



## 2015 Target Retirement Account IV

Invests in the American Funds 2015 Trgt Date Retirement R6

Benchmark Morningstar Lifetime Mod 2015 TR USD

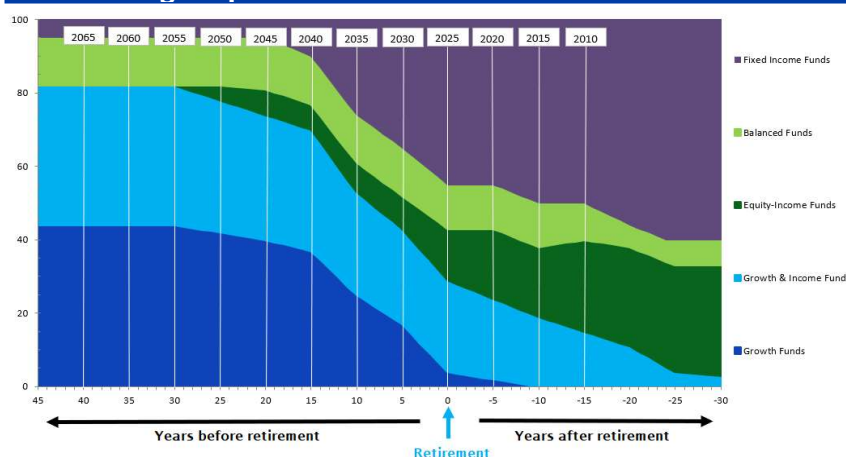
### Investment objective and strategy

The underlying fund invests in a mix of American Funds mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of the target date. It seeks growth, income and conservation of capital consistent with this allocation strategy. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The fund's 30-year through retirement asset allocation strategy is also intended to provide equity exposure to deliver capital growth potential throughout retirement.

### Category - Target-Date 2015

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2011-2015) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

### Investment glide path



### Asset allocation

|                      |        |
|----------------------|--------|
| Cash                 | 5.43%  |
| U.S. stocks          | 29.56% |
| Non-U.S. stocks      | 10.37% |
| Bonds                | 53.81% |
| Other/Not classified | 0.84%  |

### 3-year risk measures

|                       |       |
|-----------------------|-------|
| Beta                  | 0.75  |
| P/B ratio             | 3.16  |
| P/E ratio             | 21.49 |
| Standard deviation    | 9.56  |
| Annual turnover ratio | 7.00  |

### Operations and management

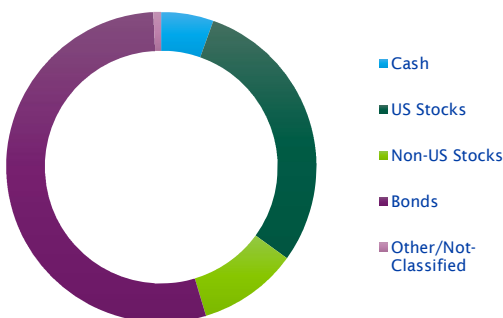
|                                 |           |
|---------------------------------|-----------|
| Separate account inception date | 8/31/2017 |
| Manager(s)                      | Multiple  |
|                                 | 13.25 Yrs |

### Principal risks

Credit and Counterparty, Extension, Inflation/Deflation, Inflation-Protected Securities, Prepayment (Call), Reinvestment, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Interest Rate, Market/Market Volatility, Equity Securities, ETF, Mortgage-Backed and Asset-Backed Securities, U.S. Federal Tax Treatment, U.S. Government Obligations, Fixed-Income Securities, Maturity/Duration, Cash Drag, Suitability, Investment-Grade Securities, Management, Passive Management, Target Date, Tax Risk, Intraday Price Performance, Market Trading, Replication Management, Valuation Time

### Portfolio composition

As of 12/31/2024



### Top 10 holdings

As of 03/31/2025

|   |        |
|---|--------|
| American Funds Income Fund of Amer R6   | 13.31% |
| American Funds Interim Bd Fd of Amer R6 | 9.21%  |
| American Funds Bond Fund of Amer R6     | 9.15%  |
| American Funds Inflation Linked Bd R6   | 8.05%  |
| American Funds American Balanced R6     | 6.84%  |
| American Funds Mortgage R6              | 6.14%  |
| American Funds Capital Income Bldr R6   | 6.12%  |
| American Funds American Mutual R6       | 5.91%  |
| American Funds ST Bd Fd of Amer R6      | 5.12%  |
| American Funds Capital World Gr&Inc R6  | 4.73%  |
| Percent of total net assets             | 74.58% |

### Portfolio style

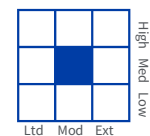
#### Equity



#### Equity cap.

|        |        |
|--------|--------|
| Large  | 80.00% |
| Medium | 18.00% |
| Small  | 2.00%  |

#### Fixed Income



|                         |          |
|-------------------------|----------|
| Avg. effective duration | 5.23 Yrs |
| Avg. effective maturity | N/A      |
| Avg. credit quality     | BBB      |

### Sector weightings

|           |        |
|-----------|--------|
| Cyclical  | 29.79% |
| Sensitive | 42.81% |
| Defensive | 27.40% |

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