

# CollegeAmerica® Employer-sponsored program

Investment results  
as of September 30, 2021



The following information relates only to Class 529-E shares of funds offered without a sales charge to eligible participants in a CollegeAmerica employer-sponsored program.

Figures shown are past results for Class 529-E shares and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Prices and returns will vary, so investors may lose money. Investing for short periods makes losses more likely. Returns shown at net asset value (NAV) have all distributions reinvested. You could lose money by investing in the money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will do so at any time. For current information and month-end results, visit [capitalgroup.com](http://capitalgroup.com).

As of September 30, 2021	Fund began	Cumulative total returns (%)		Average annual total returns (%)			Expense ratio (%) (gross/net)
		YTD	1 year	5 years	10 years	Lifetime	
<b>Growth funds</b>							
AMCAP Fund®	5/01/67	14.66	28.61	16.18	15.95	11.43	0.94
American Funds Global Insight Fund <sup>SM</sup>	4/01/11	6.85	20.26	12.99	11.92	9.34	1.20/1.10
American Funds International Vantage Fund <sup>SM</sup>	4/01/11	5.69	18.18	10.98	9.02	6.65	1.47/1.29
EuroPacific Growth Fund®	4/16/84	3.55	24.00	11.48	9.93	10.43	1.08
The Growth Fund of America®	12/01/73	11.81	29.66	19.40	17.78	13.66	0.91
The New Economy Fund®	12/01/83	7.74	25.26	18.04	16.97	11.51	1.03
New Perspective Fund®	3/13/73	10.18	28.94	17.57	15.04	12.27	1.02
New World Fund®	6/17/99	4.47	24.51	12.82	9.34	8.40	1.22
SMALLCAP World Fund®	4/30/90	10.67	35.04	17.09	15.13	10.33	1.28
<b>Growth-and-income funds</b>							
American Funds Developing World Growth and Income Fund <sup>SM</sup>	2/03/14	3.36	21.24	8.02	–	4.89	1.45
American Mutual Fund®	2/21/50	12.71	21.93	11.02	12.35	11.13	0.87
Capital World Growth and Income Fund®	3/26/93	7.65	23.20	11.42	11.30	10.23	1.03
Fundamental Investors®	8/01/78	12.45	28.09	14.31	14.90	12.17	0.88
International Growth and Income Fund <sup>SM</sup>	10/01/08	5.87	26.34	8.44	7.40	6.96	1.14
The Investment Company of America®	1/01/34	14.45	27.29	13.20	14.27	11.73	0.87
Washington Mutual Investors Fund <sup>SM</sup>	7/31/52	14.62	27.59	13.53	13.86	11.48	0.86
<b>Equity-income funds</b>							
Capital Income Builder®	7/30/87	7.67	17.85	6.22	7.38	8.49	0.86
The Income Fund of America®	12/01/73	9.44	18.97	8.10	9.24	10.34	0.83
<b>Balanced funds</b>							
American Balanced Fund®	7/26/75	8.51	16.74	10.12	10.93	10.22	0.85
American Funds Global Balanced Fund <sup>SM</sup>	2/01/11	5.24	15.82	7.16	7.74	6.49	1.09
<b>Bond funds</b>							
American Funds Corporate Bond Fund®	12/14/12	-2.26	-0.15	4.40	–	4.20	1.02/1.01
American Funds Emerging Markets Bond Fund®	4/22/16	-3.06	5.47	4.09	–	4.76	1.28/1.25
American Funds Inflation Linked Bond Fund®	12/14/12	2.22	4.04	4.21	–	2.32	0.91
American Funds Mortgage Fund®	11/01/10	-0.86	-0.50	1.98	1.94	2.11	0.90
American Funds Multi-Sector Income Fund <sup>SM</sup>	3/22/19	1.89	7.05	–	–	8.12	1.35/1.12
American Funds Strategic Bond Fund <sup>SM</sup>	3/18/16	-0.23	1.35	5.03	–	5.21	1.02/0.99
American High-Income Trust®	2/19/88	7.24	14.81	6.34	6.15	7.33	0.95
The Bond Fund of America®	5/28/74	-1.36	0.03	3.20	3.07	6.91	0.82
Capital World Bond Fund®	8/04/87	-4.27	-0.08	2.08	2.04	5.40	1.12
Intermediate Bond Fund of America®	2/19/88	-0.69	-0.14	2.09	1.63	4.09	0.82
Short-Term Bond Fund of America®	10/02/06	-0.53	-0.38	1.25	0.71	1.26	0.92
U.S. Government Securities Fund®	10/17/85	-1.23	-1.18	2.31	1.90	4.98	0.85

CollegeAmerica is a nationwide plan sponsored by **Virginia529™**

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

As of September 30, 2021	Fund began	Cumulative total returns (%)		Average annual total returns (%)			Expense ratio (%) (gross/net)
		YTD	1 year	5 years	10 years	Lifetime	
<b>Money market fund</b>							
American Funds U.S. Government Money Market Fund <sup>SM</sup>	5/01/09	0.00	0.00	0.76	0.38	0.31	0.43
<b>College target date funds</b>							
American Funds College 2039 Fund <sup>SM</sup>	3/26/21	–	–	–	–	–	1.15/1.07
American Funds College 2036 Fund <sup>SM</sup>	2/09/18	7.49	20.82	–	–	10.27	1.04
American Funds College 2033 Fund <sup>®</sup>	3/27/15	5.91	16.15	10.15	–	8.24	0.98
American Funds College 2030 Fund <sup>®</sup>	9/14/12	4.90	12.17	8.22	–	8.24	0.96
American Funds College 2027 Fund <sup>®</sup>	9/14/12	3.62	7.99	6.38	–	6.85	0.91
American Funds College 2024 Fund <sup>®</sup>	9/14/12	1.54	4.04	4.76	–	5.48	0.89
American Funds College Enrollment Fund <sup>®</sup>	9/14/12	-0.69	-0.31	1.76	–	1.30	0.91
<b>Portfolio series funds</b>							
American Funds Global Growth Portfolio <sup>SM</sup>	5/18/12	8.58	27.19	15.01	–	13.06	1.08
American Funds Growth Portfolio <sup>SM</sup>	5/18/12	11.85	29.01	15.62	–	14.24	0.99
American Funds Growth and Income Portfolio <sup>SM</sup>	5/18/12	9.33	21.76	11.30	–	10.85	0.93
American Funds Moderate Growth and Income Portfolio <sup>SM</sup>	5/18/12	7.73	17.76	9.80	–	9.57	0.92
American Funds Conservative Growth and Income Portfolio <sup>SM</sup>	5/18/12	7.37	14.85	7.05	–	7.16	0.87
American Funds Preservation Portfolio <sup>SM</sup>	5/18/12	-0.54	-0.16	1.71	–	1.33	0.89

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectuses and CollegeAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing. CollegeAmerica is distributed by American Funds Distributors, Inc. Interests in CollegeAmerica are sold through unaffiliated intermediaries. American Funds Distributors, Inc., member FINRA.

Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits, such as financial aid, scholarship funds and protection from creditors, not available through CollegeAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor.

American Funds Global Insight Fund and American Funds International Vantage Fund began investment operations on April 1, 2011, but were only available to a limited number of investors. Now available on the American Funds platform, the reorganized funds have adopted the results and financial history of the original funds.

The annualized seven-day SEC yield was -0.36% for American Funds U.S. Government Money Market Fund as of September 30, 2021. This yield more accurately reflects the fund's current earnings than does the fund's return.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Lifetime returns for less than one year are not annualized, but calculated as cumulative total returns. Expense ratios are as of each fund's most recent prospectus available at the time of publication. The expense ratios for American Funds Global Insight Fund, American Funds International Vantage Fund and American Funds College 2039 Fund are estimated. When applicable, investment results reflect fee waivers and/or expense reimbursements, without which results would have been lower. Please see capitalgroup.com for more information. American Funds Strategic Bond Fund's transfer agent is currently reimbursing a portion of other expenses and the investment adviser is currently waiving a portion of its management fees through at least March 1, 2022. The fund's board of trustees will consider the management fee reduction in connection with the next assessment of the Investment Advisory and Service Agreement with the fund's investment adviser. The investment adviser is currently reimbursing a portion of other expenses for American Funds Corporate Bond Fund, American Funds International Vantage Fund, American Funds College 2039 Fund, American Funds Emerging Markets Bond Fund, American Funds Multi-Sector Income Fund and American Funds Global Insight Fund. Investment results and net expense ratios reflect the reimbursement, without which the results would have been lower and the expense ratios would have been higher. This reimbursement will be in effect through at least October 30, 2021, for American Funds Corporate Bond Fund, January 1, 2022, for American Funds International Vantage Fund and American Funds College 2039 Fund, March 1, 2022, for American Funds Emerging Markets Bond Fund and American Funds Multi-Sector Income Fund and May 21, 2022, for American Funds Global Insight Fund. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Please see the fund's most recent prospectus for details.

Class 529-E shares were first offered on February 15, 2002. Class 529-E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after February 15, 2002, also include hypothetical returns because those funds' Class 529-E shares sold after the funds' date of first offering. Please see [capitalgroup.com](http://capitalgroup.com) for more information on specific expense adjustments and the actual dates of first sale.

Allocations may not achieve investment objectives. The portfolios' risks are directly related to the risks of the underlying funds as described below.

Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries. The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. While not directly correlated to changes in interest rates, the values of inflation linked bonds generally fluctuate in response to changes in real interest rates and may experience greater losses than other debt securities with similar durations. Investments in mortgage-related securities involve additional risks, such as prepayment risk, as more fully described in the prospectus. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks. The use of derivatives involves a variety of risks, which may be different from, or greater than, the risks associated with investing in traditional cash securities, such as stocks and bonds. American Funds Strategic Bond Fund may engage in frequent and active trading of its portfolio securities, which may involve correspondingly greater transaction costs, adversely affecting the fund's results. Fund shares of U.S. Government Securities Fund are not guaranteed by the U.S. government.

The value of fixed-income securities may be affected by changing interest rates and changes in credit ratings of the securities.

Although American Funds U.S. Government Money Market Fund has 12b-1 plans for some share classes, the fund is currently suspending certain 12b-1 payments in this low interest rate environment. Should payments commence, the fund's investment results will be lower and expenses will be higher.

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