9.98%
 American Funds SMALLCAP World 9.98%
 American Funds Capital World Gr&Income 9.94%
 Am. Funds Fundamental Investors 8.94%
 American Funds Washington Mutual 8.04%
 Am. Funds Invest. Co. of America 8.01%
 American Funds AMCAP 6.98%
 Am. Funds Growth Fund of America 6.98%
 American Funds US Government Sec. 5.13%
 American Funds American Mutual 5.04%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 60.16%
 Foreign Stock 27.22%
 Domestic Bond 5.82%
 Foreign Bond 1.09%
 Preferreds 0.34%
 Convertibles 0.07%
 Cash 5.01%
 Other 0.30%

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.40%
 Total Annual Operating Expenses (per \$1,000) \$4.00
 Net Expense Ratio 0.40%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	-0.40%	25.65%	13.78%	13.97%	11.55%
Benchmark*	-0.80%	27.47%	11.49%	12.33%	9.99%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	N/A	N/A	N/A	N/A	N/A	8.41%	22.49%	-5.64%	25.01%	19.44%
Benchmark*	-2.87%	15.81%	24.96%	5.64%	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%

* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americanfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.americanfunds.com.

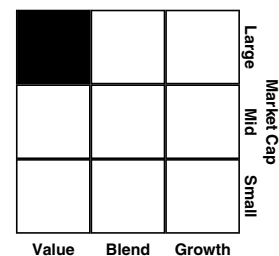
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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Am. Funds Wash. Mutual Investors Fund (R6)

The Fund seeks to produce income and to provide an opportunity for growth of principal consistent with sound common stock investing. The Fund invests primarily in common stocks of established companies that are listed on, or meet the financial listing requirements of, the New York Stock Exchange and have a strong record of earnings and dividends. Its advisor strives to maintain a fully invested, diversified portfolio, consisting primarily of high-quality common stocks.



Characteristics

Asset Class STOCK
 Category Large Blend
 Ticker RWMGX
 Fund Inception 07/31/1952
 Share Class Inception 05/01/2009
 Manager Alan Berro
 Manager Tenure (yrs.) 24.27
 Turnover (%) 24.00%
 Total Net Assets (\$mil.) \$153,914.27
 Avg. Market Cap (\$mil.) \$137,450.00
 No. of Securities 190

Largest Holdings (as of 09/30/2021)

Microsoft 5.85%
 Broadcom 5.02%
 Comcast 4.26%
 UnitedHealth Group 3.35%
 BlackRock 2.25%
 JP Morgan Chase 2.21%
 Marsh & McLennan Companies 2.09%
 The Home Depot 1.97%
 CVS Health 1.87%
 Pfizer 1.76%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 87.91%
 Foreign Stock 8.45%
 Preferreds 0.69%
 Cash 2.95%

Fee Summary

Total Annual Operating Expenses (07/01/2021) 0.27%
 Total Annual Operating Expenses (per \$1,000) \$2.70
 Net Expense Ratio 0.27%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.37%	28.35%	12.45%	14.21%	14.57%
Benchmark*	0.58%	30.00%	15.98%	16.90%	16.63%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	7.35%	12.85%	32.34%	11.53%	0.12%	13.73%	20.54%	-2.66%	25.93%	8.08%
Benchmark*	2.11%	16.00%	32.39%	13.69%	1.38%	11.96%	21.83%	-4.38%	31.49%	18.40%

* The S&P 500 Index includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.americanfunds.com.

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American Funds 2065 Tgt Dt Retire Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives.

Characteristics

Asset Class BLENDED
 Category Target-Date 2065+
 Ticker RFVTX
 Fund Inception 03/27/2020
 Manager Management Team
 Manager Tenure (yrs.) 1.75
 Turnover (%) N/A
 Total Net Assets (\$mil.) \$332.83

Largest Holdings (as of 09/30/2021)

American Funds SMALLCAP World 10.00%
 American Funds New Perspective 10.00%
 American Funds Capital World Gr&Income 10.00%
 Am. Funds Fundamental Investors 9.00%
 Am. Funds Invest. Co. of America 8.00%
 American Funds Washington Mutual 8.00%
 American Funds AMCAP 7.00%
 Am. Funds Growth Fund of America 7.00%
 American Funds US Government Sec. 5.07%
 American Funds New Economy 5.00%

Asset Allocation

Domestic Stock 60.17%
 Foreign Stock 27.29%
 Domestic Bond 5.75%
 Foreign Bond 1.08%
 Preferreds 0.34%
 Convertibles 0.07%
 Cash 5.01%
 Other 0.30%

Fund investments change daily and may differ.

Fee Summary

Total Annual Operating Expenses (01/01/2021) 0.45%
 Total Annual Operating Expenses (per \$1,000) \$4.50
 Net Expense Ratio 0.40%

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Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return			Since Fund Inception
	3-Month	1-Year	3-Year	5-Year		
Fund	-0.43%	25.67%	N/A	N/A	38.09%	
Benchmark*	-0.80%	27.47%	11.49%	12.33%	36.82%	

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Benchmark*	-2.87%	15.81%	24.96%	5.64%	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%

* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

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American Funds American Balanced Fund (R6)

The Fund seeks conservation of capital, current income and long-term growth of capital and income. The Fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the Fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

Characteristics

Asset Class BLENDED
 Category Allocation--50% to 70% Equity
 Ticker RLBGX
 Fund Inception 07/25/1975
 Share Class Inception 05/01/2009
 Manager Hilda Applbaum
 Manager Tenure (yrs.) 22.76
 Turnover (%) 176.00%
 Total Net Assets (\$mil.) \$208,928.52

Largest Holdings (as of 09/30/2021)

Cap Grp Cent Fd Ser li 5.52%
 Microsoft 4.06%
 United States Treasury Notes 0.13% 3.05%
 Broadcom 2.51%
 Federal National Mortgage Association 1.96%
 UnitedHealth Group 1.93%
 Philip Morris International 1.78%
 Comcast 1.66%
 Taiwan Semiconductor Manufacturing ADR 1.56%
 Facebook 1.51%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 53.64%
 Foreign Stock 9.93%
 Domestic Bond 25.13%
 Foreign Bond 2.87%
 Preferreds 0.20%
 Convertibles 0.41%
 Cash 2.29%
 Other 5.52%

Fee Summary

Total Annual Operating Expenses (03/01/2021) 0.26%
 Total Annual Operating Expenses (per \$1,000) \$2.60
 Net Expense Ratio 0.26%

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Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.51%	17.40%	10.64%	10.77%	11.62%
Benchmark*	-0.62%	16.65%	9.66%	9.20%	9.24%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	4.16%	14.57%	22.12%	9.22%	2.03%	8.90%	15.84%	-2.42%	19.55%	11.22%
Benchmark*	1.30%	11.44%	16.03%	6.30%	-0.94%	6.67%	16.04%	-5.69%	19.20%	11.83%

* The S&P Target Risk Growth Index is a multi-asset class index that offers increased exposure to equities, while also using some fixed income exposure to diversify risk. You cannot invest in an index.

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These allocation portfolios typically invest 50% to 70% of assets in equities and the remainder in fixed income and cash. Underlying securities are subject to the same risks as other, similar stocks and bonds.

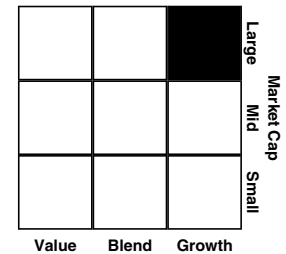
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American Funds EuroPacific Growth Fund (R6)

The Fund seeks long-term growth of capital. The Fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. The Fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.



Characteristics

Asset Class STOCK
 Category Foreign Large Growth
 Ticker RERGX
 Fund Inception 04/16/1984
 Share Class Inception 05/01/2009
 Manager Carl Kawaja
 Manager Tenure (yrs.) 20.35
 Turnover (%) 32.00%
 Total Net Assets (\$mil.) \$190,053.87
 Avg. Market Cap (\$mil.) \$61,116.85
 No. of Securities 388

Region (as of 09/30/2021)

United States 1.76%
 Canada 5.14%
 Latin America 7.63%
 United Kingdom 7.54%
 Europe 37.68%
 Africa 0.23%
 Mideast 1.01%
 Japan 10.84%
 Australia & New Zealand 1.28%
 Asia ex-Japan 26.90%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 1.68%
 Foreign Stock 93.87%
 Cash 4.30%
 Other 0.14%

Fee Summary

Total Annual Operating Expenses (06/01/2021) 0.46%
 Total Annual Operating Expenses (per \$1,000) \$4.60
 Net Expense Ratio 0.46%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-2.35%	24.76%	13.21%	12.17%	10.63%
Benchmark*	-2.99%	23.92%	8.02%	8.94%	7.48%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-13.31%	19.64%	20.58%	-2.29%	-0.48%	1.01%	31.17%	-14.91%	27.40%	25.27%
Benchmark*	-13.71%	16.83%	15.29%	-3.87%	-5.66%	4.50%	27.19%	-14.20%	21.51%	10.65%

* The MSCI All Country World ex US Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets, excluding the U.S. You cannot invest in an index.

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Foreign investing involves additional risks, including currency fluctuations and political uncertainty. These risks are magnified for stocks of companies in emerging markets.

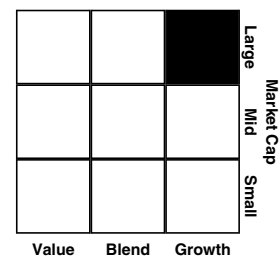
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American Funds New Perspective Fund (R6)

The Fund seeks long-term growth of capital; future income is a secondary objective. The Fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world. In pursuing its investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth.



Characteristics

Asset Class STOCK
 Category World Large-Stock Growth
 Ticker RNPGX
 Fund Inception 03/13/1973
 Share Class Inception 05/01/2009
 Manager Robert Lovelace
 Manager Tenure (yrs.) 20.84
 Turnover (%) 26.00%
 Total Net Assets (\$mil.) \$140,981.16
 Avg. Market Cap (\$mil.) \$138,151.00
 No. of Securities 307

Region (as of 09/30/2021)

United States 56.55%
 Canada 1.92%
 Latin America 1.96%
 United Kingdom 3.63%
 Europe 22.40%
 Africa 0.26%
 Mideast 0.16%
 Japan 3.38%
 Australia & New Zealand 0.64%
 Asia ex-Japan 9.11%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 54.52%
 Foreign Stock 41.90%
 Cash 3.58%

Fee Summary

Total Annual Operating Expenses (12/01/2020) 0.42%
 Total Annual Operating Expenses (per \$1,000) \$4.20
 Net Expense Ratio 0.42%

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Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.09%	29.71%	18.83%	18.28%	15.77%
Benchmark*	-1.05%	27.44%	12.57%	13.20%	11.90%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-7.33%	21.19%	27.23%	3.56%	5.63%	2.19%	29.30%	-5.56%	30.48%	33.81%
Benchmark*	-7.35%	16.13%	22.80%	4.16%	-2.36%	7.86%	23.97%	-9.42%	26.60%	16.25%

* The MSCI All Country World Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. You cannot invest in an index.

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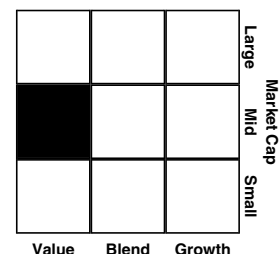
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NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Artisan Mid Cap Value Fund (I)

The Fund seeks maximum long-term capital growth. The Fund normally invests primarily in the common stocks of medium-sized companies which are defined as one with a market capitalization greater than the market capitalization of the smallest company in the Russell Midcap Index, and less than three times the weighted average market capitalization of companies in the Index.



Characteristics

Asset Class STOCK
 Category Mid-Cap Value
 Ticker APHQX
 Fund Inception 03/28/2001
 Share Class Inception 02/01/2012
 Manager Daniel Kane
 Manager Tenure (yrs.) 9.67
 Turnover (%) 43.12%
 Total Net Assets (\$mil.) \$2,034.49
 Avg. Market Cap (\$mil.) \$15,288.62
 No. of Securities 54

Largest Holdings (as of 09/30/2021)

Analog Devices 3.94%
 Amerco 3.80%
 Expedia Group 3.54%
 AutoNation 3.18%
 Synchrony Financial 3.13%
 Lamar Advertising 3.03%
 Moelis & Co 2.83%
 News 2.64%
 nVent Electric PLC 2.57%
 Dentsply Sirona 2.43%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 94.61%
 Foreign Stock 4.12%
 Cash 1.26%

Fee Summary

Total Annual Operating Expenses (02/01/2021) 1.00%
 Total Annual Operating Expenses (per \$1,000) \$10.00
 Net Expense Ratio 1.00%

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Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.56%	45.22%	9.02%	10.21%	11.38%
Benchmark*	-1.60%	55.72%	9.56%	11.45%	14.36%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	6.42%	11.66%	36.07%	1.76%	-9.68%	22.71%	12.62%	-13.38%	23.82%	5.62%
Benchmark*	-2.43%	18.53%	34.25%	12.10%	-6.65%	26.53%	12.32%	-11.88%	26.08%	3.73%

* The S&P MidCap 400 Value Index measures the performance of the mid capitalization value sector of the U.S. equity market. You cannot invest in an index.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at www.artisanfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Prices of mid-cap stocks often fluctuate more than those of large-company stocks.

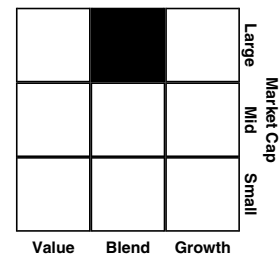
The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.artisanfunds.com.

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Fidelity 500 Index Fund

The Fund seeks to provide investment results that correspond to the total return performance of common stocks publicly traded in the United States. The Fund normally invests primarily in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States. It lends securities to earn income.



Characteristics

Asset Class STOCK
 Category Large Blend
 Ticker FXAIX
 Fund Inception 05/04/2011
 Manager Louis Bottari
 Manager Tenure (yrs.) 12.67
 Turnover (%) 7.00%
 Total Net Assets (\$mil.) \$350,325.43
 Avg. Market Cap (\$mil.) \$214,591.28
 No. of Securities 509

Largest Holdings (as of 09/30/2021)

Apple 6.07%
 Microsoft 5.79%
 Amazon.com 3.91%
 Meta Platforms 2.21%
 Alphabet 2.20%
 Alphabet Inc Class 2.05%
 Tesla 1.72%
 NVIDIA 1.41%
 Berkshire Hathaway 1.38%
 JP Morgan Chase 1.34%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 98.99%
 Foreign Stock 1.01%
 Cash 0.01%

Fee Summary

Total Annual Operating Expenses (04/29/2021) 0.02%
 Total Annual Operating Expenses (per \$1,000) \$0.20
 Net Expense Ratio 0.02%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.58%	29.99%	15.98%	16.88%	16.62%
Benchmark*	0.58%	30.00%	15.98%	16.90%	16.63%

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Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	2.10%	15.99%	32.37%	13.66%	1.38%	11.97%	21.81%	-4.40%	31.47%	18.40%
Benchmark*	2.11%	16.00%	32.39%	13.69%	1.38%	11.96%	21.83%	-4.38%	31.49%	18.40%

* The S&P 500 Index includes 500 leading companies in leading industries of the U.S. economy, capturing 75% coverage of U.S. equities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.institutional.fidelity.com.

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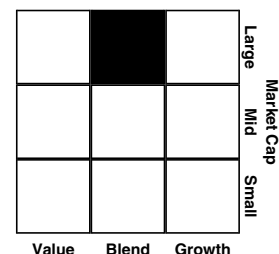
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Fidelity International Index Fund

The Fund seeks to results that correspond to the total return of foreign stock markets. The Fund invests at least 80% of assets in common stocks included in the MSCI EAFE Index. The Fund uses statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings ratio, price/book ratio, earnings growth, and country weightings to attempt to replicate the returns of the MSCI EAFE Index.



Characteristics

Asset Class STOCK
 Category Foreign Large Blend
 Ticker FSPSX
 Fund Inception 09/08/2011
 Manager Louis Bottari
 Manager Tenure (yrs.) 12.72
 Turnover (%) 7.00%
 Total Net Assets (\$mil.) \$39,109.63
 Avg. Market Cap (\$mil.) \$48,182.96
 No. of Securities 862

Region (as of 09/30/2021)

United States 1.05%
 Latin America 0.13%
 United Kingdom 13.92%
 Europe 48.88%
 Mideast 0.58%
 Japan 24.22%
 Australia & New Zealand 7.03%
 Asia ex-Japan 4.18%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 1.05%
 Foreign Stock 98.81%
 Cash 0.04%
 Other 0.10%

Fee Summary

Total Annual Operating Expenses (05/07/2021) 0.04%
 Total Annual Operating Expenses (per \$1,000) \$0.40
 Net Expense Ratio 0.04%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.85%	25.11%	7.68%	8.81%	8.27%
Benchmark*	-2.99%	23.92%	8.02%	8.94%	7.48%

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Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-12.15%	18.85%	21.87%	-5.31%	-0.73%	1.34%	25.38%	-13.52%	22.00%	8.17%
Benchmark*	-13.71%	16.83%	15.29%	-3.87%	-5.66%	4.50%	27.19%	-14.20%	21.51%	10.65%

* The MSCI All Country World ex US Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets, excluding the U.S. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.institutional.fidelity.com.

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Foreign investing involves additional risks, including currency fluctuations and political uncertainty. These risks are magnified for stocks of companies in emerging markets.

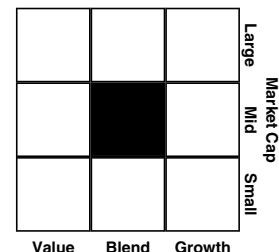
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Fidelity Mid Cap Index Fund

The Fund seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies. The Fund invests primarily in the Russell Midcap Index. It lends securities to earn income.



Characteristics

Asset Class STOCK
 Category Mid-Cap Blend
 Ticker FSMDX
 Fund Inception 09/08/2011
 Manager Louis Bottari
 Manager Tenure (yrs.) 10.07
 Turnover (%) 14.00%
 Total Net Assets (\$mil.) \$23,296.79
 Avg. Market Cap (\$mil.) \$20,080.62
 No. of Securities 830

Largest Holdings (as of 09/30/2021)

E-mini S&P MidCap 400 Future Dec 21 0.48%
 DexCom 0.48%
 IDEXX Laboratories 0.48%
 Chipotle Mexican Grill 0.46%
 Marvell Technology 0.45%
 DocuSign 0.44%
 MSCI 0.44%
 CrowdStrike Holdings 0.44%
 Agilent Technologies 0.43%
 Twitter 0.43%

Fund investments change daily and may differ.

Fee Summary

Total Annual Operating Expenses (06/29/2021) 0.03%
 Total Annual Operating Expenses (per \$1,000) \$0.30
 Net Expense Ratio 0.03%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.93%	38.06%	14.23%	14.37%	15.51%
Benchmark*	-1.76%	43.68%	11.07%	12.97%	14.72%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	N/A	17.22%	34.78%	13.11%	-2.44%	13.86%	18.47%	-9.05%	30.51%	17.11%
Benchmark*	-1.73%	17.88%	33.50%	9.77%	-2.18%	20.74%	16.24%	-11.08%	26.20%	13.66%

* The S&P MidCap 400 Index covers over 7% of the U.S. equity market, and seeks to remain an accurate measure of mid-sized companies, reflecting the risk and return characteristics of the broader mid-cap universe on an on-going basis. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.institutional.fidelity.com.

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Prices of mid-cap stocks often fluctuate more than those of large-company stocks.

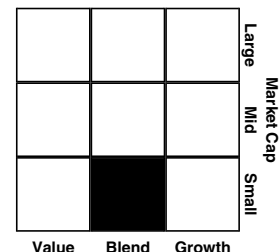
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Fidelity Small Cap Index Fund

The Fund seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies. The Fund invests primarily in securities included in the Russell 2000 Index. It lends securities to earn income.



Characteristics

Asset Class STOCK
 Category Small Blend
 Ticker FSSNX
 Fund Inception 09/08/2011
 Manager Louis Bottari
 Manager Tenure (yrs.) 10.07
 Turnover (%) 19.00%
 Total Net Assets (\$mil.) \$21,657.95
 Avg. Market Cap (\$mil.) \$2,583.24
 No. of Securities 1987

Largest Holdings (as of 08/31/2021)

E-mini Russell 2000 Index Future Sept 21 1.17%
 Fidelity Revere Str Tr 1.07%
 AMC Entertainment Holdings 0.64%
 Intellia Therapeutics 0.36%
 Crocs 0.31%
 Lattice Semiconductor 0.28%
 Tenet Healthcare 0.27%
 BJ's Wholesale Club Holdings 0.26%
 Tetra Tech 0.26%
 Varonis Systems 0.24%

Fund investments change daily and may differ.

Fee Summary

Total Annual Operating Expenses (06/29/2021) 0.03%
 Total Annual Operating Expenses (per \$1,000) \$0.30
 Net Expense Ratio 0.03%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-4.40%	47.50%	10.60%	13.56%	14.76%
Benchmark*	-2.84%	57.64%	9.43%	13.57%	15.69%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	N/A	16.38%	39.02%	5.19%	-4.24%	21.63%	14.85%	-10.88%	25.71%	19.99%
Benchmark*	1.02%	16.33%	41.31%	5.76%	-1.97%	26.56%	13.23%	-8.48%	22.78%	11.29%

* The S&P SmallCap 600 Index covers approximately 3% of the domestic equities market and is designed to be an efficient portfolio of companies that meet specific inclusion criteria to ensure they are investable and financially viable. You cannot invest in an index.

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Prices of small-cap stocks often fluctuate more than those of large-company stocks.

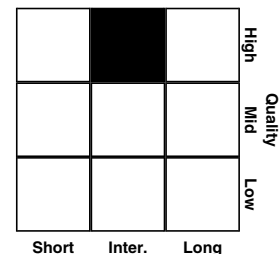
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Fidelity US Bond Index Fund

The Fund seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg Barclays U.S. Aggregate Bond Index. Its manager uses statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Bloomberg Barclays U.S. Aggregate Bond Index using a smaller number of securities. The Fund invests in Fidelity's central funds.



Characteristics

Asset Class	BOND
Category	Intermediate Core Bond
Ticker	FXNAX
Fund Inception	05/04/2011
Manager	Brandon Bettencourt
Manager Tenure (yrs.)	7.37
Turnover (%)	76.00%
Total Net Assets (\$mil.)	\$59,888.52
30-day Yield (%)	1.27%
Duration	6.29

Bond Quality (as of 09/30/2021)

AAA	72.79%
AA	5.16%
A	11.56%
BBB	10.38%
BB	0.09%
Not Rated	0.02%

Fund investments change daily and may differ.

Asset Allocation

Domestic Bond	91.93%
Foreign Bond	6.82%
Convertibles	0.85%
Cash	0.40%

Fee Summary

Total Annual Operating Expenses (10/30/2020)	0.03%
Total Annual Operating Expenses (per \$1,000)	\$0.30
Net Expense Ratio	0.03%

Shareholder-type Fees

Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.02%	-0.94%	5.35%	2.89%	2.97%
Benchmark*	0.05%	-0.90%	5.35%	2.94%	3.01%

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Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	7.79%	4.23%	-2.19%	5.99%	0.63%	2.52%	3.50%	0.01%	8.48%	7.80%
Benchmark*	7.84%	4.21%	-2.02%	5.97%	0.55%	2.65%	3.54%	0.01%	8.72%	7.51%

* The Bloomberg U.S. Aggregate Bond Index is a broad-based benchmark measuring investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.institutional.fidelity.com.

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Bond funds contain interest rate risk, the risk of issuer default, and inflation risk.

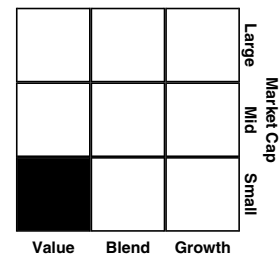
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Franklin Small Cap Value Fund (R6)

The Fund seeks long-term total return. The Fund normally invests primarily in investments of small-capitalization companies, which are companies with market capitalizations not exceeding either: the highest market capitalization in the Russell 2000 Index; or the 12-month average of the highest market capitalization in the Russell 2000 Index. It generally invests in equity securities that the Fund's investment manager believes are undervalued at the time of purchase and have the potential for capital appreciation. It may invest up to 25% of its total assets in foreign securities.



Characteristics

Asset Class STOCK
 Category Small Value
 Ticker FRCSX
 Fund Inception 03/11/1996
 Share Class Inception 05/01/2013
 Manager Steven Raineri
 Manager Tenure (yrs.) 9.25
 Turnover (%) 67.46%
 Total Net Assets (\$mil.) \$4,781.60
 Avg. Market Cap (\$mil.) \$2,904.64
 No. of Securities 89

Largest Holdings (as of 09/30/2021)

The Hanover Insurance Group 2.75%
 Hilton Grand Vacations 2.66%
 WillScot Mobile Mini Holdings 2.65%
 Knowles 2.46%
 Jack In The Box 2.42%
 ACI Worldwide 2.40%
 Greenbrier 2.37%
 Summit Materials 2.36%
 Ashland Global Holdings 2.33%
 The Timken 2.33%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 88.74%
 Foreign Stock 10.57%
 Cash 0.69%

Fee Summary

Total Annual Operating Expenses (03/01/2021) 0.69%
 Total Annual Operating Expenses (per \$1,000) \$6.90
 Net Expense Ratio 0.65%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-1.20%	51.95%	10.64%	11.29%	13.76%
Benchmark*	-4.02%	66.65%	8.33%	11.91%	14.96%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-3.66%	18.35%	35.13%	0.54%	-7.33%	30.19%	11.12%	-12.30%	26.59%	5.83%
Benchmark*	-1.38%	18.21%	39.98%	7.54%	-6.67%	31.32%	11.51%	-12.64%	24.54%	2.53%

* The S&P SmallCap 600 Value Index represents the small cap segment of the US equity market with a focus on the "value" style of investing. You cannot invest directly in an index.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at www.franklintempleton.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Prices of small-cap stocks often fluctuate more than those of large-company stocks.

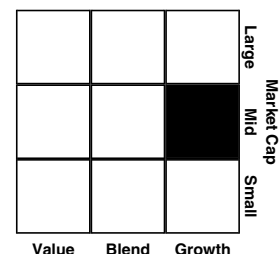
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Goldman Sachs Growth Opportunities Fund (R6)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in equity investments with a primary focus on mid-cap companies. Although it invests primarily in publicly traded U.S. securities, it may invest up to 25% of its total assets in foreign securities, including securities of issuers in countries with emerging markets or economies (emerging countries) and securities quoted in foreign currencies.



Characteristics

Asset Class	STOCK
Category	Mid-Cap Growth
Ticker	GGOUX
Fund Inception	05/24/1999
Share Class Inception	07/31/2015
Manager	Steven Barry
Manager Tenure (yrs.)	22.26
Turnover (%)	65.00%
Total Net Assets (\$mil.)	\$1,397.24
Avg. Market Cap (\$mil.)	\$25,688.26
No. of Securities	90

Largest Holdings (as of 09/30/2021)

Palo Alto Networks	2.50%
Cadence Design Systems	2.43%
DocuSign	2.36%
Lululemon Athletica	2.34%
West Pharmaceutical Services	2.30%
Expedia Group	2.28%
Veeva Systems	2.23%
Etsy	2.20%
CoStar Group	2.17%
Verisk Analytics	2.10%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	97.96%
Foreign Stock	1.63%
Cash	0.42%

Fee Summary

Total Annual Operating Expenses (12/29/2020)	1.01%
Total Annual Operating Expenses (per \$1,000)	\$10.10
Net Expense Ratio	0.89%

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Shareholder-type Fees

Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
Fund	1.79%	29.82%	21.44%	19.97%	17.37%	
Benchmark*	-1.95%	33.26%	12.02%	13.96%	14.78%	

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Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-3.70%	19.58%	32.38%	11.44%	-5.24%	1.49%	27.24%	-4.97%	34.80%	44.74%
Benchmark*	-0.94%	17.27%	32.77%	7.57%	2.02%	14.77%	19.92%	-10.34%	26.29%	22.77%

* The S&P MidCap 400 Growth Index represents the mid cap segment of the US equity market with a focus on the "growth" style of investing. You cannot invest directly in an index.

Returns for periods prior to share class inception are hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Investors may obtain performance current to the most recent month end at www.gsamfunds.com.

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Prices of mid-cap stocks often fluctuate more than those of large-company stocks.

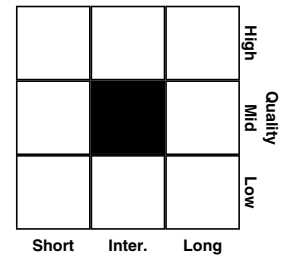
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JPMorgan Core Bond Fund (R6)

The Fund seeks to maximize total return by investing primarily in a diversified portfolio of intermediate- and long-term debt securities. The Fund is designed to maximize total return by investing in a portfolio of investment grade intermediate- and long-term debt securities. It will invest in bonds. The Fund may principally invest in corporate bonds, U.S. treasury obligations and other U.S. government and agency securities, and asset-backed, mortgage-related and mortgage-backed securities. Its average weighted maturity will ordinarily range between 4 and 12 years.



Characteristics

Asset Class	BOND
Category	Intermediate Core Bond
Ticker	JCBUX
Fund Inception	05/31/1991
Share Class Inception	02/22/2005
Manager	Richard Figuly
Manager Tenure (yrs.)	6.05
Turnover (%)	N/A
Total Net Assets (\$mil.)	\$35,202.25
30-day Yield (%)	1.66%
Duration	6.00

Bond Sector (as of 09/30/2021)

Government	24.46%
Govt. Related	0.44%
Municipal Taxable	0.45%
Bank Loan	0.01%
Convertible	2.04%
Corporate Bond	27.81%
Agency Mortgage-Backed	24.31%
Non-Agency Mortgage-Backed	1.53%
Commercial Mortgage-Backed	2.56%
Asset-Backed	10.14%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	1.00%
Domestic Bond	83.10%
Foreign Bond	7.77%
Convertibles	1.99%
Cash	6.15%

Fee Summary

Total Annual Operating Expenses (07/01/2021)	0.35%
Total Annual Operating Expenses (per \$1,000)	\$3.50
Net Expense Ratio	0.34%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.05%	0.30%	5.83%	3.33%	3.33%
Benchmark*	0.05%	-0.90%	5.35%	2.94%	3.01%

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Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	7.45%	5.24%	-1.61%	5.41%	1.01%	2.51%	3.87%	0.35%	8.59%	8.28%
Benchmark*	7.84%	4.21%	-2.02%	5.97%	0.55%	2.65%	3.54%	0.01%	8.72%	7.51%

* The Bloomberg U.S. Aggregate Bond Index is a broad-based benchmark measuring investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at <https://www.jpmmorganfunds.com>.

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Bond funds contain interest rate risk, the risk of issuer default, and inflation risk.

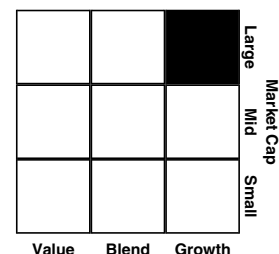
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MFS Growth Fund (R6)

The Fund seeks capital appreciation. The Fund normally invests in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The adviser focuses on investing the Fund's assets in the stocks of companies are believed to have above average earnings growth potential compared to other companies (growth companies).



Characteristics

Asset Class STOCK
 Category Large Growth
 Ticker MFEKX
 Fund Inception 12/29/1986
 Share Class Inception 08/26/2011
 Manager Eric Fischman
 Manager Tenure (yrs.) 19.51
 Turnover (%) 27.00%
 Total Net Assets (\$mil.) \$44,859.81
 Avg. Market Cap (\$mil.) \$287,139.08
 No. of Securities 72

Largest Holdings (as of 09/30/2021)

Microsoft 10.66%
 Amazon.com 7.84%
 Alphabet 5.94%
 Adobe 4.08%
 Facebook 3.78%
 Apple 3.74%
 Mastercard 2.92%
 Visa 2.59%
 Intuit 2.53%
 PayPal Holdings 2.49%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 95.32%
 Foreign Stock 4.35%
 Cash 0.33%

Fee Summary

Total Annual Operating Expenses (03/30/2021) 0.53%
 Total Annual Operating Expenses (per \$1,000) \$5.30
 Net Expense Ratio 0.53%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	1.27%	23.59%	20.76%	22.40%	19.30%
Benchmark*	1.87%	28.86%	20.21%	21.15%	18.96%

Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	-1.04%	17.39%	36.74%	8.88%	7.49%	2.55%	30.99%	2.68%	37.81%	31.74%
Benchmark*	4.65%	14.61%	32.75%	14.89%	5.52%	6.89%	27.44%	-0.01%	31.13%	33.47%

* The S&P 500 Growth Index measures growth stocks in the S&P 500 Index using three factors: sales growth, the ratio of earnings change to price, and momentum. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.mfs.com.

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Vanguard Federal Money Market Fund (Inv)

The Fund seeks to provide current income while maintaining liquidity and a stable share price of \$1. The Fund invests primarily in high-quality, short-term money market instruments. The Fund normally invests primarily in securities issued by the U.S. government and its agencies and instrumentalities. It maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days or less. The Fund generally invests 100% of its assets in government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund.

Characteristics

Asset Class CASH/STABLE
 VALUE
 Category Money Market Taxable
 Ticker VMFXX
 Fund Inception 07/13/1981
 Manager John Lanius
 Manager Tenure (yrs.) 13.77
 Turnover (%) N/A
 7-day yield 0.01%

Fee Summary

Total Annual Operating Expenses (12/22/2020) 0.11%
 Total Annual Operating Expenses (per \$1,000) \$1.10
 Net Expense Ratio 0.11%

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Performance at NAV (as of 09/30/2021)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.00%	0.02%	1.05%	1.05%	0.55%
Benchmark*	0.01%	0.05%	1.11%	1.09%	0.58%

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Calendar Yr. Returns	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Fund	0.01%	0.01%	0.02%	0.01%	0.04%	0.30%	0.81%	1.78%	2.14%	0.45%
Benchmark*	0.07%	0.08%	0.05%	0.02%	0.03%	0.26%	0.82%	1.82%	2.21%	0.54%

* The Bloomberg U.S. Treasury Bill 1-3 Month Index is an unmanaged index of U.S. Treasury bills with maturities between one and three months. You cannot invest directly in an index.

Investors may obtain performance current to the most recent month end at www.vanguard.com.

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