

# 457 Guide

[Bencongroup.com](http://Bencongroup.com)

You can make changes to your elections online at [bencongroup.com](http://bencongroup.com)

See Luke if you have questions or need help online.



# American Funds Europacific Growth A (USD)

Morningstar Analyst Rating™ **Gold** Overall Morningstar Rating™ **★★** Standard Index MSCI ACWI Ex USA NR USD  
 10-28-2015 305 US OE Foreign Large Growth MSCI ACWI Ex USA Growth NR USD

**Performance 11-30-2015**

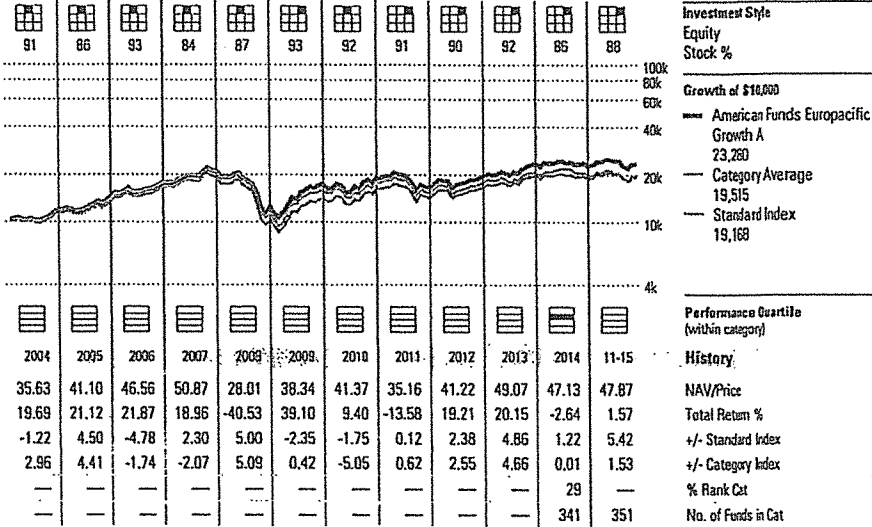
Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	2.81	-0.80	9.44	7.64	20.15
2014	0.61	2.88	-4.29	-1.72	-2.64
2015	5.90	1.02	-9.88	—	1.57

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-8.09	4.79	4.24	4.76	10.69
Std 09-30-2015	-10.69	—	2.96	4.40	10.57
Total Return	-2.48	6.88	5.49	5.38	10.90

+/- Std Index	4.83	3.57	2.50	1.78	—
+/- Cat Index	0.86	1.94	1.57	1.01	—
% Rank Cat	72	45	51	31	—
No. in Cat	350	305	277	184	—



7-day Yield	—	Subsidized	—	Unsubsidized	—
30-day SEC Yield	—	—	—	—	—

**Performance Disclosure**  
 The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**

**Sales Charges**

Front-End Load % **5.75**

Deferred Load % **NA**

**Fund Expenses**

Management Fees % **0.42**

12b1 Expense % **0.24**

Gross Expense Ratio % **0.83**

**Risk and Return Profile**

Morningstar Rating™	305 funds	277 funds	184 funds
Morningstar Risk	2★	-Avg	-Avg
Morningstar Return	-Avg	-Avg	Avg

Standard Deviation	3 Yr	5 Yr	10 Yr
	10.71	14.04	17.53
Mean	6.88	5.49	5.38
Sharpe Ratio	0.67	0.45	0.32

MPT Statistics	Standard Index	Best Fit Index
	MSCI ACWI Ex USA	Growth NR USD
Alpha	3.91	2.31
Beta	0.83	0.90
R-Squared	91.63	93.84
12-Month Yield	—	—
Potential Cap Gains Exp	—	25.57%

**Portfolio Analysis 09-30-2015**

Asset Allocation %	Net %	Long %	Short %
Cash	8.11	8.11	0.00
US Stocks	0.21	0.21	0.00
Non-US Stocks	87.88	87.88	0.00
Bonds	0.27	0.27	0.00
Other/Not Clsfd	3.52	3.52	0.00
Total	100.00	100.00	0.00

Share Chg since 06-2015	Share Amount	Holdings:	% Net Assets
—	280 mil	Total Stocks, 115 Total Fixed-Income, 28% Turnover Ratio	—
—	97 mil	Novo Nordisk A/S B	4.66
+	30 mil	Novartis AG	2.46
+	699 mil	Barclays PLC	2.30
+	51 mil	SoftBank Group Corp	2.10
—	40 mil	Associated British Foods PLC	1.80
+	95 mil	Prudential PLC	1.78
+	15 mil	Bayer AG	1.71
—	97 mil	HDFC Bank Ltd	1.70
—	11 mil	Nintendo Co Ltd	1.69
+	11 mil	Baidu Inc ADR	1.40
+	290 mil	AIA Group Ltd	1.34
—	163 mil	International Consolidated Airline	1.29
—	11 mil	Murata Manufacturing Co Ltd	1.28
—	355 mil	Taiwan Semiconductor Manufacturing	1.26
—	26 mil	British American Tobacco PLC	1.26

**Equity Style**

Value	Bond	Growth
High	Low	High

**Portfolio Statistics**

P/E Ratio TTM	17.7	1.22	1.01
P/C Ratio TTM	10.5	1.27	1.22
P/B Ratio TTM	1.9	1.23	0.79
Geo Avg Mkt Cap \$mil	32741	1.15	1.03

**Fixed-Income Style**

Ltd	Med	Ext
Low	Med	High

**Portfolio Statistics**

Avg Eff Maturity	—
Avg Eff Duration	—
Avg Wtd Coupon	—
Avg Wtd Price	94.97

**Credit Quality Breakdown**

AAA	AA	A	BBB	BB	B	Below B	NR
—	—	—	—	—	—	—	—

**Regional Exposure**

Americas	Greater Europe	Greater Asia
4.1	53.7	42.1

**Sector Weightings**

Sector	Stocks %	Rel Std Index
Cyclical	39.1	0.85
Basic Materials	3.3	0.46
Consumer Cyclical	12.1	1.06
Financial Services	20.7	0.88
Real Estate	2.9	0.84
Sensitive	35.0	1.14
Communication Services	6.6	1.19
Energy	2.6	0.42
Industrials	10.2	0.98
Technology	15.6	1.82
Defensive	25.9	1.10
Consumer Defensive	9.7	0.89
Healthcare	14.1	1.53
Utilities	2.1	0.63

**Operations**

Family:	American Funds	Base Currency:	USD	Purchase Constraints:	—
Manager:	Multiple	Ticker:	AEPGX	Incept:	04-16-1984
Tenure:	24.0 Years	Minimum Initial Purchase:	\$250	Type:	MF
Objective:	Foreign Stock	Min Auto Investment Plan:	\$250	Total Assets:	\$121,542.09 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



# American Funds US Government Sec A (USD)

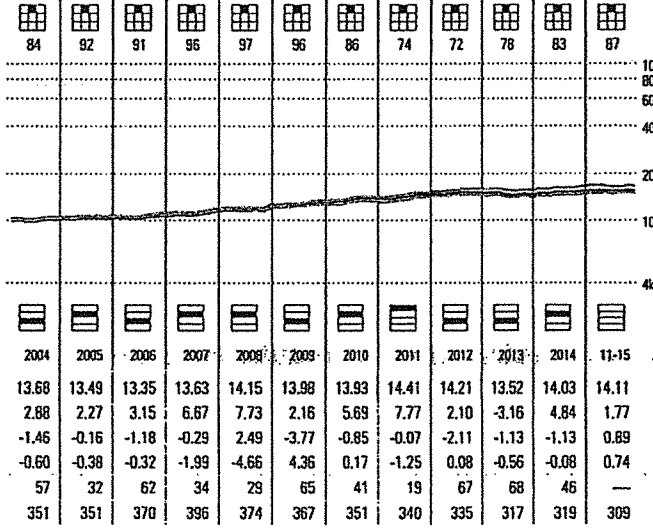
**Overall Morningstar Rating™** Standard Index Category Index Morningstar Cat  
**★★** Barclays US Agg Barclays US Morningstar Cat  
 301 US OE Intermediate Bond TR USD Government TR US OE Intermediate  
 Government USD Government

**Performance 11-30-2015**

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	-0.30	-2.22	0.37	-1.02	-3.16
2014	1.84	1.88	-0.15	1.20	4.84
2015	1.48	-0.93	1.65	—	1.77

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-2.26	-0.22	1.58	3.52	5.74
Std 09-30-2015	-0.47	—	1.59	3.53	5.79
Total Return	1.54	1.06	2.36	3.92	5.87
+/- Std Index	0.57	-0.45	-0.73	-0.73	—
+/- Cat Index	0.38	0.12	-0.11	-0.30	—
% Rank Cat	13	35	35	53	—
No. in Cat	309	301	288	218	—



**Investment Style**  
 Fixed-Income  
 Bond %

**Growth of \$10,000**  
 American Funds US Government Sec A 15,310  
 Category Average 14,983  
 Standard Index 16,674

**Performance Quartile (within category)**  
 History  
 NAV/Price  
 Total Return %  
 +/- Standard Index  
 +/- Category Index  
 % Rank Cat  
 No. of Funds in Cat

	Subsidized	Unsubsidized
7-day Yield	—	—
30-day SEC Yield	—	—

**Performance Disclosure**  
 The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.  
 The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.  
 Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**

<b>Sales Charges</b>	
Front-End Load %	3.75
Deferred Load %	NA
<b>Fund Expenses</b>	
Management Fees %	0.20
12b1 Expense %	0.25
Gross Expense Ratio %	0.65

**Risk and Return Profile**

	3 Yr	5 Yr	10 Yr
Morningstar Rating™	2★	2★	2★
Morningstar Risk	Avg	+Avg	+Avg
Morningstar Return	-Avg	-Avg	-Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	2.78	2.71	3.16
Mean	1.06	2.36	3.92
Sharpe Ratio	0.38	0.85	0.85

**MPT Statistics**

	Standard Index	Best Fit Index Barclays US Agg Bond TR USD
Alpha	-0.93	-0.33
Beta	0.92	0.92
R-Squared	92.65	92.65
12-Month Yield	—	—
Potential Cap Gains Exp	—	1.37%

**Portfolio Analysis 09-30-2015**

**Asset Allocation %**

	Net %	Long %	Short %
Cash	11.01	11.01	0.00
US Stocks	0.00	0.00	0.00
Non-US Stocks	0.00	0.00	0.00
Bonds	87.38	87.38	0.00
Other/Not Clsfd	1.61	1.61	0.00
Total	100.00	100.00	0.00

**Equity Style**

Value	Blend	Growth
—	—	—

**Fixed-Income Style**

Ltd	Med	Ext
—	—	—

**Credit Quality Breakdown 09-30-2015**

	Bond %
AAA	99.10
AA	0.00
A	0.00
BBB	0.00
BB	0.00
B	0.00
Below B	0.00
NR	0.90

**Regional Exposure**

	Stock %	Rel Std Index
Americas	—	—
Greater Europe	—	—
Greater Asia	—	—

**Share Chg since 05-2015**

Share Amount	Holdings	% Net Assets
0 Total Stocks, 252 Total Fixed-Income, 771% Turnover Ratio		
572 mil	Ginnie Mae Jumbos TBA 3.5% 2045-11	7.69
310 mil	GNMA 4%	4.26
303 mil	US Treasury Note 1.5%	3.94
275 mil	GNMA 4%	3.77
269 mil	GNMA 4%	3.70
221 mil	US Treasury Bond 2.875%	2.84
206 mil	GNMA 4%	2.82
218 mil	US Treasury Note	2.68
201 mil	US Treasury Note	2.53
221 mil	US Treasury Bond	2.47
186 mil	US Treasury Note 1.75%	2.40
170 mil	US Treasury Note 1.375%	2.19
156 mil	GNMA 3.5%	2.11
169 mil	US Treasury Note	2.09
155 mil	US Treasury Note 2.25%	2.06

**Sector Weightings**

	Stocks %	Rel Std Index
<b>Cyclical</b>	—	—
Basic Materials	—	—
Consumer Cyclical	—	—
Financial Services	—	—
Real Estate	—	—
<b>Sensitive</b>	—	—
Communication Services	—	—
Energy	—	—
Industrials	—	—
Technology	—	—
<b>Defensive</b>	—	—
Consumer Defensive	—	—
Healthcare	—	—
Utilities	—	—

**Operations**

Family:	American Funds	Base Currency:	USD	Purchase Constraints:	—
Manager:	Multiple	Ticker:	AMUSX	Incept:	10-17-1985
Tenure:	6.1 Years	Minimum Initial Purchase:	\$250	Type:	MF
Objective:	Government Bond - General	Min Auto Investment Plan:	\$250	Total Assets:	\$7,191.55 mil

# American Funds Bond Fund of Amer A (USD)

Morningstar Analyst Rating™ **Neutral** Overall Morningstar Rating™ **★★** Standard Index **Barclays US Agg Bond TR USD** Category Index **Barclays US Agg Bond TR USD** Morningstar Cat **US OE Intermediate-Term Bond**

**Performance 11-30-2015**

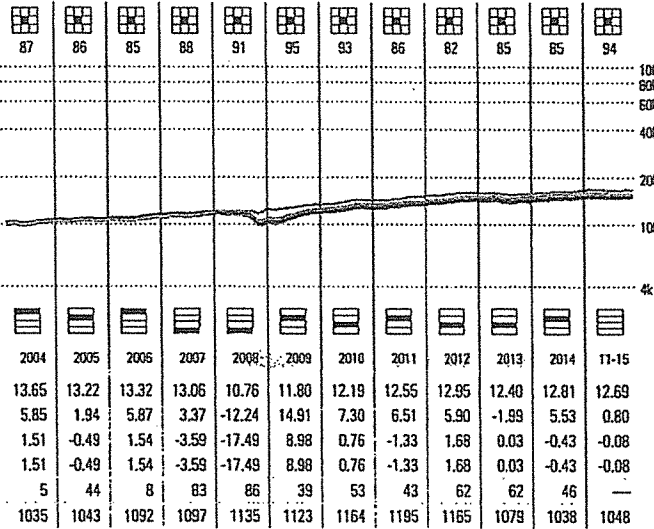
Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	-0.01	-2.65	0.82	-0.13	-1.99
2014	2.06	2.14	-0.22	1.46	5.53
2015	1.60	-1.68	0.96	—	0.80

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-3.11	0.10	2.31	3.05	7.71
Std 09-30-2015	-1.51	—	2.24	3.03	7.75
Total Return	0.66	1.38	3.10	3.45	7.81

	1 Yr	3 Yr	5 Yr	10 Yr
+/- Std Index	-0.31	-0.12	0.01	-1.20
+/- Cat Index	-0.31	-0.12	0.01	-1.20
% Rank Cat	36	47	56	83
No. in Cat	1035	949	822	595



Investment Style  
Fixed-Income  
Bond %

Growth of \$10,000

American Funds Bond Fund of Amer A  
15,025

Category Average  
15,710

Standard Index  
16,674

Performance Quartile (within category)

History

NAV/Price

Total Return %

+/- Standard Index

+/- Category Index

% Rank Cat

No. of Funds in Cat

7-day Yield —  
30-day SEC Yield —

**Performance Disclosure**  
The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**

Sales Charges

Front-End Load % **3.75**

Deferred Load % **NA**

**Fund Expenses**

Management Fees % **0.20**

12b1 Expense % **0.25**

Gross Expense Ratio % **0.62**

**Risk and Return Profile**

Morningstar Rating™ **2★**

Morningstar Risk **Avg**

Morningstar Return **-Avg**

Standard Deviation **3.07**

Mean **1.38**

Sharpe Ratio **0.45**

MPT Statistics

Alpha **-0.18**

Beta **1.04**

R-Squared **97.34**

12-Month Yield **—**

Potential Cap Gains Exp **-5.38%**

**Portfolio Analysis 09-30-2015**

Asset Allocation %	Net %	Long %	Short %
Cash	4.53	4.53	0.00
US Stocks	0.01	0.01	0.00
Non-US Stocks	0.00	0.00	0.00
Bonds	93.92	93.92	0.00
Other/Not Clsfd	1.54	1.54	0.00
Total	100.00	100.00	0.00

Equity Style	Portfolio Statistics	Part Avg	Rel Index	Rel Cat
Value Blend Growth	P/E Ratio TTM	—	—	—
	P/C Ratio TTM	—	—	—
	P/B Ratio TTM	—	—	—
	Geo Avg Mkt Cap \$mil	—	—	—

Fixed-Income Style	Portfolio Statistics	Part Avg	Rel Index	Rel Cat
Int Med Ext	Avg Eff Maturity	—	—	—
	Avg Eff Duration	—	6.10	—
	Avg Wtd Coupon	—	—	—
	Avg Wtd Price	—	102.60	—

Credit Quality Breakdown 09-30-2015	Bond %
AAA	64.96
AA	4.60
A	15.42
BBB	12.21
BB	1.00
B	0.80
Below B	0.20
NR	0.80

Regional Exposure	Stock %	Rel Std Index
Americas	100.0	—
Greater Europe	0.0	—
Greater Asia	0.0	—

Share Chg since 09-2015	Share Amount	Holdings	% Net Assets
—	825 mil	US Treasury Note	2.83
★	737 mil	GNMA 4%	2.71
★	706 mil	GNMA 3.5%	2.56
★	608 mil	GNMA 3.5%	2.20
—	612 mil	US Treasury Note 1.625%	2.15
★	535 mil	US Treasury Note	1.80
★	415 mil	Fed Natl Mort Assc 4.5%	1.55
★	414 mil	GNMA 4%	1.52
—	364 mil	US Treasury Bond 3%	1.29
—	358 mil	US Treasury Note 2.125%	1.24
—	337 mil	GNMA 4%	1.24
★	320 mil	GNMA 4%	1.18
—	309 mil	US Treasury Note 2.25%	1.11
★	309 mil	US Treasury Bond 2.875%	1.07
—	276 mil	US Treasury Note 1.25%	0.95

Sector Weightings	Stocks %	Rel Std Index
Cyclical	0.0	—
Basic Materials	0.0	—
Consumer Cyclical	0.0	—
Financial Services	0.0	—
Real Estate	0.0	—
Sensitive	0.7	—
Communication Services	0.0	—
Energy	0.0	—
Industrials	0.7	—
Technology	0.0	—
Defensive	99.3	—
Consumer Defensive	0.0	—
Healthcare	99.3	—
Utilities	0.0	—

**Operations**

Family: American Funds Base Currency: USD Purchase Constraints: —

Manager: Multiple Ticker: ABNDX Incept: 05-28-1974

Tenure: 26.3 Years Minimum Initial Purchase: \$250 Type: MF

Objective: Income Min Auto Investment Plan: \$250 Total Assets: \$28,424.93 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.

Securities and Advisory Services Offered Through LPL Financial - A Registered Investment Advisor, Member FINRA / SIPC



# American Funds Fundamental Invs A (USD)

Morningstar Analyst Rating™ **Gold** Overall Morningstar Rating™ **★★★** Standard Index **S&P 500 TR USD** Category Index **Russell 1000 TR USD** Morningstar Cat **US OE Large Blend**  
04-06-2015 1,411 US OE Large Blend

**Performance 11-30-2015**

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	8.69	3.54	6.30	9.92	31.50
2014	0.36	4.96	0.49	2.94	8.96
2015	1.60	1.32	-7.11	—	5.24

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incapr
Load-adj Mthly	-1.41	12.99	11.85	7.56	12.24
Std 09-30-2015	-7.23	—	10.33	6.58	12.01
Total Return	4.60	15.24	13.18	8.19	12.42
+/- Std Index	1.85	-0.85	-1.21	0.71	—
+/- Cat Index	2.07	-0.86	-1.14	0.58	—
% Rank Cat	7	44	44	7	—
No. in Cat	1620	1411	1251	873	—

	Subsidized	Unsubsidized
7-day Yield	—	—
30-day SEC Yield	—	—

**Performance Disclosure**  
The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**

Sales Charges	
Front-End Load %	5.75
Deferred Load %	NA

Fund Expenses	
Management Fees %	0.25
12b1 Expense %	0.24
Gross Expense Ratio %	0.61

**Risk and Return Profile**

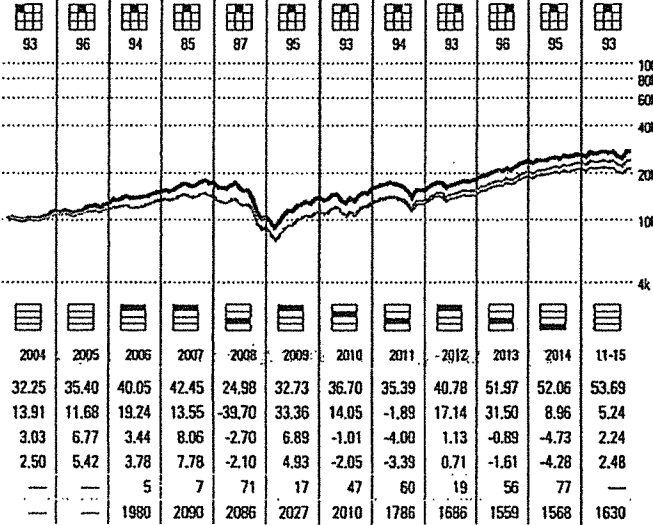
	3 Yr	5 Yr	10 Yr
Morningstar Rating™	2★	3★	4★
Morningstar Risk	Avg	Avg	+Avg
Morningstar Return	-Avg	Avg	+Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	10.84	12.64	15.72
Mean	15.24	13.18	8.19
Sharpe Ratio	1.37	1.04	0.51

**MPT Statistics**

	Standard Index	Best Fit Index
Alpha	-0.90	-0.69
Beta	1.01	1.01
R-Squared	96.01	96.06

	3 Yr	5 Yr	10 Yr
12-Month Yield	—	—	—
Potential Cap Gains Exp	—	36.08%	—



**Portfolio Analysis 09-30-2015**

Asset Allocation %	Net %	Long %	Short %	Share Chg since 06-2015	Share Amount	Holdings: 164 Total Stocks, 50 Total Fixed-Income, 29% Turnover Ratio	% Net Assets
Cash	4.09	4.09	0.00	—	—	—	—
US Stocks	81.77	81.77	0.00	—	—	—	—
Non-US Stocks	10.89	10.89	0.00	⊕	63 mil	Microsoft Corp	4.22
Bonds	0.00	0.00	0.00	⊖	5 mil	Amazon.com Inc	3.80
Other/Not Clsfd	3.25	3.25	0.00	—	—	27 mil Philip Morris International Inc	3.18
Total	100.00	100.00	0.00	⊖	—	33 mil Comcast Corp Class A	2.86
				⊕	—	13 mil Home Depot Inc	2.31
				⊕	—	29 mil Wells Fargo & Co	2.23
				⊕	—	11 mil Avago Technologies Ltd	2.02
				⊕	—	19 mil JPMorgan Chase & Co	1.75
				⊕	—	28 mil Coca-Cola Co	1.72
				⊖	—	8 mil Boeing Co	1.65
				⊖	—	40 mil General Electric Co	1.53
				⊖	—	12 mil Express Scripts Holding Co	1.47
				⊕	—	4,555 Berkshire Hathaway Inc Class A	1.34
				⊕	—	17 mil Texas Instruments Inc	1.26
				✳	—	12 mil Medtronic PLC	1.22

Equity Style	Portfolio Statistics	Port Avg	Rel Index	Rel Cat
Value	P/E Ratio TTM	17.8	0.92	0.92
Bond	P/C Ratio TTM	11.6	0.99	0.99
Growth	P/B Ratio TTM	2.7	0.98	0.99
Mid	Geo Avg Mkt Cap \$mil	71695	0.95	0.71

Fixed-Income Style	Avg Eff Maturity	Avg Eff Duration	Avg Wtd Coupon	Avg Wtd Price
Int	—	—	—	—
Mid	—	—	—	—
Ext	—	—	—	—

Credit Quality Breakdown	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR	—

Regional Exposure	Stock %	Rel Std Index
Americas	90.1	0.91
Greater Europe	5.6	12.15
Greater Asia	4.3	17.73

Sector Weightings	Stocks %	Rel Std Index
⊕ Cyclical	35.1	1.11
⊕ Basic Materials	4.4	1.60
⊕ Consumer Cyclical	14.7	1.29
⊕ Financial Services	16.0	1.04
⊕ Real Estate	0.0	0.00
⊕ Sensitive	40.3	0.98
⊕ Communication Services	5.3	1.28
⊕ Energy	6.6	0.93
⊕ Industrials	11.0	1.01
⊕ Technology	17.4	0.93
⊕ Defensive	24.6	0.90
⊕ Consumer Defensive	11.2	1.18
⊕ Healthcare	13.2	0.88
⊕ Utilities	0.2	0.08

Operations				
Family:	American Funds	Base Currency:	USD	Purchase Constraints:
Manager:	Multiple	Ticker:	ANCFX	Incept:
Tenure:	22.8 Years	Minimum Initial Purchase:	\$250	Type:
Objective:	Growth and Income	Min Auto Investment Plan:	\$250	Total Assets:
				\$72,073.35 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



# American Funds Invmt Co of Amer A (USD)

Morningstar Analyst Rating™ Overall Morningstar Rating™  
**Silver** ★★  
 07-31-2015 1,411 US OE Large Blend

Standard Index S&P 500 TR USD  
 Category Index Russell 1000 TR USD  
 Morningstar Cat US OE Large Blend

### Performance 11-30-2015

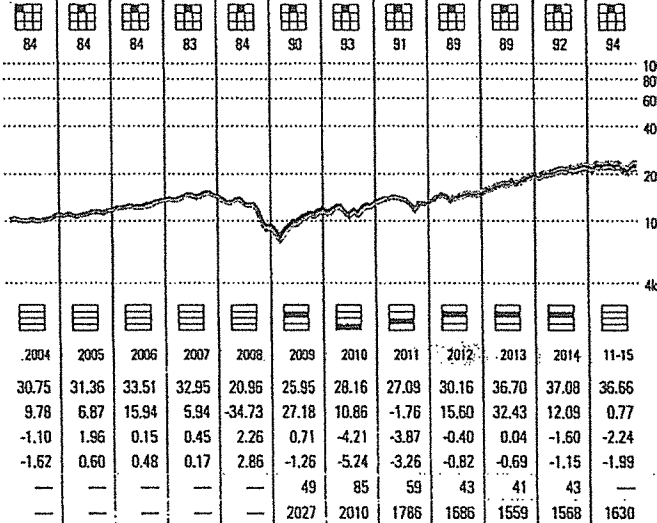
Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	9.26	2.95	6.63	10.42	32.43
2014	2.27	5.85	0.94	2.58	12.09
2015	0.57	0.25	-7.68	—	0.77

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-6.94	12.47	11.32	6.24	12.02
Std 09-30-2015	-10.01	—	9.96	5.52	11.94
Total Return	-1.26	14.71	12.64	6.87	12.10
+/- Std Index	-4.01	-1.38	-1.76	-0.61	—
+/- Cat Index	-3.79	-1.39	-1.68	-0.74	—

% Rank Cat	74	55	56	44
No. in Cat	1620	1411	1251	873



Investment Style  
**Equity**  
 Stock %

Growth of \$10,000

American Funds Invmt Co of Amer A: 22,527  
 Category Average: 21,195  
 Standard Index: 23,925

Performance Quartile (within category)

History

NAV/Price

Total Return %

+/- Standard Index

+/- Category Index

% Rank Cat

No. of Funds in Cat

	Subsidized	Unsubsidized
7-day Yield	—	—
30-day SEC Yield	—	—

**Performance Disclosures**  
 The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**

Sales Charges

Front-End Load % **5.75**

Deferred Load % **NA**

Fund Expenses

Management Fees % 0.24

12b1 Expense % 0.23

Gross Expense Ratio % 0.59

**Risk and Return Profile**

	3 Yr	5 Yr	10 Yr
Morningstar Rating™	2★	2★	3★
Morningstar Risk	-Avg	-Avg	Low
Morningstar Return	-Avg	-Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	10.55	11.78	14.09
Mean	14.71	12.64	6.87
Sharpe Ratio	1.36	1.07	0.46

MPT Statistics

	Standard Index	Best Fit Index
Alpha	-0.89	-0.74
Beta	0.98	0.98
R-Squared	95.05	95.68

	Standard Index	Best Fit Index
12-Month Yield	—	—
Potential Cap Gains Exp	—	34.44%

### Portfolio Analysis 09-30-2015

Asset Allocation %	Net %	Long %	Short %
Cash	3.33	3.33	0.00
US Stocks	85.94	85.94	0.00
Non-US Stocks	7.95	7.95	0.00
Bonds	0.00	0.00	0.00
Other/Not Clsd	2.77	2.77	0.00
Total	100.00	100.00	0.00

**Equity Style**

Value	Bond	Growth
Value	Value	Growth

Portfolio Statistics

	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	18.0	0.93	0.93
P/C Ratio TTM	9.4	0.80	0.81
P/B Ratio TTM	2.6	0.96	0.97
Geo Avg Mkt Cap \$mil	67710	0.91	0.67

**Fixed-Income Style**

Int	Mod	Ext
Int	Mod	Ext

Avg Eff Maturity —

Avg Eff Duration —

Avg Wtd Coupon —

Avg Wtd Price —

**Credit Quality Breakdown**

	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR	—

**Regional Exposure**

	Stock %	Rel Std Index
Americas	93.0	0.94
Greater Europe	4.8	10.49
Greater Asia	2.1	8.72

Share Chg since 06-2015	Share Amount	Holdings: 140 Total Stocks, 44 Total Fixed-Income, 29% Turnover Ratio	% Net Assets
—	22 mil	Amgen Inc	4.80
+	53 mil	Verizon Communications Inc	3.59
—	42 mil	Oracle Corporation	2.35
—	19 mil	Philip Morris International Inc	2.33
—	15 mil	Gilead Sciences Inc	2.30
—	29 mil	Texas Instruments Inc	2.19
—	25 mil	Altria Group Inc	2.10
—	10 mil	General Dynamics Corp	2.07
+	2 mil	Alphabet Inc Class C Capital Stock	1.91
—	22 mil	AbbVie Inc	1.82
+	12 mil	Accenture PLC Class A	1.79
+	2 mil	Alphabet Inc Class A	1.70
—	2 mil	Amazon.com Inc	1.55
+	11 mil	Union Pacific Corp	1.54
—	8 mil	Home Depot Inc	1.51

**Sector Weightings**

	Stocks %	Rel Std Index
Cyclical	20.6	0.65
Basic Materials	4.0	1.47
Consumer Cyclical	8.4	0.73
Financial Services	8.2	0.53
Real Estate	0.0	0.00
Sensitive	47.3	1.16
Communication Services	7.6	1.83
Energy	8.0	1.14
Industrials	13.4	1.23
Technology	18.3	0.97
Defensive	32.1	1.17
Consumer Defensive	11.1	1.17
Healthcare	17.5	1.16
Utilities	3.5	1.21

**Operations**

Family:	American Funds	Base Currency:	USD	Purchase Constraints:	—
Manager:	Multiple	Ticker:	AIVSX	Incept:	01-02-1934
Tenure:	23.8 Years	Minimum Initial Purchase:	\$250	Type:	MF
Objective:	Equity-Income	Min Auto Investment Plan:	\$250	Total Assets:	\$71,405.09 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



# American Funds AMCAP A (USD)

Morningstar Analyst Rating™ **Gold** Overall Morningstar Rating™ **★★★**  
 07-30-2015 1,541 US OE Large Growth

Standard Index  
 S&P 500 TR USD

Category Index  
 Russell 1000  
 Growth TR USD

Morningstar Cat  
 US OE Large Growth

## Performance 11-30-2015

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	10.37	3.14	9.52	9.77	36.86
2014	2.96	5.64	-0.35	3.41	12.10
2015	2.39	1.87	-8.42	—	3.06

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-3.49	14.73	12.93	7.26	11.36
Std 09-30-2015	-6.89	—	12.27	6.80	11.23
Total Return	2.40	17.02	14.27	7.69	11.50

	+/- Std Index	+/- Cat Index	% Rank Cat	No. in Cat	
	-0.35	0.93	-0.12	0.41	—
	-3.72	-0.37	-0.83	-0.77	—
	72	35	30	39	—
	1690	1541	1328	929	—

7-day Yield  
 30-day SEC Yield

### Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

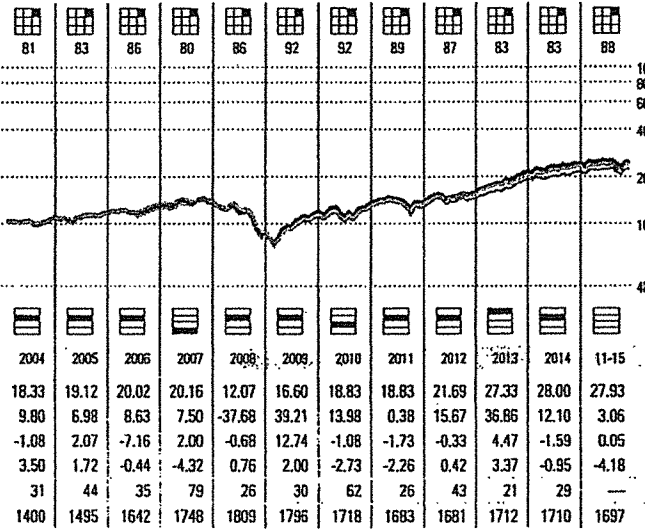
Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

### Fees and Expenses

Sales Charges	
Front-End Load %	5.75
Deferred Load %	NA
Fund Expenses	
Management Fees %	0.31
12b1 Expense %	0.23
Gross Expense Ratio %	0.68
Risk and Return Profile	
	3 Yr 5 Yr 10 Yr
	1541 funds 1328 funds 929 funds
Morningstar Rating™	3★ 3★ 3★
Morningstar Risk	Low Low -Avg
Morningstar Return	Avg Avg Avg
	3 Yr 5 Yr 10 Yr
Standard Deviation	10.27 11.75 15.17
Mean	17.02 14.27 7.89
Sharpe Ratio	1.59 1.20 0.50

### MPT Statistics

	Standard Index	Best Fit Index
	Russell 3000	Growth TR USD
Alpha	1.89	1.02
Beta	0.93	0.92
R-Squared	90.06	93.46
12-Month Yield	—	—
Potential Cap Gains Exp	—	28.47%



### Portfolio Analysis 09-30-2015

Asset Allocation %	Net %	Long %	Short %
Cash	9.40	9.40	0.00
US Stocks	78.80	78.80	0.00
Non-US Stocks	9.18	9.18	0.00
Bonds	0.00	0.00	0.00
Other/Not Clsfd	2.62	2.62	0.00
Total	100.00	100.00	0.00

### Equity Style

Value	Blend	Growth	
Value	Value	Growth	
P/E Ratio TTM	21.0	1.09	0.84
P/C Ratio TTM	12.4	1.06	0.74
P/B Ratio TTM	3.2	1.18	0.71
Geo Avg Mkt Cap \$mil	28114	0.38	0.35

### Fixed-Income Style

Est	Mod	En
Est	Mod	En
Avg Eff Maturity	—	—
Avg Eff Duration	—	—
Avg Wtd Coupon	—	—
Avg Wtd Price	—	—

### Credit Quality Breakdown

	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR	—

### Regional Exposure

	Stock %	Ref Std Index
Americas	90.5	0.91
Greater Europe	5.1	11.05
Greater Asia	4.4	18.07

Share Chg since 06-2015	Share Amount	Holdings	% Net Assets
		152 Total Stocks, 67 Total Fixed-Income, 33% Turnover Ratio	
⊕	8 mil	Amgen Inc	2.76
⊕	10 mil	Netflix Inc	2.33
⊕	26 mil	Oracle Corporation	2.24
⊕	6 mil	Alexion Pharmaceuticals Inc	2.17
⊕	8 mil	UnitedHealth Group Inc	2.09
⊕	3 mil	Precision Castparts Corp	1.91
⊕	8 mil	Accenture PLC Class A	1.83
⊕	1 mil	Alphabet Inc Class C Capital Stock	1.80
⊕	1 mil	Amazon.com Inc	1.72
⊕	7 mil	Biomarin Pharmaceutical Inc	1.71
⊕	23 mil	Progressive Corp	1.65
⊕	7 mil	Stryker Corporation	1.62
⊕	8 mil	Union Pacific Corp	1.61
⊕	5 mil	Avago Technologies Ltd	1.46
⊕	6 mil	Gilead Sciences Inc	1.38

### Sector Weightings

	Stocks %	Ref Std Index
Cyclical	22.0	0.70
Basic Materials	4.2	1.55
Consumer Cyclical	10.6	0.93
Financial Services	6.9	0.45
Real Estate	0.2	0.11
Sensitive	49.0	1.20
Communication Services	4.8	1.15
Energy	6.2	0.88
Industrials	13.9	1.28
Technology	24.1	1.28
Defensive	28.9	1.05
Consumer Defensive	5.4	0.57
Healthcare	23.3	1.54
Utilities	0.2	0.09

### Operations

Family:	American Funds	Base Currency:	USD	Purchase Constraints:	—
Manager:	Multiple	Ticker:	AMCPX	Incept:	05-01-1967
Tenure:	19.6 Years	Minimum Initial Purchase:	\$250	Type:	MF
Objective:	Growth	Min Auto Investment Plan:	\$250	Total Assets:	\$46,103.45 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.





# American Funds Growth Fund of Amer A (USD)

**Morningstar Analyst Rating™** Overall Morningstar Rating™ **Standard Index** **Category Index** **Morningstar Cat**  
**Bronze** ★★★ **S&P 500 TR USD** **Russell 1000** **US OE Large Growth**  
 07-28-2015 1,541 US OE Large Growth Growth TR USD

**Performance 11-30-2015**

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	8.56	3.14	9.23	9.40	33.79
2014	0.93	4.95	0.44	2.73	9.30
2015	3.37	1.38	-6.71	—	6.98

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-0.04	14.36	12.44	6.94	13.45
Std 09-30-2015	-5.33	—	11.24	6.28	13.26
Total Return	6.06	16.64	13.78	7.57	13.61

+/- Std Index	+/- Cat Index	% Rank Cat	No. in Cat
3.31	0.55	-0.62	0.09
-0.07	-0.75	-1.32	-1.09
34	43	41	48
1690	1541	1328	929

**7-day Yield**

30-day SEC Yield

**Performance Disclosure**

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**

**Sales Charges**

Front-End Load %

5.75

Deferred Load %

NA

**Fund Expenses**

Management Fees %

0.27

12b1 Expense %

0.24

Gross Expense Ratio %

0.65

**Risk and Return Profile**

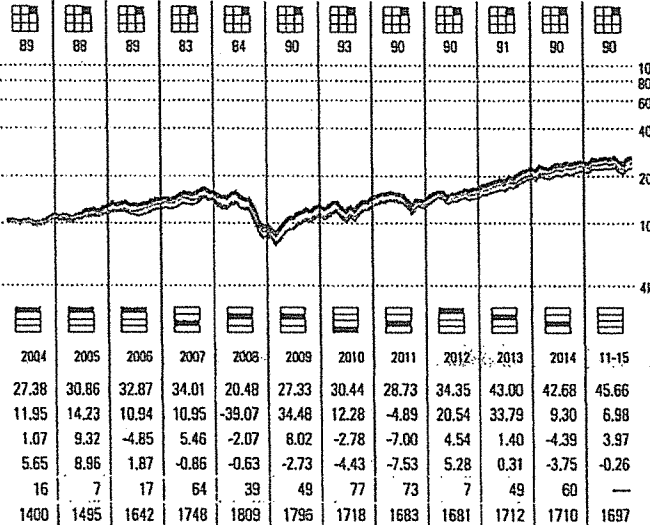
	3 Yr	5 Yr	10 Yr
Morningstar Rating™	2★	3★	3★
Morningstar Risk	-Avg	-Avg	-Avg
Morningstar Return	-Avg	Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	10.45	12.51	15.25
Mean	16.64	13.78	7.57
Sharpe Ratio	1.53	1.10	0.48

**MPT Statistics**

	Standard Index	Best Fit Index
Alpha	1.37	0.26
Beta	0.94	0.94
R-Squared	89.58	95.72
12-Month Yield	—	—
Potential Cap Gains Exp	—	46.02%



**Investment Style**  
Equity Stock %

**Growth of \$10,000**

— American Funds Growth Fund of Amer A 25,974  
 — Category Average 22,382  
 — Standard Index 23,925

**Performance Quartile (within category)**

**History**

NAV/Price  
 Total Return %  
 +/- Standard Index  
 +/- Category Index  
 % Rank Cat  
 No. of Funds in Cat

**Portfolio Analysis 09-30-2015**

Asset Allocation %	Net %	Long %	Short %
Cash	7.22	7.22	0.00
US Stocks	77.40	77.40	0.00
Non-US Stocks	12.24	12.24	0.00
Bonds	0.00	0.00	0.00
Other/Not Clsfd	3.14	3.14	0.00
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

Share since 06-2015	Share Amount	Holdings	% Net Assets
—	270 mil	270 Total Stocks, 95 Total Fixed-Income, 29% Turnover Ratio	—
⊕	15 mil	Amazon.com Inc	5.95
⊕	30 mil	Gilead Sciences Inc	2.31
⊕	5 mil	Alphabet Inc Class C Capital Stock	2.20
⊕	23 mil	Home Depot Inc	2.03
⊕	22 mil	UnitedHealth Group Inc	2.02
⊕	21 mil	Avago Technologies Ltd	2.01
⊕	4 mil	Alphabet Inc Class A	1.86
⊕	15 mil	Amgen Inc	1.63
⊕	44 mil	Microsoft Corp	1.52
⊕	22 mil	Express Scripts Holding Co	1.40
⊕	21 mil	Philip Morris International Inc	1.31
⊕	24 mil	Visa Inc Class A	1.30
⊕	46 mil	Oracle Corporation	1.29
⊕	29 mil	Comcast Corp Class A	1.29
⊕	10 mil	Alexion Pharmaceuticals Inc	1.27

**Equity Style**

Value	Bond	Growth
—	—	—

**Portfolio Statistics**

	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	19.3	1.00	0.77
P/C Ratio TTM	12.9	1.11	0.77
P/B Ratio TTM	3.2	1.16	0.70
Geo Avg Mkt Cap \$mil	49326	0.66	0.61

**Fixed-Income Style**

Int	Mod	Ext
—	—	—

**Fixed-Income Statistics**

	Port Avg	Rel Index	Rel Cat
Avg Eff Maturity	—	—	—
Avg Eff Duration	—	—	—
Avg Wtd Coupon	—	—	—
Avg Wtd Price	—	—	—

**Credit Quality Breakdown**

	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR	—

**Regional Exposure**

	Stock %	Rel Std Index
Americas	87.7	0.88
Greater Europe	6.3	13.74
Greater Asia	6.0	24.53

**Sector Weightings**

	Stocks %	Rel Std Index
Cyclical	30.6	0.97
Basic Materials	1.6	0.58
Consumer Cyclical	19.0	1.67
Financial Services	10.0	0.65
Real Estate	0.0	0.00
Sensitive	43.2	1.06
Communication Services	5.0	1.21
Energy	5.8	0.83
Industrials	8.9	0.82
Technology	23.5	1.25
Defensive	26.1	0.95
Consumer Defensive	5.5	0.58
Healthcare	20.6	1.36
Utilities	0.1	0.02

**Operations**

Family:	American Funds	Base Currency:	USD	Purchase Constraints:	—
Manager:	Multiple	Ticker:	AGTHX	Incept:	11-30-1973
Tenure:	22.1 Years	Minimum Initial Purchase:	\$250	Type:	MF
Objective:	Growth	Min Auto Investment Plan:	\$250	Total Assets:	\$142,442.27 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



# American Funds Washington Mutual A (USD)

Morningstar Analyst Rating™ **Gold** Overall Morningstar Rating™ **★★★★** Standard Index **S&P 500 TR USD** Category Index **Russell 1000 Value TR USD** Morningstar Cat **US OE Large Value**  
 02-25-2015 1,192 US OE Large Value

**Performance 11-30-2015**

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	9.60	4.69	4.69	9.81	31.91
2014	1.88	4.55	0.95	3.43	11.22
2015	0.22	-1.20	-6.04	—	1.34

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-4.67	12.16	12.40	6.49	11.74
Std 09-30-2015	-9.30	—	10.86	5.71	11.62
Total Return	1.14	14.39	13.74	7.12	11.84

	+/- Std Index	+/- Cat Index	% Rank Cat	No. in Cat	
	-1.61	-1.70	-0.66	-0.36	—
	2.25	-0.29	0.27	0.66	—
	15	28	13	21	—
	1376	1192	1051	759	—

	Subsidized	Unsubsidized
7-day Yield	—	—
30-day SEC Yield	—	—

**Performance Disclosure**

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**

Sales Charges	
Front-End Load %	5.75
Deferred Load %	NA

Fund Expenses	
Management Fees %	0.24
12b1 Expense %	0.24
Gross Expense Ratio %	0.58

**Risk and Return Profile**

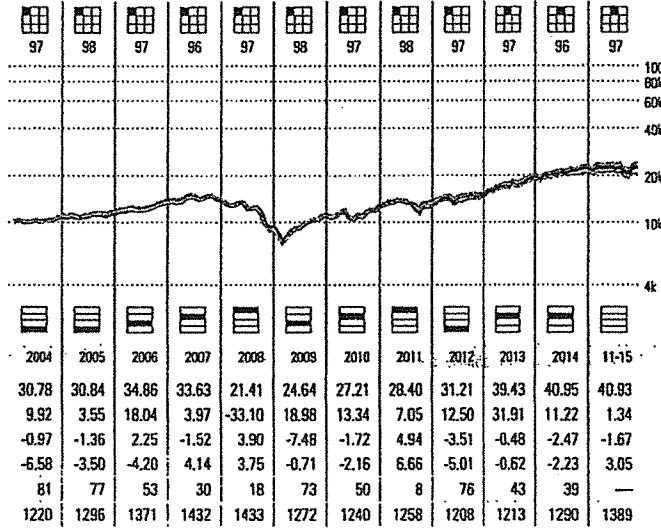
	3 Yr	5 Yr	10 Yr
Morningstar Rating™	3★	4★	4★
Morningstar Risk	-Avg	-Avg	-Avg
Morningstar Return	Avg	Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	10.08	10.58	13.77
Mean	14.39	13.74	7.12
Sharpe Ratio	1.39	1.27	0.48

MPT Statistics	Standard Index	Best Fit Index
		Morningstar US Large Cap TR USD
Alpha	-0.75	-0.57
Beta	0.95	0.95
R-Squared	97.73	97.94

12-Month Yield	—
Potential Cap Gains Exp	37.70%



**Portfolio Analysis 09-30-2015**

Asset Allocation %	Net %	Long %	Short %	Share Chg since 06-2015	Share Amount	Holdings:	% Net Assets
Cash	2.45	2.45	0.00			140 Total Stocks, 36 Total Fixed-Income, 24% Turnover Ratio	
US Stocks	91.83	91.83	0.00			88 mil Microsoft Corp	5.56
Non-US Stocks	5.23	5.23	0.00			29 mil Home Depot Inc	4.88
Bonds	0.00	0.00	0.00			50 mil Wells Fargo & Co	3.68
Other/Not Clsfd	0.49	0.49	0.00			19 mil Boeing Co	3.61
Total	100.00	100.00	0.00			57 mil Coca-Cola Co	3.30

Equity Style	Portfolio Statistics	Port Avg	Rel Index	Rel Cat
Value	P/E Ratio TTM	18.1	0.94	1.04
Bond	P/C Ratio TTM	10.8	0.92	1.17
Growth	P/B Ratio TTM	2.7	1.01	1.36
	Geo Avg Mkt Cap \$mil	79745	1.07	0.98

Fixed-Income Style	Avg Eff Maturity	Avg Eff Duration	Avg Wtd Coupon	Avg Wtd Price
Int	—	—	—	—
Med	—	—	—	—
Ext	—	—	—	—

Credit Quality Breakdown	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR	—

Regional Exposure	Stock %	Rel Std Index
Americas	96.5	0.97
Greater Europe	3.4	7.44
Greater Asia	0.1	0.51

38 mil Comcast Corp Class A	3.11
10 mil Lockheed Martin Corp	2.87
38 mil Merck & Co Inc	2.68
43 mil Verizon Communications Inc	2.67
8 mil Humana Inc	1.96
22 mil JPMorgan Chase & Co	1.94
18 mil Procter & Gamble Co	1.81
15 mil Chevron Corp	1.74
13 mil Union Pacific Corp	1.66
11 mil Johnson & Johnson	1.49

Sector Weightings	Stocks %	Rel Std Index
Cyclical	29.2	0.92
Basic Materials	3.6	1.32
Consumer Cyclical	10.1	0.89
Financial Services	15.5	1.01
Real Estate	0.0	0.00
Sensitive	44.4	1.08
Communication Services	6.5	1.56
Energy	8.6	1.22
Industrials	18.0	1.65
Technology	11.3	0.60
Defensive	26.4	0.96
Consumer Defensive	10.1	1.07
Healthcare	13.1	0.87
Utilities	3.2	1.10

**Operations**  
 Family: American Funds Base Currency: USD Purchase Constraints: —  
 Manager: Multiple Ticker: AWSHX Incept: 07-31-1952  
 Tenure: 17.4 Years Minimum Initial Purchase: \$250 Type: MF  
 Objective: Growth and Income Min Auto Investment Plan: \$250 Total Assets: \$75,425.96 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



# American Funds American Mutual A (USD)

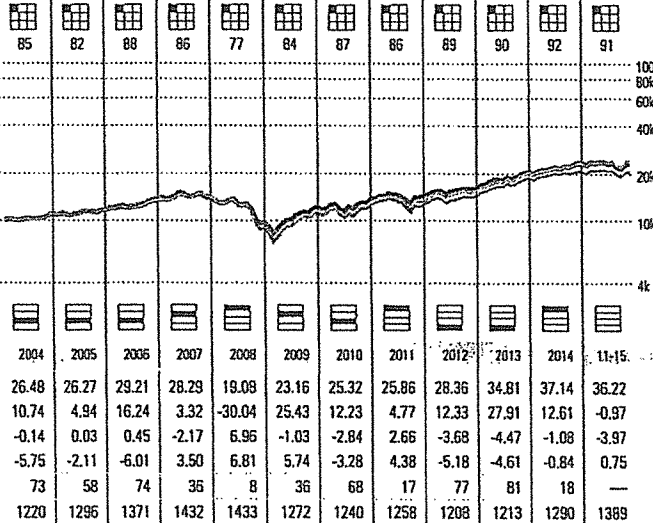
Morningstar Analyst Rating™ **Gold** Overall Morningstar Rating™ **★★★** Standard Index S&P 500 TR USD Category Index Russell 1000 Value TR USD Morningstar Cat US OE Large Value

### Performance 11-30-2015

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	10.60	1.71	4.69	8.62	27.91
2014	1.97	4.38	0.17	5.63	12.61
2015	0.10	-1.13	-6.86	—	-0.97

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-7.19	10.66	10.80	6.51	11.50
Std 09-30-2015	-8.24	—	9.65	5.91	11.41
Total Return	-1.53	12.86	12.12	7.14	11.60
+/- Std Index	-4.28	-3.23	-2.28	-0.34	—
+/- Cat Index	-0.42	-1.82	-1.35	0.69	—
% Rank Cat	52	62	46	20	—
No. in Cat	1376	1192	1051	759	—



Investment Style	Equity	Stock %
100k	—	—
80k	—	—
60k	—	—
40k	—	—
20k	—	—
10k	—	—
4k	—	—

Growth of \$10,000	American Funds American Mutual A	Category Average	Standard Index
23,077	20,402	23,925	—

Performance Quartile (within category)	History
NAV/Price	—
Total Return %	—
+/- Standard Index	—
+/- Category Index	—
% Rank Cat	—
No. of Funds in Cat	—

7-day Yield —  
30-day SEC Yield —

**Performance Disclosure**  
The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

### Fees and Expenses

Sales Charges	Subsidized	Unsubsidized
Front-End Load %	5.75	—
Deferred Load %	NA	—

Fund Expenses	Subsidized	Unsubsidized
Management Fees %	0.24	—
12b1 Expense %	0.23	—
Gross Expense Ratio %	0.59	—

### Risk and Return Profile

Morningstar Rating™	1192 funds	1051 funds	759 funds
2★	—	—	—
3★	—	—	—
4★	—	—	—
Morningstar Risk	Low	Low	Low
Morningstar Return	-Avg	-Avg	Avg
3 Yr	—	—	—
5 Yr	—	—	—
10 Yr	—	—	—
Standard Deviation	9.53	9.81	12.48
Mean	12.86	12.12	7.14
Sharpe Ratio	1.32	1.21	0.52

MPT Statistics	Standard Index	Best FI Index Morningstar US Large Cap TR USD
Alpha	-1.16	-0.98
Beta	0.89	0.88
R-Squared	94.67	94.93

12-Month Yield	Potential Cap Gains Exp
—	30.49%

### Portfolio Analysis 09-30-2015

Asset Allocation %	Net %	Long %	Short %
Cash	4.46	4.46	0.00
US Stocks	84.92	84.92	0.00
Non-US Stocks	6.30	6.30	0.00
Bonds	0.76	0.76	0.00
Other/Not Clsfd	3.57	3.57	0.00
Total	100.00	100.00	0.00

Equity Style	Value	Blend	Growth
Value	—	—	—
Blend	—	—	—
Growth	—	—	—

Portfolio Statistics	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	18.3	0.95	1.06
P/C Ratio TTM	9.9	0.85	1.07
P/B Ratio TTM	2.9	1.05	1.41
Geo Avg Mkt Cap \$mil	61194	0.82	0.75

Fixed-Income Style	Int	Med	Ext
Int	—	—	—
Med	—	—	—
Ext	—	—	—

Avg Eff Maturity	Avg Eff Duration	Avg Wtd Coupon	Avg Wtd Price
—	—	—	103.14

Credit Quality Breakdown	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR	—

Regional Exposure	Stock %	Rel Std Index
Americas	97.6	0.98
Greater Europe	2.4	5.16
Greater Asia	0.0	0.00

Share Chg since 06-2015	Share Amount	Holdings: 160 Total Stocks, 39 Total Fixed-Income, 15% Turnover Ratio	% Net Assets
⊕	31 mil	Verizon Communications Inc	4.28
⊕	8 mil	Amgen Inc	3.39
⊕	18 mil	AbbVie Inc	3.05
⊕	18 mil	Texas Instruments Inc	2.86
⊕	16 mil	Microsoft Corp	2.22
⊕	5 mil	Home Depot Inc	1.99
⊕	17 mil	AT&T Inc	1.73
⊕	3 mil	Lockheed Martin Corp	1.67
⊕	5 mil	Sempra Energy	1.65
⊕	19 mil	General Electric Co	1.51
⊕	6 mil	Procter & Gamble Co	1.43
⊕	11 mil	Coca-Cola Co	1.36
⊕	14 mil	Exelon Corp	1.30
⊕	5 mil	Union Pacific Corp	1.29
⊕	3 mil	Boeing Co	1.28

Sector Weightings	Stocks %	Rel Std Index
⚡ Cyclical	24.4	0.77
🏭 Basic Materials	4.7	1.71
👤 Consumer Cyclical	7.5	0.65
🏦 Financial Services	11.9	0.77
🏠 Real Estate	0.3	0.16
👤 Sensitive	45.4	1.11
📡 Communication Services	8.7	2.09
⚡ Energy	5.9	0.84
🏭 Industrials	18.6	1.71
💻 Technology	12.3	0.65
🛡 Defensive	30.2	1.10
👤 Consumer Defensive	7.9	0.83
🏥 Healthcare	16.0	1.06
🏠 Utilities	6.3	2.20

### Operations

Family:	American Funds	Base Currency:	USD	Purchase Constraints:	—
Manager:	Multiple	Ticker:	AMRMX	Incept:	02-21-1950
Tenure:	9.9 Years	Minimum Initial Purchase:	\$250	Type:	MF
Objective:	Growth and Income	Min Auto Investment Plan:	\$250	Total Assets:	\$34,511.23 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



# American Funds American Balanced A (USD)

Morningstar Analyst Rating™ **Silver**  
 08-27-2015

Overall Morningstar Rating™ **★★★★**  
 859 US OE Moderate Allocation

Standard Index Morningstar Mod Tgt Risk TR USD

Category Index Morningstar Mod Agg Tgt Risk TR

Morningstar Cat US OE Moderate Allocation

## Performance 11-30-2015

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	6.84	2.19	3.83	7.39	21.73
2014	1.49	3.35	0.61	3.14	8.85
2015	0.77	-0.37	-3.55	—	2.87

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-3.41	9.06	9.75	6.34	10.59
Std 09-30-2015	-5.86	—	8.85	5.87	10.47
Total Return	2.48	11.23	11.05	6.98	10.75

	Std Index	Cat Index
+/- Std Index	3.76	4.06
+/- Cat Index	4.21	2.79

% Rank Cat	5	4	2	9
No. in Cat	943	859	736	506

## 7-day Yield

30-day SEC Yield

## Performance Disclosure

The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

## Fees and Expenses

### Sales Charges

Front-End Load %	5.75
Deferred Load %	NA

### Fund Expenses

Management Fees %	0.23
12b1 Expense %	0.24
Gross Expense Ratio %	0.59

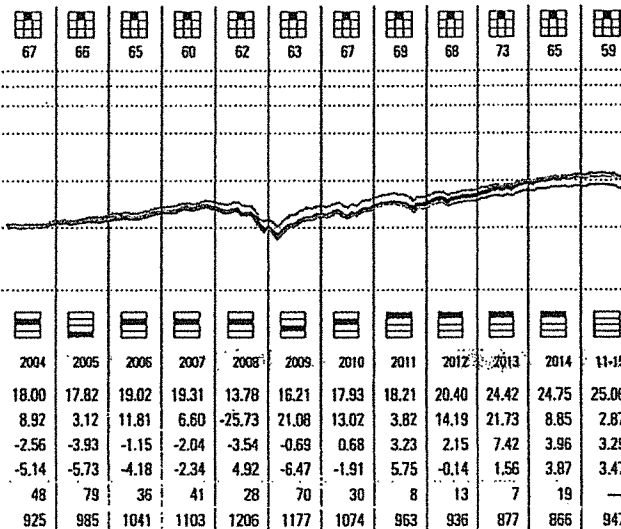
### Risk and Return Profile

	3 Yr	5 Yr	10 Yr
	859 funds	736 funds	506 funds
Morningstar Rating™	4★	4★	4★
Morningstar Risk	+Avg	Avg	Avg
Morningstar Return	+Avg	+Avg	+Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	7.53	8.32	10.33
Mean	11.23	11.05	6.98
Sharpe Ratio	1.45	1.30	0.59

### MPT Statistics

	Standard Index	Best Fit Index Morningstar US Large Cap TR USD
Alpha	3.72	0.14
Beta	1.12	0.70
R-Squared	89.75	96.55
12-Month Yield	—	—
Potential Cap Gains Exp	—	26.67%



## Portfolio Analysis 09-30-2015

Asset Allocation %	Net %	Long %	Short %	Share Chg since 06-2015	Share Amount	Holdings: 116 Total Stocks, 1,264 Total Fixed-Income, 68% Turnover Ratio	% Net Assets
Cash	7.70	7.70	0.00				
US Stocks	54.06	54.06	0.00				
Non-US Stocks	5.30	5.30	0.00		61 mil	Microsoft Corp	3.66
Bonds	31.34	31.34	0.00	⊖	35 mil	Comcast Corp Class A	2.67
Other/Not Clsfd	1.59	1.59	0.00		25 mil	Philip Morris International Inc	2.65
Total	100.00	100.00	0.00		34 mil	Wells Fargo & Co	2.37

Equity Style	Portfolio Statistics	P/E Ratio TTM	Rel Avg	Rel Index	Rel Cat
		16.8	0.97	0.93	
		11.5	1.23	1.11	
		2.4	1.19	1.08	
		97597	4.11	2.15	

Fixed-Income Style	Avg Eff Maturity	Avg Eff Duration	Avg Wtd Coupon	Avg Wtd Price
	—	5.90	—	102.28

Credit Quality Breakdown 09-30-2015	Bond %
AAA	69.05
AA	4.76
A	14.29
BBB	11.64
BB	0.00
B	0.00
Below B	0.00
NR	0.26

Regional Exposure	Stock %	Rel Std Index
Americas	92.8	1.27
Greater Europe	5.0	0.35
Greater Asia	2.2	0.17

Share Chg since 06-2015	Share Amount	Holdings:	% Net Assets
		116 Total Stocks, 1,264 Total Fixed-Income, 68% Turnover Ratio	
	61 mil	Microsoft Corp	3.66
⊖	35 mil	Comcast Corp Class A	2.67
	25 mil	Philip Morris International Inc	2.65
	34 mil	Wells Fargo & Co	2.37
	8,649	Berkshire Hathaway Inc Class A	2.28
⊖	3 mil	Amazon.com Inc	2.14
	13 mil	Home Depot Inc	2.08
⊕	38 mil	Coca-Cola Co	2.04
⊕	22 mil	JPMorgan Chase & Co	1.78
	6 mil	Lockheed Martin Corp	1.74
⊖	1,094 mil	US Treasury Note 1.5%	1.49
⊕	9 mil	UnitedHealth Group Inc	1.47
	8 mil	Boeing Co	1.47
⊖	19 mil	Merck & Co Inc	1.28
⊕	31 mil	Twenty-First Century Fox Inc Class	1.13

Sector Weightings	Stocks %	Rel Std Index
Cyclical	35.6	0.89
Basic Materials	3.9	0.78
Consumer Cyclical	12.4	1.03
Financial Services	19.4	1.08
Real Estate	0.0	0.00
Sensitive	39.7	1.11
Communication Services	5.1	1.38
Energy	6.9	1.10
Industrials	11.6	0.97
Technology	16.1	1.16
Defensive	24.7	1.02
Consumer Defensive	11.3	1.27
Healthcare	13.1	1.17
Utilities	0.3	0.06

## Operations

Family:	American Funds
Manager:	Multiple
Tenure:	18.9 Years
Objective:	Balanced

Base Currency:	USD
Ticker:	ABALX
Minimum Initial Purchase:	\$250
Min Auto Investment Plan:	\$250

Purchase Constraints:	—
Incept:	07-25-1975
Type:	MF
Total Assets:	\$83,776.82 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.

# American Funds Income Fund of Amer A (USD)

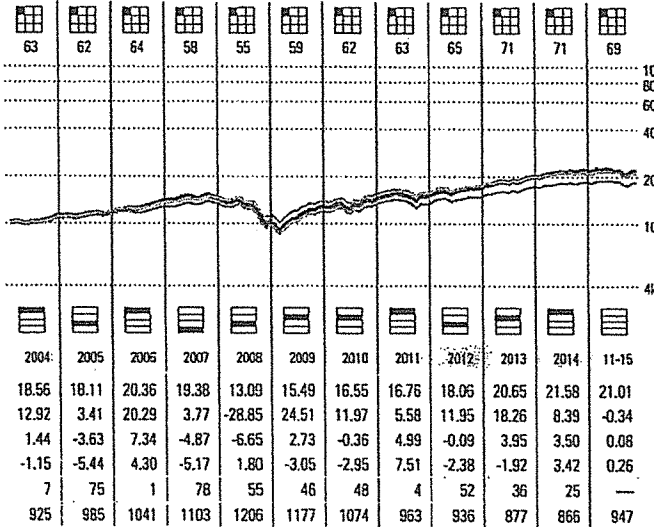
Morningstar Analyst Rating™ **Silver** Overall Morningstar Rating™ **★★★** Standard Index **859 US OE Moderate Allocation** Category Index **Morningstar Mod Agg Tgt Risk TR USD** Morningstar Mod **71** Morningstar Cat **US OE Moderate Allocation**

**Performance 11-30-2015**

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	6.62	0.64	3.97	5.99	18.26
2014	2.65	4.12	-0.54	1.97	8.39
2015	0.96	-1.29	-5.61	—	-0.34

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-7.08	6.63	8.19	6.00	10.94
Std 09-30-2015	-9.60	—	7.11	5.27	10.83
Total Return	-1.41	8.75	9.48	6.63	11.09
+/- Std Index	-0.13	2.26	2.49	0.69	—
+/- Cat Index	0.31	0.31	1.22	0.38	—
% Rank Cat	72	37	16	15	—
No. in Cat	943	859	736	506	—



**Investment Style**  
Equity Stock %

**Growth of \$10,000**

**Performance Quartile (within category)**

**History**

NAV/Price  
Total Return %  
+/- Standard Index  
+/- Category Index  
% Rank Cat  
No. of Funds in Cat

**7-day Yield** —  
**30-day SEC Yield** —

**Performance Disclosure**  
The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**

**Sales Charges**

**Front-End Load %** 5.75  
**Deferred Load %** NA

**Fund Expenses**

**Management Fees %** 0.22  
**12b1 Expense %** 0.24  
**Gross Expense Ratio** 0.55

**Risk and Return Profile**

	3 Yr	5 Yr	10 Yr
Morningstar Rating™	2★	3★	3★
Morningstar Risk	+Avg	Avg	Avg
Morningstar Return	-Avg	Avg	Avg

**Standard Deviation** 7.81, 8.11, 10.96  
**Mean** 8.75, 9.48, 6.63  
**Sharpe Ratio** 1.11, 1.15, 0.53

**MPT Statistics**

	Standard Index	Best Fit Index
Alpha	1.05	1.05
Beta	1.18	1.18
R-Squared	93.42	93.42

**12-Month Yield** —  
**Potential Cap Gains Exp** 14.98%

**Portfolio Analysis 09-30-2015**

**Asset Allocation %**

	Net %	Long %	Short %
Cash	7.56	7.56	0.00
US Stocks	53.15	53.15	0.00
Non-US Stocks	15.60	15.60	0.00
Bonds	20.81	20.81	0.00
Other/Not Clsfd	2.87	2.87	0.00
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

**Equity Style**

Value	Bread	Growth
High	Low	High

**Portfolio Statistics**

	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	18.4	1.07	1.02
P/C Ratio TTM	10.0	1.06	0.96
P/B Ratio TTM	2.7	1.31	1.19
Geo Avg Mkt Cap \$mil	58712	2.47	1.29

**Fixed-Income Style**

Std	Mod	Ext
High	Low	High

**Fixed-Income Statistics**

	Port Avg	Rel Index	Rel Cat
Avg Eff Maturity	—	—	—
Avg Eff Duration	5.80	—	—
Avg Wtd Coupon	—	—	—
Avg Wtd Price	101.05	—	—

**Share Chg since 06-2015**

**Share Amount** 61 mil

**Holdings:** 160 Total Stocks, 1,427 Total Fixed-Income, 45% Turnover Ratio

Share	Company	% Net Assets
61 mil	Microsoft Corp	3.19
48 mil	Merck & Co Inc	2.77
77 mil	General Electric Co	2.28
61 mil	Pfizer Inc	2.26
7 mil	Lockheed Martin Corp	1.80
30 mil	Verizon Communications Inc	1.56
21 mil	Bristol-Myers Squibb Company	1.47
41 mil	Intel Corp	1.46
17 mil	Procter & Gamble Co	1.43
23 mil	Wells Fargo & Co	1.39
19 mil	JPMorgan Chase & Co	1.38
13 mil	Philip Morris International Inc	1.23
21 mil	Waste Management Inc	1.21
25 mil	Coca-Cola Co	1.18
21 mil	ConocoPhillips	1.17

**Credit Quality Breakdown 09-30-2015**

	Bond %
AAA	48.82
AA	2.36
A	9.43
BBB	13.80
BB	9.76
B	9.76
Below B	3.37
NR	2.69

**Regional Exposure**

	Stock %	Rel Std Index
Americas	78.2	1.07
Greater Europe	16.1	1.12
Greater Asia	5.8	0.45

**Sector Weightings**

	Stocks %	Rel Std Index
Cyclical	23.7	0.59
Basic Materials	5.0	1.02
Consumer Cyclical	6.8	0.57
Financial Services	8.4	0.47
Real Estate	3.4	0.68
Sensitive	42.7	1.19
Communication Services	7.2	1.97
Energy	6.1	0.97
Industrials	16.3	1.37
Technology	13.0	0.94
Defensive	33.6	1.39
Consumer Defensive	14.0	1.57
Healthcare	14.2	1.27
Utilities	5.4	1.30

**Operations**

Family:	American Funds	Base Currency:	USD	Purchase Constraints:	—
Manager:	Multiple	Ticker:	AMECX	Incept:	11-30-1973
Tenure:	23.9 Years	Minimum Initial Purchase:	\$250	Type:	MF
Objective:	Income	Min Auto Investment Plan:	\$250	Total Assets:	\$93,240.33 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



# American Funds Money Market A (USD)

Standard Index: USTREAS T-Bill Auction Ave 3 Mon  
 Category Index: BofAML USD LIBOR 3 Mon CM  
 Morningstar Cat: US Money Market - Taxable

## Performance 11-30-2015

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	0.00	0.00	0.00	0.00	0.00
2014	0.00	0.00	0.00	0.00	0.00
2015	0.00	0.00	0.00	—	0.00

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	0.00	0.00	0.00	—	0.00
Std 09-30-2015	0.00	—	0.00	—	0.00
Total Return	0.00	0.00	0.00	—	0.00
+/- Std Index	-0.03	-0.04	-0.05	—	—
+/- Cat Index	-0.25	-0.26	-0.31	—	—

% Rank Cat	—	—	—	—	—
No. in Cat	—	—	—	—	—

2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	11-15
—	—	—	—	—	1.00	1.00	1.00	1.00	1.00	1.00	1.00
—	—	—	—	—	—	0.00	0.00	0.00	0.00	0.00	0.00
—	—	—	—	—	—	-0.14	-0.05	-0.09	-0.06	-0.03	-0.03
—	—	—	—	—	—	-0.33	-0.27	-0.51	-0.29	-0.23	-0.24

Investment Style: Fixed-Income Bond %  
 Growth of \$10,000: American Funds Money Market A 10,000; Standard Index 10,049  
 Performance Quartile (within category): History  
 NAV/Price  
 Total Return %  
 +/- Standard Index  
 +/- Category Index  
 % Rank Cat  
 No. of Funds in Cat

7-day Yield  
 30-day SEC Yield

### Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund. Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit www.americanfunds.com.

### Fees and Expenses

Sales Charges	Subsidized	Unsubsidized
Front-End Load %	NA	NA
Deferred Load %	NA	NA
Fund Expenses		
Management Fees %	0.27	
12b1 Expense %	NA	
Gross Expense Ratio %	0.38	

### Risk and Return Profile

	3 Yr	5 Yr	10 Yr
Morningstar Rating™	853 funds	831 funds	663 funds
Morningstar Risk	—	—	—
Morningstar Return	—	—	—

	3 Yr	5 Yr	10 Yr
Standard Deviation	0.00	0.00	—
Mean	0.00	0.00	—
Sharpe Ratio	-4.64	-4.83	—

MPT Statistics	Standard Index	Best Fit Index
	BofAML USD LIBOR	3 Mon CM
Alpha	—	-0.12
Beta	—	0.37
R-Squared	—	38.86

12-Month Yield  
 Potential Cap Gains Exp 0.01%

### Portfolio Analysis 09-30-2015

Asset Allocation %	Net %	Long %	Short %	Share Chg since 06-2015	Share Amount	Holdings	% Net Assets
Cash	94.39	94.39	0.00	—	—	0 Total Stocks, 147 Total Fixed-Income, — Turnover Ratio	—
US Stocks	0.00	0.00	0.00	—	—	—	—
Non-US Stocks	0.00	0.00	0.00	⊕	587 mil	US Treasury Bill	-3.41
Bonds	4.57	4.57	0.00	★	461 mil	FNMA 0.1785%	2.68
Other/Not Clsd	1.05	1.05	0.00	★	453 mil	FHLBA 0.2117%	2.64
Total	100.00	100.00	0.00	★	400 mil	FHLBA 0.2117%	2.33
Equity Style				★	377 mil	FHLBA 0.2117%	2.19
Portfolio Statistics				★	360 mil	FHLBA 0.2117%	2.10
P/E Ratio TTM	—	—	—	⊕	325 mil	FHLBA 0.2117%	1.89
P/C Ratio TTM	—	—	—	⊕	309 mil	FHLBA 0.2117%	1.80
P/B Ratio TTM	—	—	—	★	300 mil	FHLBA 0.2117%	1.74
Geo Avg Mkt Cap \$mil	—	—	—	★	290 mil	US Treasury Bill	1.69
Fixed-Income Style				⊕	275 mil	US Treasury Bill	1.60
Avg Eff Maturity	—	—	—	★	274 mil	FHLBA 0.2117%	1.59
Avg Eff Duration	—	—	—	★	273 mil	FHLBA 0.2117%	1.59
Avg Wtd Coupon	—	—	—	★	265 mil	FHLBA	1.54
Avg Wtd Price	—	—	—	—	—	—	—

Credit Quality Breakdown	Stock %	Rel Std Index
AAA	—	—
AA	—	—
A	—	—
BBB	—	—
BB	—	—
B	—	—
Below B	—	—
NR	—	—

Regional Exposure	Stock %	Rel Std Index
Americas	—	—
Greater Europe	—	—
Greater Asia	—	—

Sector Weightings	Stocks %	Rel Std Index
Cyclical	—	—
Basic Materials	—	—
Consumer Cyclical	—	—
Financial Services	—	—
Real Estate	—	—
Sensitive	—	—
Communication Services	—	—
Energy	—	—
Industrials	—	—
Technology	—	—
Defensive	—	—
Consumer Defensive	—	—
Healthcare	—	—
Utilities	—	—

### Operations

Family:	American Funds	Base Currency:	USD	Purchase Constraints:	—
Manager:	Management Team	Ticker:	AFAXX	Incept:	05-01-2009
Tenure:	6.6 Years	Minimum Initial Purchase:	\$1,000	Type:	MM
Objective:	Money Mkt - Government	Min Auto Investment Plan:	\$1,000	Total Assets:	\$17,615.60 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial adviser which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



# American Funds Capital Income Bldr A (USD)

Morningstar Analyst Rating™ Overall Morningstar Rating™ Standard Index Category Index Morningstar Cat  
 Silver \*\*\* 465 US OE World Allocation Morningstar Mod Morningstar Gbl US OE World  
 07-22-2015 465 US OE World Allocation Tgt Risk TR USD Allocation TR USD Allocation

## Performance 11-30-2015

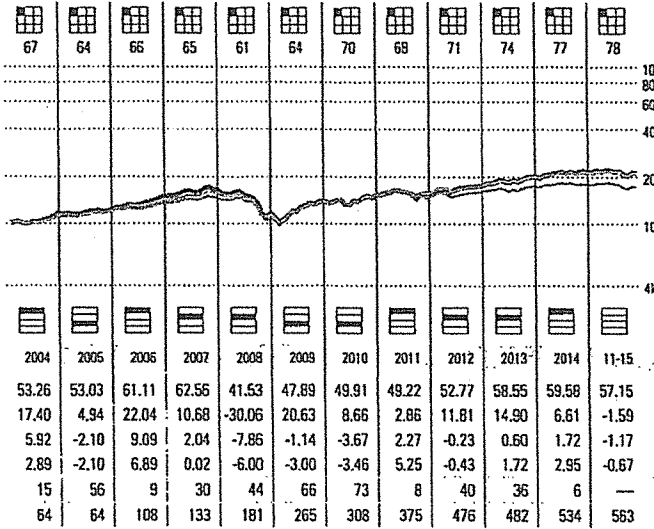
Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	5.40	-0.30	4.03	5.12	14.90
2014	1.95	4.94	-1.65	1.32	6.61
2015	0.63	-0.54	-5.43	—	-1.59

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-9.13	4.54	6.36	5.18	9.11
Std 09-30-2015	-9.60	—	5.41	4.66	9.02
Total Return	-3.58	6.63	7.63	5.81	9.34

	+/- Std Index	+/- Cat Index	% Rank Cat	No. in Cat	
	-2.30	0.13	0.64	-0.13	—
	-1.54	0.90	1.68	0.09	—
	55	18	5	23	—
	557	465	345	178	—



Investment Style	Equity	Stock %
Growth of \$10,000	—	—
American Funds Capital Income Bldr A	21,153	-1.59
Category Average	17,265	-0.67
Standard Index	20,973	—

Performance Quartile	History
NAV/Price	58.58
Total Return %	6.61
+/- Standard Index	-1.59
+/- Category Index	-0.67
% Rank Cat	6
No. of Funds in Cat	563

7-day Yield  
 30-day SEC Yield

**Performance Disclosure**  
 The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.  
 Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

## Fees and Expenses

Sales Charges	Value	Bond	Growth
Front-End Load %	5.75		
Deferred Load %	NA		

Fund Expenses	Value	Bond	Growth
Management Fees %	0.23		
12b1 Expense %	0.24		
Gross Expense Ratio %	0.59		

## Risk and Return Profile

	3 Yr	5 Yr	10 Yr
Morningstar Rating™	3*	4*	3*
Morningstar Risk	+Avg	-Avg	Avg
Morningstar Return	Avg	+Avg	Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	8.68	8.58	11.33
Mean	6.63	7.63	5.81
Sharpe Ratio	0.78	0.90	0.45

## MPT Statistics

	Standard Index	Best Fit Index
Alpha	-1.35	-1.27
Beta	1.25	1.80
R-Squared	85.43	87.56
12-Month Yield	—	—
Potential Cap Gains Exp	—	3.76%

## Portfolio Analysis 09-30-2015

Asset Allocation %	Net %	Long %	Short %
Cash	2.36	2.36	0.00
US Stocks	42.01	42.01	0.00
Non-US Stocks	36.18	36.18	0.00
Bonds	17.94	17.94	0.00
Other/Not Clsfd	1.51	1.51	0.00
Total	100.00	100.00	0.00

Equity Style	Value	Bond	Growth
P/E Ratio TTM	17.4	1.00	1.01
P/C Ratio TTM	8.9	0.94	0.93
P/B Ratio TTM	2.4	1.15	1.27
Geo Avg Mkt Cap \$mil	45458	1.92	1.40

Fixed-Income Style	Ltd	Med	Ext
Avg Eff Maturity	—	—	—
Avg Eff Duration	—	5.40	—
Avg Wtd Coupon	—	—	—
Avg Wtd Price	—	105.45	—

Credit Quality Breakdown 09-30-2015	Bond %
AAA	69.38
AA	2.39
A	10.53
BBB	10.53
BB	2.39
B	2.87
Below B	0.48
NR	1.44

Regional Exposure	Stock %	Ref Std Index
Americas	56.5	0.77
Greater Europe	34.7	2.41
Greater Asia	8.8	0.69

Share Chg since 06-2015	Share Amount	Holdings	% Net Assets
—	243 mil	243 Total Stocks, 1,086 Total Fixed-Income, 55% Turnover Ratio	—
+	36 mil	Philip Morris International Inc	3.23
+	62 mil	Verizon Communications Inc	3.07
+	47 mil	Altria Group Inc	2.93
+	77 mil	SSE PLC	1.98
+	12 mil	Amgen Inc	1.86
+	30 mil	AbbVie Inc	1.83
+	14 mil	Novartis AG	1.47
+	66 mil	GlaxoSmithKline PLC	1.45
+	38 mil	AT&T Inc	1.41
+	17 mil	Dominion Resources Inc	1.36
+	43 mil	Kinder Morgan, Inc.	1.35
+	6 mil	Lockheed Martin Corp	1.34
+	24 mil	Sampo Oyj A	1.32
+	74 mil	National Grid PLC	1.18
+	13 mil	Crown Castle International Corp	1.16

Sector Weightings	Stocks %	Ref Std Index
Cyclical	22.9	0.57
Basic Materials	1.9	0.39
Consumer Cyclical	6.4	0.53
Financial Services	11.2	0.63
Real Estate	3.4	0.67
Sensitive	35.9	1.00
Communication Services	13.8	3.77
Energy	9.0	1.43
Industrials	7.5	0.63
Technology	5.5	0.40
Defensive	41.2	1.70
Consumer Defensive	16.7	1.88
Healthcare	12.1	1.08
Utilities	12.4	2.96

Operations	Family:	Manager:	Tenure:	Objective:	Base Currency:	Ticker:	Minimum Initial Purchase:	Min Auto Investment Plan:	Purchase Constraints:	Incept:	Type:	Total Assets:
	American Funds	Multiple	23.9 Years	Equity-Income	USD	CAIBX	\$250	\$250	—	07-30-1987	MF	\$93,345.83 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



# American Funds New Perspective A (USD)

Morningstar Analyst Rating™ **Gold** Overall Morningstar Rating™ **★★★★** Standard Index MSCI ACWI Ex MSCI ACWI NR USD Category Index MSCI ACWI NR USD Morningstar Cat US OE World Stock

## Performance 11-30-2015

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	6.21	1.60	8.27	8.51	26.77
2014	0.27	3.13	-1.85	1.72	3.23
2015	4.69	0.79	-6.50	—	6.92

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-1.35	10.41	9.49	7.35	12.12
Std 09-30-2015	-5.43	—	8.14	6.63	11.96
Total Return	4.66	12.61	10.79	7.99	12.28
+/- Std Index	11.98	9.30	7.81	4.38	—
+/- Cat Index	7.15	3.45	2.80	2.79	—
% Rank Cat	7	14	10	4	—
No. in Cat	1221	1001	776	416	—

7-day Yield —  
30-day SEC Yield —

**Performance Disclosure**  
The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.  
The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.  
Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**  
**Sales Charges**  
Front-End Load % **5.75**  
Deferred Load % **NA**

**Fund Expenses**  
Management Fees % **0.38**  
12b1 Expense % **0.23**  
Gross Expense Ratio % **0.75**

**Risk and Return Profile**

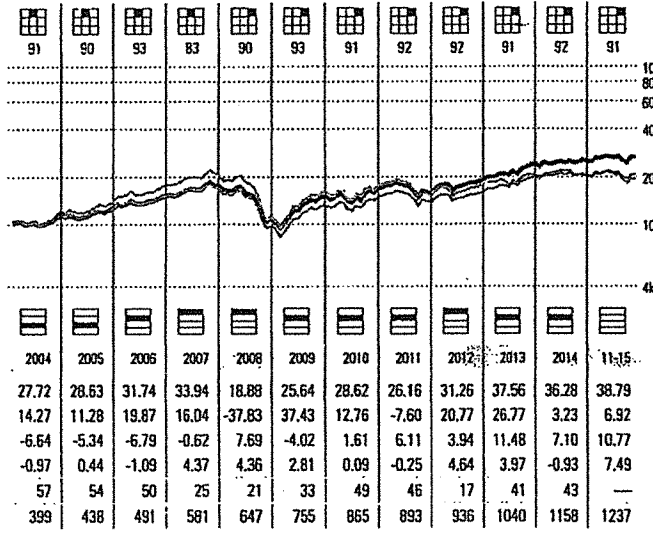
	3 Yr	5 Yr	10 Yr
Morningstar Rating™	3★	4★	5★
Morningstar Risk	-Avg	-Avg	-Avg
Morningstar Return	Avg	+Avg	High

	3 Yr	5 Yr	10 Yr
Standard Deviation	10.67	12.77	15.86
Mean	12.61	10.79	7.99
Sharpe Ratio	1.17	0.87	0.49

**MPT Statistics**

	Standard Index	Best Fit Index MSCI ACWI NR USD
Alpha	9.33	3.58
Beta	0.79	0.95
R-Squared	83.06	93.83

12-Month Yield —  
Potential Cap Gains Exp 39.71%



## Portfolio Analysis 09-30-2015

Asset Allocation %	Net %	Long %	Short %
Cash	4.28	4.28	0.00
US Stocks	42.96	42.96	0.00
Non-US Stocks	47.68	47.68	0.00
Bonds	0.00	0.00	0.00
Other/Not Clsfd	5.08	5.08	0.00
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

Equity Style	Portfolio Statistics	Port Avg	Rel Index	Rel Cat
Value	P/E Ratio TTM	20.2	1.39	1.09
Blend	P/C Ratio TTM	13.3	1.60	1.25
Growth	P/B Ratio TTM	3.0	1.32	1.37
	Geo Avg Mkt Cap \$mil	51001	1.79	1.21

Fixed-Income Style	Portfolio Statistics
Intl	Avg Eff Maturity
Med	Avg Eff Duration
Ext	Avg Wtd Coupon
	Avg Wtd Price

Credit Quality Breakdown	Bond %
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR	—

Regional Exposure	Stock %	Rel Std Index
Americas	49.3	5.38
Greater Europe	36.1	0.70
Greater Asia	14.6	0.37

Share Amount	Holdings	% Net Assets
215 mil	215 Total Stocks, 38 Total Fixed-Income, 27% Turnover Ratio	
56 mil	Novo Nordisk A/S B	5.85
4 mil	Amazon.com Inc	3.94
2 mil	Regeneron Pharmaceuticals Inc	2.17
23 mil	Microsoft Corp	2.00
16 mil	Associated British Foods PLC	1.55
643,600	Priceline Group Inc	1.54
6 mil	Naspers Ltd Class N	1.50
132 mil	AIA Group Ltd	1.33
170 mil	Taiwan Semiconductor Manufacturing	1.31
15 mil	Delta Air Lines Inc	1.30
7 mil	CME Group Inc Class A	1.29
7 mil	Novartis AG	1.24
5 mil	Home Depot Inc	1.18
10 mil	British American Tobacco PLC	1.10
9 mil	JPMorgan Chase & Co	1.08

Sector Weightings	Stocks %	Rel Std Index
Cyclical	33.9	0.74
Basic Materials	3.3	0.45
Consumer Cyclical	17.2	1.51
Financial Services	13.4	0.57
Real Estate	0.0	0.00
Sensitive	35.4	1.15
Communication Services	3.0	0.54
Energy	2.9	0.46
Industrials	11.6	1.12
Technology	17.9	2.08
Defensive	30.7	1.31
Consumer Defensive	13.2	1.21
Healthcare	17.3	1.87
Utilities	0.2	0.05

**Operations**  
Family: American Funds Base Currency: USD Purchase Constraints: —  
Manager: Multiple Ticker: ANWPX Incept: 03-13-1973  
Tenure: 15.0 Years Minimum Initial Purchase: \$250 Type: MF  
Objective: World Stock Min Auto Investment Plan: \$250 Total Assets: \$59,160.06 mil



# American Funds SMALLCAP World A (USD)

Morningstar Analyst Rating™ **Bronze** Overall Morningstar Rating™ **★★★** Standard Index MSCI ACWI Ex USA NR USD Category Index MSCI ACWI NR USD Morningstar Cat US OE World Stock

**Performance 11-30-2015**

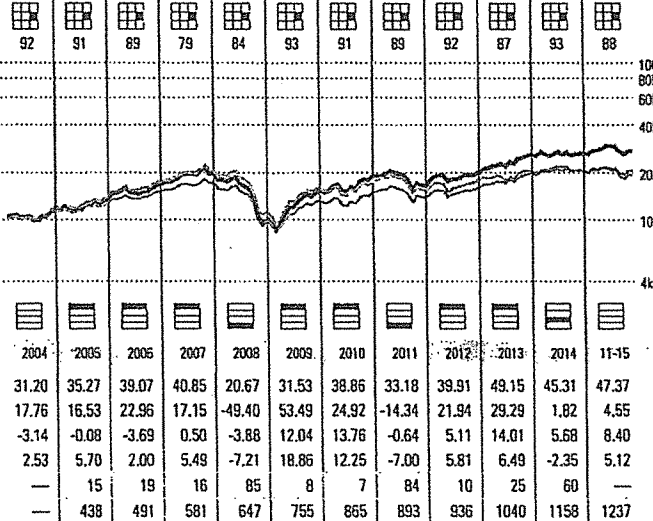
Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2013	9.07	1.10	11.16	5.48	29.29
2014	1.22	3.04	-5.07	2.84	1.82
2015	5.39	6.05	-11.04	—	4.55

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Load-adj Mthly	-1.28	10.14	7.62	6.94	9.31
Std 09-30-2015	-3.63	—	7.22	6.53	9.15
Total Return	4.74	12.33	8.90	7.58	9.56
+/- Std Index	12.06	9.03	5.91	3.98	—
+/- Cat Index	7.23	3.18	0.91	2.38	—

% Rank Cat	7	16	43	10
No. in Cat	1221	1001	776	416



**Investment Style**  
Equity Stock %

**Growth of \$10,000**

**Performance Quantile (within category)**

**History**

Year	NAV/Price	Total Return %	+/- Standard Index	+/- Category Index	% Rank Cat	No. of Funds in Cat
2004	31.20	17.76	-3.14	2.53	—	—
2005	35.27	16.53	-0.08	5.70	15	438
2006	39.07	22.96	-3.69	2.00	19	491
2007	40.85	17.15	0.50	5.49	16	581
2008	20.67	-49.40	-3.88	-7.21	85	647
2009	31.53	53.49	12.04	18.86	8	755
2010	38.86	24.92	-0.64	12.25	7	865
2011	33.18	-14.34	5.11	-7.00	84	893
2012	39.91	21.94	14.01	5.81	10	936
2013	49.15	29.29	14.01	6.49	25	1040
2014	45.31	1.82	5.68	-2.35	60	1158
11-15	47.37	4.55	8.40	5.12	—	1237

	Subsidized	Unsubsidized
7-day Yield	—	—
30-day SEC Yield	—	—

**Performance Disclosure**  
The Overall Morningstar Rating is based on risk-adjusted returns, derived from a weighted average of the three-, five-, and 10-year (if applicable) Morningstar metrics.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when sold or redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please call 800-421-4225 or visit [www.americanfunds.com](http://www.americanfunds.com).

**Fees and Expenses**

Sales Charges	
Front-End Load %	5.75
Deferred Load %	NA

**Fund Expenses**

Management Fees %	0.63
12b1 Expense %	0.24
Gross Expense Ratio %	1.07

**Risk and Return Profile**

	3 Yr	5 Yr	10 Yr
Morningstar Rating™	3★	2★	4★
Morningstar Risk	Avg	Avg	+Avg
Morningstar Return	Avg	Avg	+Avg

	3 Yr	5 Yr	10 Yr
Standard Deviation	11.04	14.08	18.75
Mean	12.33	8.90	7.58
Sharpe Ratio	1.11	0.67	0.42

**MPT Statistics**

	Standard Index	Best Fit Index
Alpha	9.57	-2.48
Beta	0.67	1.20
R-Squared	56.89	84.60

	12-Month Yield	Potential Cap Gains Exp
	—	26.94%

**Portfolio Analysis 09-30-2015**

Asset Allocation %	Net %	Long %	Short %
Cash	4.77	4.77	0.00
US Stocks	42.35	42.35	0.00
Non-US Stocks	45.82	45.82	0.00
Bonds	0.24	0.24	0.00
Other/Not Clsfd	6.83	6.83	0.00
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>0.00</b>

**Equity Style**

Value	Blend	Growth
High	Low	High

**Portfolio Statistics**

	Port Avg	Rel Index	Rel Cat
P/E Ratio TTM	20.0	1.38	1.08
P/C Ratio TTM	11.8	1.42	1.11
P/B Ratio TTM	2.6	1.64	1.17
Geo Avg Mkt Cap \$mil	2696	0.09	0.06

**Fixed-Income Style**

Int	Med	Ext
High	Low	High

**Credit Quality Breakdown**

	Avg Eff Maturity	Avg Eff Duration	Avg Wtd Coupon	Avg Wtd Price
AAA	—	—	—	98.74
AA	—	—	—	—
A	—	—	—	—
BBB	—	—	—	—
BB	—	—	—	—
B	—	—	—	—
Below B	—	—	—	—
NR	—	—	—	—

Share Chg since 06-2015	Share Amount	Holdings	% Net Assets
		579 Total Stocks, 26 Total Fixed-Income, 33% Turnover Ratio	
	4 mil	Incyte Corp	1.87
	3 mil	Domino's Pizza Inc	1.41
	4 mil	Molina Healthcare Inc	1.12
	7 mil	Lions Gate Entertainment Corp	1.06
	6 mil	Myriad Genetics Inc	0.91
	20 mil	Kotak Mahindra Bank Ltd	0.83
	3 mil	Hoshizaki Electric Co Ltd	0.82
	3 mil	Endo International PLC	0.78
	4 mil	Oorva Inc	0.73
	10 mil	Kakaku.com Inc	0.71
	5 mil	Hikma Pharmaceuticals PLC	0.69
	26 mil	AAC Technologies Holdings Inc	0.69
	3 mil	Ted Baker PLC	0.64
	2 mil	GW Pharmaceuticals PLC ADR	0.63
	1 mil	SVB Financial Group	0.63

**Sector Weightings**

	Stocks %	Rel Std Index
Cyclical	37.7	0.82
Basic Materials	5.3	0.73
Consumer Cyclical	20.9	1.83
Financial Services	9.9	0.42
Real Estate	1.5	0.44
Sensitive	32.7	1.06
Communication Services	2.5	0.45
Energy	2.8	0.45
Industrials	13.3	1.29
Technology	14.0	1.63
Defensive	29.6	1.26
Consumer Defensive	8.3	0.76
Healthcare	20.2	2.18
Utilities	1.1	0.33

Operations				
Family:	American Funds	Base Currency:	USD	Purchase Constraints:
Manager:	Multiple	Ticker:	SMCWX	Incept:
Tenure:	24.0 Years	Minimum Initial Purchase:	\$250	Type:
Objective:	Small Company	Min Auto Investment Plan:	\$250	Total Assets:
				\$26,682.52 mil

©2015 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



