



AMERICAN FUNDS®

From Capital Group

Maximizing Your Investment

A summary of purchase minimums, Class A share breakpoints and how to reduce the initial sales charge on Class A and 529-A share purchases.

Purchase Minimums ¹		
To establish an account (including retirement plan and 529 accounts)		\$250 (\$1,000 for certain funds ²)
To establish a payroll-deduction retirement plan account, a payroll-deduction savings plan account or an employer-sponsored 529 account		\$25
To add to an account		\$50
To add to a payroll-deduction retirement plan account, a payroll-deduction savings plan account or an employer-sponsored 529 account		\$25
Class A Share Sales Charge Breakpoints		
	Growth, Growth-and-Income, Equity-Income and Balanced Funds	Bond and Tax-Exempt Bond Funds
Less than \$25,000	5.75% ³	3.75% ⁴
\$25,000 but less than \$50,000	5.00 ³	3.75 ⁴
\$50,000 but less than \$100,000	4.50 ³	3.75 ⁴
\$100,000 but less than \$250,000	3.50	3.50 ⁴
\$250,000 but less than \$500,000	2.50	2.50
\$500,000 but less than \$750,000	2.00	2.00
\$750,000 but less than \$1 million	1.50	1.50
\$1 million or more	0.00 ⁵	0.00 ⁵

Reducing Sales Charges

There are a number of ways you can reduce the initial sales charge on Class A and 529-A share purchases.*

At the time the investment is made, American Funds must be notified that the investment is eligible for a sales charge reduction (either by you or your advisor). If American Funds is not notified, you might not receive a sales charge reduction. You can reduce the initial sales charge on Class A and 529-A share purchases by:

Aggregating Accounts

The account values of "immediate family" (spouse, or equivalent if recognized under local law, and children under the age of 21) may be combined. Individual accounts cannot be aggregated with accounts in a group plan. Please refer to the prospectus for more information.

Concurrent Purchases

Simultaneous purchases of all American Funds share classes may be combined including, upon request, purchases for gifts.*

Rights of Accumulation

The current value of any existing American Funds investments in any share class can be added to purchase amounts. Alternatively, the principal amount invested, less any withdrawals, can be added to new purchase amounts (excluding capital appreciation).

Statement of Intention

Establishing a statement of intention allows current holdings and intended purchases of all American Funds share classes over the next 13 months to be combined.* However, capital appreciation of your holdings and reinvested distributions are not eligible to be combined.

*American Funds Money Market Fund® is not included.

¹ Purchase minimums may be waived in certain cases. See fund prospectuses and statements of additional information for details.

² Money market and state-specific tax-exempt bond funds

³ The maximum sales charge for American Funds College Target Date Series® funds is 4.25%.

⁴ The maximum sales charge for American Funds Short-Term Tax-Exempt Bond Fund®, Intermediate Bond Fund of America®, Limited Term Tax-Exempt Bond Fund of America®, Short-Term Bond Fund of America®, American Funds Preservation PortfolioSM and American Funds Tax-Exempt Preservation PortfolioSM is 2.50%.

⁵ There is no initial sales charge on purchases of \$1 million or more. A 1% contingent deferred sales charge may be assessed if a redemption occurs within one year of purchase. See fund prospectuses for details. New employer-sponsored retirement plans cannot initially purchase Class A shares at net asset value; new plans with assets of \$1 million or more are required to purchase Class R shares.

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

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