

American Funds 2030 Trgt Date Retire R6



RFETX

As of 3/31/2022

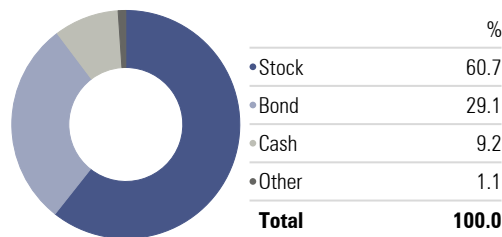
Snapshot

| | |
|------------------------------|--------------------------------------|
| Morningstar Category | US Fund Target-Date 2030 |
| Morningstar Rating Overall | ★★★★★ |
| Morningstar Analyst Rating | Gold |
| Benchmark | Morningstar Lifetime Mod 2030 TR USD |
| Inception Date | 7/13/2009 |
| Manager Tenure (Average) | 5.11 |
| Prospectus Net Expense Ratio | 0.33 |

Investment Strategy

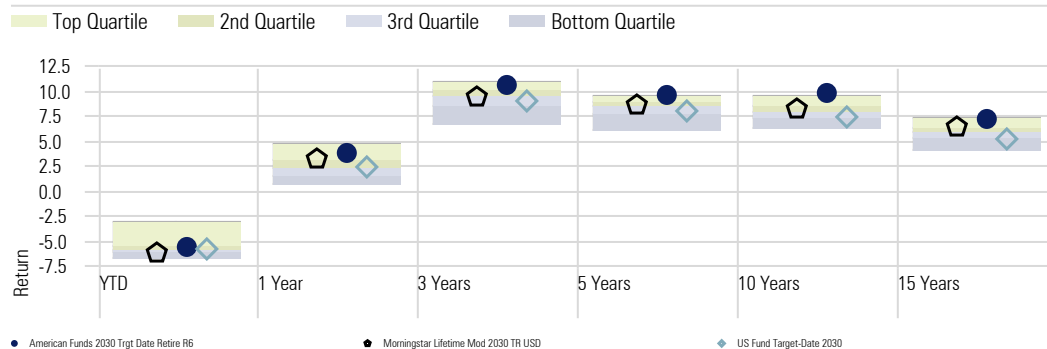
The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of 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 and strategies.

Asset Allocation



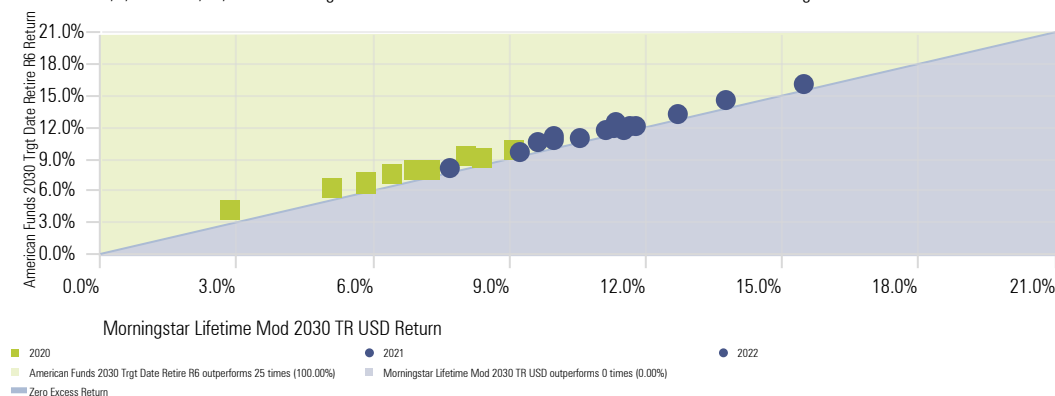
Performance Relative to Peer Group

Peer Group (5-95%): Funds - U.S. - Target-Date 2030 Calculation Benchmark: Morningstar Lifetime Mod 2030 TR USD



Over/Under Benchmark Performance

Time Period: 4/1/2017 to 3/31/2022 Rolling Window: 3 Years 1 Month shift Calculation Benchmark: Morningstar Lifetime Mod 2030 TR USD



Weighted Ratings - Current Quarter

| | |
|------------------------|------------|
| Overall Rating | Top |
| Return Rating | Top |
| Sharpe Rating | Top |
| Volatility Rating | Outperform |
| Alpha Rating | Top |
| Batting Avg Rating | Outperform |
| Drawdown Rating | Top |
| Overall Capture Rating | Top |
| Style Drift Rating | Acceptable |
| R2 Rating | — |
| Tracking Error Rating | — |

Performance

Time Period: 4/1/2017 to 3/31/2022

Calculation Benchmark: Morningstar Lifetime Mod 2030 TR USD

| | Inv | Bmk1 | Cat Avg |
|--------------------|--------|--------|---------|
| Return | 9.71 | 8.76 | 8.23 |
| Std Dev | 10.10 | 10.71 | 10.33 |
| Risk-Adj Return | 7.42 | 6.33 | 5.90 |
| Best Quarter | 13.83 | 13.84 | 13.72 |
| Worst Quarter | -12.56 | -14.58 | -14.26 |
| Max Drawdown | -12.56 | -14.58 | -14.28 |
| Sharpe Ratio | 0.86 | 0.74 | 0.71 |
| Downside Deviation | 1.00 | 0.00 | 0.75 |

Portfolio Style Characteristics

| | Value | Blend | Growth | Fixed-Income Stats |
|-------|-------|-------|--------|---------------------------------|
| Large | 24.3 | 29.6 | 27.3 | Average Eff Duration Survey 4.8 |
| Mid | 4.9 | 5.8 | 5.4 | Average Eff Maturity Survey - |
| Small | 0.7 | 1.1 | 0.9 | Average Coupon 1.9 |
| | | | | Average Price 104.8 |

Top Holdings

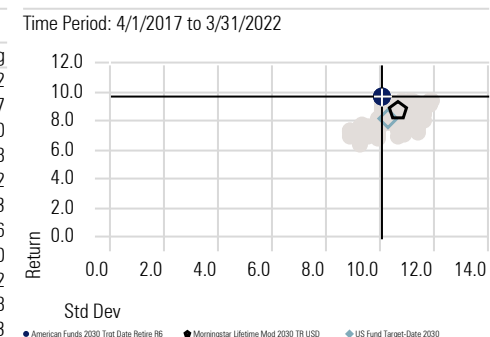
| Equity Style Box | Portfolio Weighting % |
|----------------------------------------|-----------------------|
| American Funds American Balanced R6 | 7.9 |
| American Funds American Mutual R6 | 7.2 |
| American Funds Capital World Gr&Inc R6 | 6.9 |
| American Funds US Government Sec R6 | 6.6 |
| American Funds AMCAP R6 | 6.1 |
| American Funds Interm Bd Fd of Amer R6 | 6.0 |
| American Funds Growth Fund of Amer R6 | 5.3 |
| American Funds Washington Mutual R6 | 5.2 |
| American Funds Fundamental Invs R6 | 5.0 |
| American Funds Capital World Bond R6 | 5.0 |

Equity Sectors

Portfolio Date: 12/31/2021

| | Inv | Bmk1 | Cat Avg |
|--------------------------|------|------|---------|
| Basic Materials % | 3.8 | 4.7 | 4.2 |
| Consumer Cyclical % | 10.3 | 10.4 | 11.7 |
| Financial Services % | 14.6 | 14.9 | 15.0 |
| Real Estate % | 2.7 | 8.7 | 4.8 |
| Consumer Defensive % | 7.3 | 6.8 | 6.2 |
| Healthcare % | 14.1 | 12.4 | 12.3 |
| Utilities % | 3.4 | 3.1 | 2.6 |
| Communication Services % | 11.1 | 5.8 | 8.0 |
| Energy % | 4.0 | 3.7 | 3.2 |
| Industrials % | 9.6 | 11.3 | 10.8 |
| Technology % | 19.2 | 18.2 | 21.3 |

Risk-Reward



Dodge & Cox Income

DODIX



As of 3/31/2022

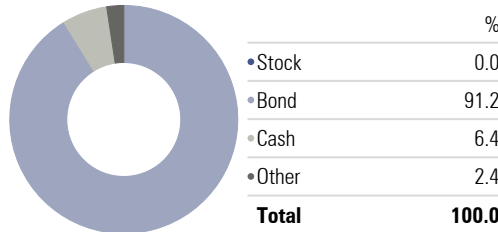
Snapshot

| | |
|------------------------------|-------------------------------------|
| Morningstar Category | US Fund Intermediate Core-Plus Bond |
| Morningstar Rating Overall | ★★★★ |
| Morningstar Analyst Rating | Gold |
| Benchmark | Bloomberg US Universal TR USD |
| Inception Date | 1/3/1989 |
| Manager Tenure (Average) | 15.80 |
| Prospectus Net Expense Ratio | 0.42 |

Investment Strategy

The investment seeks a high and stable rate of current income, consistent with long-term preservation of capital. The fund invests in a diversified portfolio of bonds and other debt securities. Under normal circumstances, the fund will invest at least 80% of its total assets in (1) investment-grade debt securities and (2) cash equivalents. "Investment grade" means securities rated Baa3 or higher by Moody's Investors Service, or BBB- or higher by Standard & Poor's Ratings Group or Fitch Ratings, or equivalently rated by any nationally recognized statistical rating organization, or, if unrated, deemed to be of similar quality by Dodge & Cox.

Asset Allocation



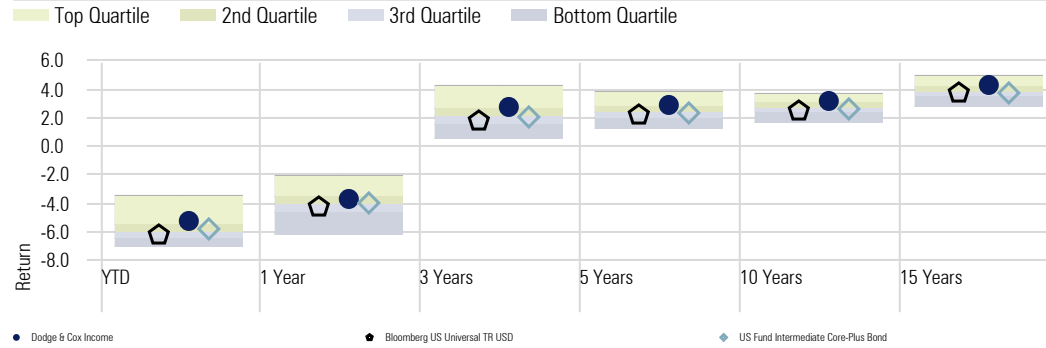
Portfolio Style Characteristics

| Fixed-Income Stats | |
|-----------------------------|-------|
| Average Eff Duration Survey | 4.7 |
| Average Eff Maturity Survey | 8.3 |
| Average Coupon | 2.8 |
| Average Price | 104.8 |

Not Available

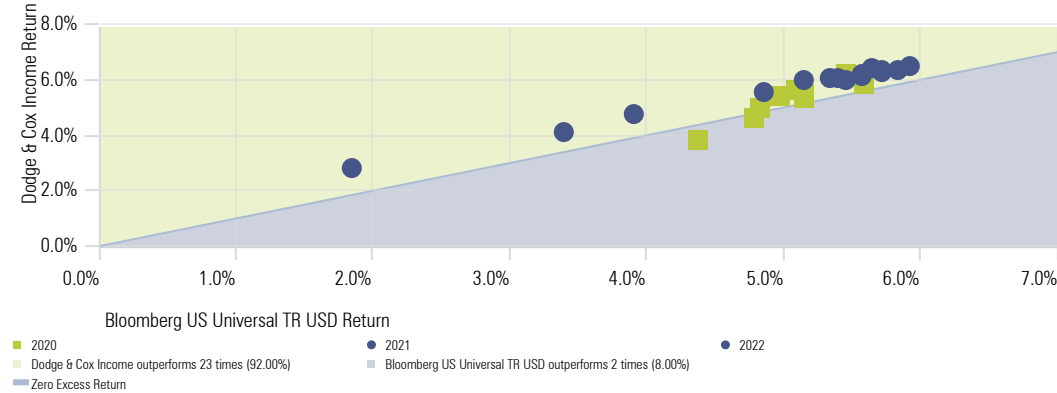
Performance Relative to Peer Group

Peer Group (5-95%): Funds - U.S. - Intermediate Core-Plus Bond Calculation Benchmark: Bloomberg US Universal TR USD



Over/Under Benchmark Performance

Time Period: 4/1/2017 to 3/31/2022 Rolling Window: 3 Years 1 Month shift Calculation Benchmark: Bloomberg US Universal TR USD



Top Holdings

| Equity Style Box | Portfolio Weighting % |
|----------------------------------------|-----------------------|
| Federal National Mortgage Association | 2.5% |
| United States Treasury Notes 0.125% | 8.9 |
| United States Treasury Notes 0.125% | 2.8 |
| United States Treasury Notes 0.125% | 2.6 |
| United States Treasury Notes 0.75% | 2.5 |
| United States Treasury Notes 0.25% | 1.5 |
| United States Treasury Notes 0.375% | 1.3 |
| United States Treasury Notes 0.75% | 1.2 |
| United States Treasury Notes 0.875% | 1.1 |
| United States Treasury Notes 0.375% | 1.1 |
| Federal Home Loan Mortgage Corporation | 2% |
| Technology % | 1.0 |

Equity Sectors

Portfolio Date: 4/13/2022

| | Inv | Bmk1 | Cat Avg |
|--------------------------|-----|------|---------|
| Basic Materials % | — | — | — |
| Consumer Cyclical % | — | — | — |
| Financial Services % | — | — | — |
| Real Estate % | — | — | — |
| Consumer Defensive % | — | — | — |
| Healthcare % | — | — | — |
| Utilities % | — | — | — |
| Communication Services % | — | — | — |
| Energy % | — | — | — |
| Industrials % | — | — | — |
| Technology % | — | — | — |

Weighted Ratings - Current Quarter

| | |
|------------------------|------------|
| Overall Rating | Top |
| Return Rating | Top |
| Sharpe Rating | Top |
| Volatility Rating | Outperform |
| Alpha Rating | Acceptable |
| Batting Avg Rating | Acceptable |
| Drawdown Rating | Top |
| Overall Capture Rating | Acceptable |
| Style Drift Rating | Top |
| R2 Rating | — |
| Tracking Error Rating | — |

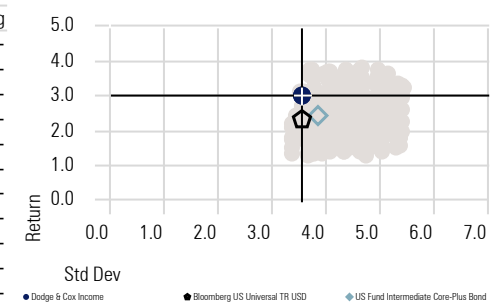
Performance

Time Period: 4/1/2017 to 3/31/2022

| | Inv | Bmk1 | Cat Avg |
|--------------------|-------|-------|---------|
| Return | 3.01 | 2.31 | 2.42 |
| Std Dev | 3.56 | 3.57 | 3.87 |
| Risk-Adj Return | 1.77 | 1.08 | 1.16 |
| Best Quarter | 5.98 | 3.81 | 5.54 |
| Worst Quarter | -5.20 | -6.11 | -5.72 |
| Max Drawdown | -6.30 | -7.15 | -6.68 |
| Sharpe Ratio | 0.55 | 0.36 | 0.36 |
| Downside Deviation | 0.90 | 0.00 | 0.96 |

Risk-Reward

Time Period: 4/1/2017 to 3/31/2022



Vanguard Equity-Income Adm

VEIRX



As of 3/31/2022

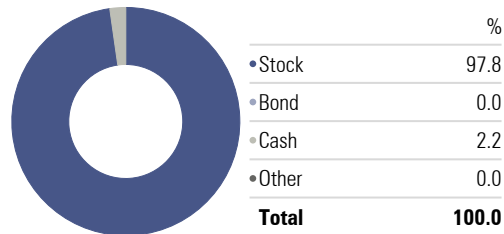
Snapshot

| | |
|------------------------------|----------------------|
| Morningstar Category | US Fund Large Value |
| Morningstar Rating Overall | ★★★★★ |
| Morningstar Analyst Rating | Silver |
| Benchmark | S&P 500 Value TR USD |
| Inception Date | 8/13/2001 |
| Manager Tenure (Average) | 5.44 |
| Prospectus Net Expense Ratio | 0.19 |

Investment Strategy

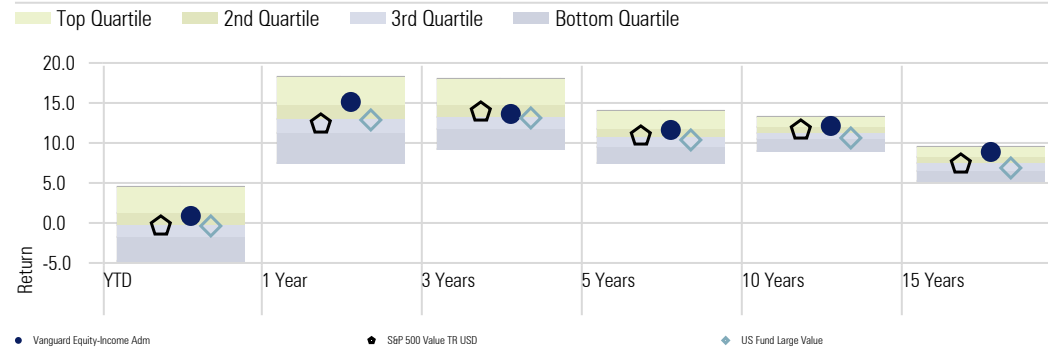
The investment seeks to provide an above-average level of current income and reasonable long-term capital appreciation. The fund invests mainly in common stocks of mid-size and large companies whose stocks typically pay above-average levels of dividend income and are, in the opinion of the purchasing advisor, undervalued relative to similar stocks. In addition, the advisors generally look for companies that they believe are committed to paying dividends consistently. Under normal circumstances, it will invest at least 80% of its assets in equity securities. The fund uses multiple investment advisors.

Asset Allocation



Performance Relative to Peer Group

Peer Group (5-95%): Funds - U.S. - Large Value Calculation Benchmark: S&P 500 Value TR USD



Over/Under Benchmark Performance

Time Period: 4/1/2017 to 3/31/2022 Rolling Window: 3 Years 1 Month shift Calculation Benchmark: S&P 500 Value TR USD



Weighted Ratings - Current Quarter

| | |
|------------------------|------------|
| Overall Rating | Top |
| Return Rating | Outperform |
| Sharpe Rating | Top |
| Volatility Rating | Outperform |
| Alpha Rating | Top |
| Batting Avg Rating | Outperform |
| Drawdown Rating | Top |
| Overall Capture Rating | Top |
| Style Drift Rating | Outperform |
| R2 Rating | — |
| Tracking Error Rating | — |

Performance

Time Period: 4/1/2017 to 3/31/2022

Calculation Benchmark: S&P 500 Value TR USD

| | Inv | Bmk1 | Cat Avg |
|--------------------|--------|--------|---------|
| Return | 11.92 | 11.14 | 10.56 |
| Std Dev | 14.64 | 16.39 | 16.36 |
| Risk-Adj Return | 8.29 | 6.91 | 6.31 |
| Best Quarter | 13.15 | 14.49 | 15.73 |
| Worst Quarter | -23.06 | -25.34 | -26.77 |
| Max Drawdown | -23.06 | -25.34 | -26.79 |
| Sharpe Ratio | 0.77 | 0.66 | 0.63 |
| Downside Deviation | 2.27 | 0.00 | 1.47 |

Portfolio Style Characteristics

| | Value | Blend | Growth |
|-------|-------|-------|--------|
| Large | 50.1 | 27.6 | 4.0 |
| Mid | 10.9 | 5.9 | 0.1 |
| Small | 1.2 | 0.2 | 0.0 |

Fixed-Income Stats

| | |
|-----------------------------|---|
| Average Eff Duration Survey | - |
| Average Eff Maturity Survey | - |
| Average Coupon | - |
| Average Price | - |

Top Holdings

| Equity Style Box | Portfolio Weighting % |
|----------------------|-----------------------|
| JPMorgan Chase & Co | 3.5 |
| Johnson & Johnson | 3.4 |
| Procter & Gamble Co | 2.8 |
| Bank of America Corp | 2.8 |
| Cisco Systems Inc | 2.6 |
| Pfizer Inc | 2.6 |
| Morgan Stanley | 2.1 |
| Comcast Corp Class A | 2.0 |
| Eli Lilly and Co | 1.9 |
| The Home Depot Inc | 1.9 |

Equity Sectors

Portfolio Date: 12/31/2021

| | Inv | Bmk1 | Cat Avg |
|--------------------------|------|------|---------|
| Basic Materials % | 4.3 | 3.5 | 3.5 |
| Consumer Cyclical % | 5.7 | 7.6 | 7.0 |
| Financial Services % | 20.4 | 17.8 | 19.3 |
| Real Estate % | 0.6 | 3.5 | 3.3 |
| Consumer Defensive % | 14.4 | 11.3 | 8.9 |
| Healthcare % | 16.4 | 16.3 | 16.1 |
| Utilities % | 7.8 | 5.2 | 4.9 |
| Communication Services % | 4.1 | 6.9 | 6.8 |
| Energy % | 6.5 | 4.9 | 5.8 |
| Industrials % | 9.9 | 13.2 | 11.9 |
| Technology % | 10.0 | 9.8 | 12.5 |

Risk-Reward

Time Period: 4/1/2017 to 3/31/2022

