Invest in a professionally managed target date fund

Our target date funds are managed based on a projected retirement date and continue to be managed for approximately 30 years beyond that date. As the retirement date approaches, each fund's focus shifts from growth to income.

Because investment professionals adjust each fund's holdings over time, there's no need for you to make changes as your retirement date approaches. Keep in mind that although target date funds are managed on a projected retirement date time frame, this approach does not guarantee that your retirement goals will be met.

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Capital Group, home of American Funds, is a key provider for your retirement plan

- Since 1931, we have invested with a long-term focus and attention to risk.
- More than half of the 60 million investor accounts in American Funds are retirement accounts.*

To learn more about target date funds, visit **targetdatesimplified.com**.

* Includes assets invested in 401(k)s, SEPs, SIMPLEs and IRAs as of 12/31/19.

For questions about your retirement plan, call **Empower Retirement** at **(855) 756-4738** or visit **www.empower-retirement.com**.

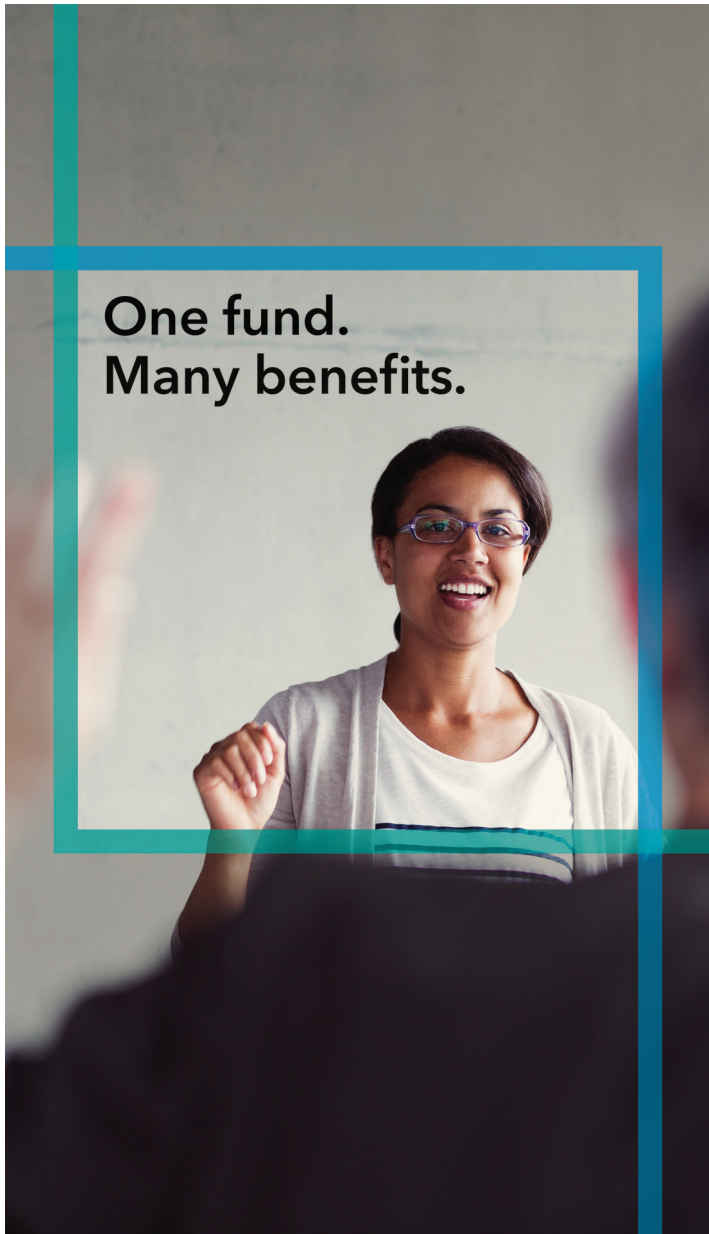
Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

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ROANOKE COUNTY Public Schools



Target date funds simplify investing for retirement



A target date fund is a ready-made portfolio aligned with a planned retirement date.

American Funds Target Date Retirement Series® target date funds take the guesswork out of investing. They're an intelligent choice for investors who don't want to spend a lot of time and effort choosing and monitoring their own investments.

The "target date" is the year that corresponds roughly to the year in which you plan to retire and begin taking withdrawals. Because a target date fund generally holds many different kinds of investments, the fund you choose offers a diversified portfolio designed to help smooth the market's ups and downs.

Our target date funds provide an opportunity to achieve favorable retirement outcomes using a single investment vehicle. By leaving the investment selection to experienced professionals, you'll have more time to focus on other things.

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

Target date funds are a simple choice that can help your assets last through retirement.

Investment goals change over time

- To address longevity risk (the threat of outliving your savings), our target date funds seek capital appreciation from stocks and other assets during your earning years.
- To address market risk (volatility of returns), they seek stability from fixed income and other assets as you approach and enter retirement.

An investment mix managed beyond your retirement date

Because people are living longer, it's important that the fund you select has the potential to provide income for several decades. For this reason, Capital Group's target date funds will continue to be managed professionally for approximately 30 years beyond the projected target retirement date.

Choose your target date fund in two easy steps.

Step 1: If you were born in	Step 2: And you plan to retire (or have retired) in	Then consider choosing this fund
1998 or later	2063 or later	**2065**
1993–1997	2058–2062	**2060**
1988–1992	2053–2057	**2055**
1983–1987	2048–2052	**2050**
1978–1982	2043–2047	**2045**
1973–1977	2038–2042	**2040**
1968–1972	2033–2037	**2035**
1963–1967	2028–2032	**2030**
1958–1962	2023–2027	**2025**
1953–1957	2018–2022	**2020**
1948–1952	2013–2017	**2015**
1947 or earlier	2012 or earlier	**2010**

Order ID 92416