

**2020 § 408(b)(2) Service Provider Disclosure – Part II**  
**A Class**

Investment Options 12/31/2019

This document includes important information to help you compare the investment options under your retirement plan.

**Document Summary**

This section has two tables. Table 1 consists of performance information for investment options available from American Century Investments. This table shows you how well the investments have performed in the past. Table 2 shows your participants the fees and expenses they will pay if they invest in an option. For more information about any of the investments shown here, please visit [americancentury.com](http://americancentury.com) and review the funds' prospectus.

**Table 1 - Performance Information**

Table 1 – Variable Return Investments						
Name	Average Annual Total Return as of 12/31/2019				Benchmark	
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
<b>STOCK</b>						
AC Alternatives Disciplined Long Short Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	6.27%	4.49%	10.05%	10/31/2011	31.49%	11.70% 14.67% S&P 500 Index
AC Alternatives Equity Market Neutral Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	-7.71%	-1.46%	0.50%	09/30/2005	2.21%	1.02% 0.55% Bloomberg Barclays US Treasury Bill 1-3 Month Index
AC Alternatives Market Neutral Value Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	-1.80%	0.60%	1.47%	10/31/2011	2.21%	1.02% 0.64% Bloomberg Barclays US Treasury Bill 1-3 Month Index
American Century All Cap Growth Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	35.21%	12.19%	13.04%	11/25/1983	31.13%	13.52% 14.78% S&P 500 Growth Index
	<b>Note on Performance:</b> Performance for this investment for the period prior to 9/30/2011 is based on a different share class for the investment.					

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Disciplined Growth Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	29.66%	10.29%	13.55%	09/30/2005	31.13%	13.52%	14.78%
					S&P 500 Growth Index		
American Century Emerging Markets Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	21.61%	6.99%	4.66%	09/30/1997	18.44%	5.61%	3.68%
					MSCI Emerging Markets NR Index		
American Century Emerging Markets Small Cap Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	21.05%	N/A	9.37%	04/07/2016	18.44%	5.61%	10.72%
					MSCI Emerging Markets NR Index		
American Century Equity Growth Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	28.04%	8.81%	12.18%	05/09/1991	31.49%	11.70%	13.56%
					S&P 500 Index		
American Century Equity Income Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	23.80%	9.81%	10.73%	08/01/1994	31.93%	9.52%	12.16%
					S&P 500 Value Index		
American Century Focused International Growth Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	32.08%	N/A	11.28%	03/29/2016	21.51%	5.51%	9.20%
					MSCI All Country World ex-US NR Index		
American Century Global Real Estate Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	29.56%	6.54%	7.35%	04/29/2011	26.60%	8.41%	7.66%
					MSCI All Country World NR Index		

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 12/31/2019				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
American Century Global Gold Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	37.71%	10.48%	-2.81%	08/17/1988	22.72%	5.58%	-1.84%	MSCI World Metals & Mining NR Index
American Century Focused Global Growth Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	35.78%	10.15%	10.26%	12/01/1998	26.60%	8.41%	8.79%	MSCI All Country World NR Index
American Century Global Small Cap Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	34.77%	N/A	16.15%	03/29/2016	26.60%	8.41%	12.01%	MSCI All Country World NR Index
American Century Growth Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	35.10%	13.26%	13.41%	06/30/1971	31.13%	13.52%	14.78%	S&P 500 Growth Index
American Century Heritage Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	35.14%	10.21%	12.48%	11/10/1987	26.29%	9.72%	13.16%	S&P MidCap 400 Growth Index
American Century Income & Growth Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	23.72%	8.07%	11.58%	12/17/1990	31.93%	9.52%	12.16%	S&P 500 Value Index
American Century International Core Equity Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	15.94%	3.08%	4.74%	11/30/2006	21.51%	5.51%	4.97%	MSCI All Country World ex-US NR Index

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century International Growth Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	28.08%	5.87%	6.45%	05/09/1991	21.51%	5.51%	4.97%
	MSCI All Country World ex-US NR Index						
American Century International Opportunities Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	28.60%	8.34%	8.77%	06/01/2001	24.82%	7.35%	7.31%
	<b>Note on Performance:</b> Performance for this investment for the period prior to 03/01/2010 is based on a different share class for the investment.						
American Century International Value Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	12.14%	1.06%	3.19%	03/31/1997	21.51%	5.51%	4.97%
	MSCI All Country World ex-US NR Index						
American Century Large Company Value Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	27.32%	7.41%	10.64%	07/30/1999	31.93%	9.52%	12.16%
	S&P 500 Value Index						
American Century Mid Cap Value Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	28.55%	8.35%	11.91%	03/31/2004	26.08%	8.07%	12.16%
	S&P MidCap 400 Value Index						
American Century Non-US Intrinsic Value Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	16.35%	NA	5.52%	12/06/2018	21.51%	5.51%	N/A
	MSCI All Country World ex-US NR Index						
American Century Real Estate Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	30.34%	6.97%	11.90%	09/21/1995	27.63%	8.47%	12.78%
	S&P 1500 REIT Industry Index						

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 12/31/2019				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
American Century Select Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	35.95%	13.70%	13.67%	06/30/1971	31.13%	13.52%	14.78%	S&P 500 Growth Index
American Century Small Cap Growth Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	36.46%	11.45%	13.53%	06/01/2011	21.13%	10.87%	14.20%	S&P SmallCap 600 Growth Index
American Century Small Cap Value Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	33.06%	8.14%	10.75%	07/31/1998	24.54%	8.26%	12.52%	S&P SmallCap 600 Value Index
American Century Small Company Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	19.45%	4.55%	10.42%	07/31/1998	22.78%	9.56%	13.35%	S&P Small Cap 600 Index
American Century Sustainable Equity Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	33.51%	10.99%	13.05%	11/30/2004	31.49%	11.70%	13.56%	S&P 500 Index
American Century Ultra Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	34.27%	14.36%	14.62%	11/02/1981	31.13%	13.52%	14.78%	S&P 500 Growth Index
American Century Value Fund (A)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	26.42%	7.20%	10.46%	09/01/1993	31.93%	9.52%	12.16%	S&P 500 Value Index

Table 1 – Variable Return Investments									
Name	Average Annual Total Return as of 12/31/2019				Benchmark				
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*		
<b>BOND</b>									
American Century Short Duration Inflation Protection Bond Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	4.45%	1.37%	1.90%	05/31/2005	8.43%	2.62%	3.36%	Bloomberg Barclays U.S. Treasury TIPS Index	
American Century Inflation-Adjusted Bond Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	7.50%	1.87%	2.54%	02/10/1997	8.43%	2.62%	3.36%	Bloomberg Barclays U.S. Treasury TIPS Index	
American Century Core Plus Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	8.77%	2.83%	3.58%	11/30/2006	8.72%	3.05%	3.75%	Bloomberg Barclays U.S. Aggregate Bond Index	
American Century Diversified Bond Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	8.15%	2.30%	3.21%	04/01/1993	8.72%	3.05%	3.75%	Bloomberg Barclays U.S. Aggregate Bond Index	
American Century Emerging Markets Debt Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	12.11%	5.12%	4.44%	07/29/2014	13.11%	5.84%	4.91%	Bloomberg Barclays EM USD Aggregate Index	
American Century Ginnie Mae Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	5.90%	1.65%	2.52%	09/23/1985	5.20%	1.99%	2.38%	Bloomberg Barclays U.S. Government Intermediate Index	
American Century Global Bond Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	8.27%	2.89%	3.08%	01/31/2012	6.84%	2.31%	1.52%	Bloomberg Barclays Global Aggregate Index	

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Government Bond Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	5.89%	1.79%	2.40%	05/16/1980	5.20%	1.99%	2.38%
American Century High-Yield Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	12.91%	4.31%	5.91%	09/30/1997	14.32%	6.13%	7.57%
American Century International Bond Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	5.02%	0.55%	0.30%	01/07/1992	6.84%	2.31%	2.48%
American Century Short Duration Strategic Income Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	4.84%	2.30%	1.87%	07/28/2014	4.03%	1.67%	1.60%
American Century Short Duration Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	3.69%	1.63%	1.50%	11/30/2006	4.03%	1.67%	1.54%
American Century Short-Term Government Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	2.65%	0.72%	0.63%	12/15/1982	3.59%	1.40%	1.25%

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Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Strategic Income Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	9.49%	3.87%	3.40%	07/28/2014	8.72%	3.05%	3.23%
<b>BLENDED</b>							
AC Alternatives Income Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	6.06%	N/A	2.40%	07/31/2015	13.99%	4.84%	5.30%
American Century Strategic Allocation Aggressive (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	23.97%	7.21%	8.85%	02/15/1996	22.79%	7.79%	9.64%
American Century Strategic Allocation Conservative (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	15.64%	4.62%	6.03%	02/15/1996	15.71%	5.44%	6.10%
American Century Strategic Allocation Moderate (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	20.43%	6.05%	7.66%	02/15/1996	19.20%	6.63%	7.87%
American Century One Choice In-Retirement Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	15.55%	4.72%	6.30%	08/31/2004	13.33%	4.67%	5.50%
American Century Multi-Asset Real Return Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	14.80%	3.25%	1.58%	04/30/2010	8.72%	3.05%	3.75%
					Bloomberg Barclays U.S. Aggregate Bond Index		
					15.71%	5.44%	5.99%
					S&P Target Risk Conservative Index		



Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century Multi-Asset Income Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	15.07%	4.90%	4.75%	12/01/2014	15.71%	5.44%	5.44% S&P Target Risk Moderate Index
American Century One Choice 2020 Portfolio (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	15.74%	4.89%	6.75%	05/30/2008	16.52%	6.16%	7.55% S&P Target Date 2020 Index
American Century One Choice 2025 Portfolio (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	16.98%	5.28%	7.18%	08/31/2004	18.38%	6.73%	8.13% S&P Target Date 2025 Index
American Century One Choice 2030 Portfolio (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	18.40%	5.68%	7.65%	05/30/2008	20.38%	7.27%	8.66% S&P Target Date 2030 Index
American Century One Choice 2035 Portfolio (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	19.71%	6.07%	8.17%	08/31/2004	22.18%	7.77%	9.13% S&P Target Date 2035 Index
American Century One Choice 2040 Portfolio (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	21.02%	6.50%	8.67%	05/30/2008	23.37%	8.11%	9.45% S&P Target Date 2040 Index
					26.60%	8.41%	8.79% MSCI All Country World NR Index

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2019				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
American Century One Choice 2045 Portfolio (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	22.41%	6.92%	9.09%	08/31/2004	24.02%	8.32%	9.67%
					S&P Target Date 2045 Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
American Century One Choice 2050 Portfolio (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	23.76%	7.24%	9.34%	05/30/2008	24.35%	8.49%	9.84%
					S&P Target Date 2050 Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
American Century One Choice 2055 Portfolio (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	24.24%	7.35%	8.54%	03/31/2011	24.48%	8.58%	9.05%
					S&P Target Date 2055 Index		
					26.60%	8.41%	8.08%
					MSCI All Country World NR Index		
American Century One Choice 2060 Portfolio (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	24.68%	N/A	10.26%	09/30/2015	24.48%	8.58%	11.43%
					S&P Target Date 2055 Index		
					26.60%	8.41%	11.87%
					MSCI All Country World NR Index		
<b>CASH/STABLE Value</b>							
American Century Prime Money Market Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	1.57%	0.70%	0.35%	11/17/1993	2.21%	1.02%	0.55%
					Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		
American Century US Government Money Market Fund (A) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	1.53%	N/A	0.76%	04/01/1993	2.21%	1.02%	1.27%
					Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index		

\*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.



**Table 2 - Fee and Expense Information**

<b>Table 2 – Fees and Expenses</b>		
Name / Type of Option	Total Annual Gross Operating Expense Per As a % \$1000	Shareholder Type Fees
<b>STOCK</b>		
AC Alternatives Disciplined Long Short Fund (A)	2.31% \$23.10	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
AC Alternatives Equity Market Neutral Fund (A)	3.38% \$33.80	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
AC Alternatives Market Neutral Value Fund (A)	3.75% \$37.50	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century All Cap Growth Fund (A)	1.25% \$12.50	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Disciplined Growth Fund (A)	1.27% \$12.70	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Emerging Markets Fund (A)	1.50% \$15.00	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Emerging Markets Small Cap Fund (A)	1.87% \$18.70	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Equity Growth Fund (A)	0.92% \$9.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Equity Income Fund (A)	1.17% \$11.70	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Focused International Growth Fund (A)	1.48% \$14.80	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Global Real Estate Fund (A)	1.36% \$13.60	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Global Gold Fund (A)	0.93% \$9.30	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%

<b>Table 2 – Fees and Expenses</b>		
Name / Type of Option	Total Annual Gross Operating Expense Per As a % \$1000	Shareholder Type Fees
American Century Focused Global Growth Fund (A)	1.32% \$13.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Global Small Cap Fund (A)	1.75% \$17.50	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Growth Fund (A)	1.22% \$12.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Heritage Fund (A)	1.26% \$12.60	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Income & Growth Fund (A)	0.92% \$9.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century International Core Equity Fund (A)	1.41% \$14.10	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century International Growth Fund (A)	1.42% \$14.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century International Opportunities Fund (A)	1.72% \$17.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century International Value Fund (A)	1.56% \$15.60	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Large Company Value Fund (A)	1.09% \$10.90	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Mid Cap Value Fund (A)	1.23% \$12.30	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Non-US Intrinsic Value Fund (A)	1.56% \$15.60	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Real Estate Fund (A)	1.40% \$14.00	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Select Fund (A)	1.24% \$12.40	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%

<b>Table 2 – Fees and Expenses</b>		
Name / Type of Option	Total Annual Gross Operating Expense Per As a % \$1000	Shareholder Type Fees
American Century Small Cap Growth Fund (A)	1.52% \$15.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Small Cap Value Fund (A)	1.50% \$15.00	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Small Company Fund (A)	1.12% \$11.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Sustainable Equity Fund (A)	1.09% \$10.90	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Ultra Fund (A)	1.22% \$12.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Value Fund (A)	1.23% \$12.30	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
<b>BOND</b>		
American Century Short Duration Inflation Protection Bond Fund (A)	0.82% \$8.20	Sales charge: 2.25% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Inflation- Adjusted Bond Fund (A)	0.72% \$7.20	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Core Plus Fund (A)	0.90% \$9.00	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Diversified Bond Fund (A)	0.85% \$8.50	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Emerging Markets Debt Fund (A)	1.22% \$12.20	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Ginnie Mae Fund (A)	0.80% \$8.00	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Global Bond Fund (A)	1.09% \$10.90	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Government Bond Fund (A)	0.72% \$7.20	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%

<b>Table 2 – Fees and Expenses</b>		
Name / Type of Option	Total Annual Gross Operating Expense Per As a % \$1000	Shareholder Type Fees
American Century High-Yield Fund (A)	1.04% \$10.40	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century International Bond Fund (A)	1.06% \$10.60	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Short Duration Strategic Income Fund (A)	0.86% \$8.60	Sales charge: 2.25% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Short Duration Fund (A)	0.84% \$8.40	Sales charge: 2.25% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Short-Term Government Fund (A)	0.80% \$8.00	Sales charge: 2.25% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Strategic Income Fund (A)	1.07% \$10.70	Sales charge: 4.50% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
<b>BLENDED</b>		
AC Alternatives Income Fund (A)	2.01% \$20.10	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Strategic Allocation Aggressive (A)	1.51% \$15.10	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Strategic Allocation Conservative (A)	1.33% \$13.30	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Strategic Allocation Moderate (A)	1.45% \$14.50	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century One Choice In-Retirement Fund (A)	1.05% \$10.50	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Multi-Asset Real Return Fund (A)	1.18% \$11.80	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century Multi-Asset Income Fund (A)	1.39% \$13.90	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century One Choice 2020 Portfolio (A)	1.05% \$10.50	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%

<b>Table 2 – Fees and Expenses</b>		
<b>Name / Type of Option</b>	<b>Total Annual Gross Operating Expense Per As a % \$1000</b>	<b>Shareholder Type Fees</b>
American Century One Choice 2025 Portfolio (A)	1.08% \$10.80	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century One Choice 2030 Portfolio (A)	1.11% \$11.10	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century One Choice 2035 Portfolio (A)	1.13% \$11.30	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century One Choice 2040 Portfolio (A)	1.16% \$11.60	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century One Choice 2045 Portfolio (A)	1.19% \$11.90	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century One Choice 2050 Portfolio (A)	1.21% \$12.10	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century One Choice 2055 Portfolio (A)	1.22% \$12.20	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century One Choice 2060 Portfolio (A)	1.23% \$12.30	Sales charge: 5.75% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
<b>CASH/STABLE VALUE</b>		
American Century Prime Money Market Fund (A)	0.83% \$8.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%
American Century US Government Money Market Fund (A)	0.71% \$7.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0% Purchase fee: 0%