

**2020 § 408(b)(2) Service Provider Disclosure – Part II  
C 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 Market Neutral Value Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	-2.58%	-0.14%	0.71%	10/31/2011	2.21%	1.02% 0.64%
	Bloomberg Barclays US Treasury Bill 1-3 Month Index					
American Century All Cap Growth Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	34.22%	11.34%	12.19%	11/25/1983	31.13%	13.52% 14.78%
	<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.					
American Century Disciplined Growth Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	28.59%	9.45%	12.69%	09/30/2005	31.13%	13.52% 14.78%
	S&P 500 Growth 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 Emerging Markets Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	20.88%	6.22%	3.89%	09/30/1997	18.44%	5.61% 3.68% MSCI Emerging Markets NR Index
American Century Emerging Markets Small Cap Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	20.15%	N/A	8.55%	04/07/2016	18.44%	5.61% 10.72% MSCI Emerging Markets NR Index
American Century Equity Growth Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	27.08%	8.00%	11.34%	05/09/1991	31.49%	11.70% 13.56% S&P 500 Index
American Century Equity Income Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	22.87%	9.00%	9.90%	08/01/1994	31.93%	9.52% 12.16% S&P 500 Value Index
American Century Focused Global Growth Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	34.77%	9.34%	9.44%	12/01/1998	26.60%	8.41% 8.79% MSCI All Country World NR Index
American Century Focused International Growth Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	31.13%	N/A	10.46%	03/29/2016	21.51%	5.51% 9.20% MSCI All Country World ex-US NR Index
American Century Global Real Estate Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	28.53%	5.75%	6.55%	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 (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	36.47%	9.66%	-3.55%	08/17/1988	22.72%	5.58% -1.84% MSCI World Metals & Mining NR Index
American Century Global Small Cap Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	33.76%	N/A	15.28%	03/29/2016	26.60%	8.41% 12.01% MSCI All Country World NR Index
American Century Growth Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	34.06%	12.42%	12.55%	06/30/1971	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 03/01/2010 is based on a different share class for the investment.					
American Century Heritage Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	34.25%	9.39%	11.65%	11/10/1987	26.29%	9.72% 13.16% S&P MidCap 400 Growth Index
American Century Income & Growth Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	22.77%	7.26%	10.75%	12/17/1990	31.93%	9.52% 12.16% S&P 500 Value Index
American Century International Core Equity Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	15.11%	2.29%	3.93%	11/30/2006	21.51%	5.51% 4.97% MSCI All Country World ex-US NR Index
American Century International Growth (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	27.05%	5.08%	5.64%	05/09/1991	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 Opportunities Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	27.74%	7.54%	7.97%	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.				MSCI World ex-US SMID NR Index	
American Century International Value Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	11.22%	0.32%	2.42%	03/31/1997	21.51%	5.51% 4.97%
					MSCI All Country World ex-US NR Index	
American Century Large Company Value Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	26.37%	6.60%	9.79%	07/30/1999	31.93%	9.52% 12.16%
					S&P 500 Value Index	
American Century Mid Cap Value Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	27.52%	7.54%	11.08%	03/31/2004	26.08%	8.07% 12.16%
	<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.				S&P MidCap 400 Value Index	
American Century Real Estate Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	29.39%	6.17%	11.06%	09/21/1995	27.63%	8.47% 12.78%
					S&P 1500 REIT Industry Index	
American Century Select Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	34.97%	12.85%	12.82%	06/30/1971	31.13%	13.52% 14.78%
					S&P 500 Growth Index	
American Century Small Cap Growth Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	35.47%	10.61%	12.69%	06/01/2001	21.13%	10.87% 14.20%
					S&P SmallCap 600 Growth Index	

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	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
American Century Small Cap Value Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	32.17%	7.32%	9.93%	07/31/1998	24.54%	8.26% 12.52% S&P SmallCap 600 Value Index
American Century Small Company Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	18.54%	3.78%	9.58%	07/31/1998	22.78%	9.56% 13.35% S&P SmallCap 600 Index
American Century Sustainable Equity Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	32.49%	10.16%	12.20%	11/30/2004	31.49%	11.70% 13.56% S&P 500 Index
American Century Ultra Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	33.27%	13.50%	13.77%	11/02/1981	31.13%	13.52% 14.78% S&P 500 Growth Index
American Century Value Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	25.66%	6.43%	9.65%	09/01/1993	31.93%	9.52% 12.16% S&P 500 Value Index
<b>BOND</b>						
American Century Short Duration Inflation Protection Bond Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	3.77%	0.63%	1.14%	05/31/2005	8.43%	2.62% 3.36% Bloomberg Barclays U.S. Treasury TIPS Index
American Century Inflation-Adjusted Bond Fund (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	6.77%	1.10%	1.77%	02/10/1997	8.43%	2.62% 3.36% Bloomberg Barclays U.S. Treasury TIPS 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 Core Plus Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	7.96%	2.06%	2.81%	11/30/2006	8.72%	3.05%	3.75%
Bloomberg Barclays U.S. Aggregate Bond Index							
American Century Diversified Bond Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	7.34%	1.53%	2.44%	04/01/1993	8.72%	3.05%	3.75%
Bloomberg Barclays U.S. Aggregate Bond Index							
American Century Emerging Markets Debt Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	11.19%	4.34%	3.67%	07/29/2014	13.11%	5.84%	4.91%
Bloomberg Barclays EM USD Aggregate Index							
American Century Ginnie Mae Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	5.11%	0.89%	1.76%	09/23/1985	5.20%	1.99%	2.38%
<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.							
Bloomberg Barclays U.S. Government Intermediate Index							
American Century Global Bond Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	7.40%	2.12%	2.30%	01/31/2012	6.84%	2.31%	1.52%
Bloomberg Barclays Global Aggregate Index							
American Century Government Bond Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	5.20%	1.03%	1.64%	05/16/1980	5.20%	1.99%	2.38%
<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.							
Bloomberg Barclays U.S. Government Intermediate 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 High-Yield Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	12.07%	3.53%	5.12%	09/30/1997	14.32%	6.13% 7.57% Bloomberg Barclays U.S. Corporate High Yield Index
American Century International Bond Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	4.24%	-0.19%	-0.45%	01/07/1992	6.84%	2.31% 2.48% Bloomberg Barclays Global Aggregate Index
American Century Short Duration Strategic Income Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	4.18%	1.53%	1.11%	07/28/2014	4.03%	1.67% 1.60% Bloomberg Barclays U.S. Government/Credit 1-3 Year Index
American Century Short Duration Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	3.02%	0.89%	0.76%	11/30/2006	4.03%	1.67% 1.54% Bloomberg Barclays U.S. Government/Credit 1-3 Year Index
American Century Short-Term Government Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	1.91%	-0.03%	-0.13%	12/15/1982	3.59%	1.40% 1.25% Bloomberg Barclays U.S. Government 1-3 Year Index
American Century Strategic Income Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	8.67%	3.10%	2.63%	07/28/2014	8.72%	3.05% 3.23% Bloomberg Barclays U.S. Aggregate Bond 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>BLENDED</b>								
AC Alternatives Income Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	5.18%	N/A	1.62%	07/31/2015	13.99%	4.84%	5.30%	S&P Target Risk Conservative Index
American Century Strategic Allocation Aggressive (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	23.15%	6.41%	8.04%	02/15/1996	22.79%	7.79%	9.64%	S&P Target Risk Aggressive Index
American Century Strategic Allocation Conservative (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	14.87%	3.86%	5.27%	02/15/1996	15.71%	5.44%	6.10%	S&P Target Risk Moderate Index
American Century Strategic Allocation Moderate (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	19.51%	5.27%	6.84%	02/15/1996	19.20%	6.63%	7.87%	S&P Target Risk Growth Index
American Century One Choice In-Retirement Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	14.66%	3.93%	5.51%	08/31/2004	13.33%	4.67%	5.50%	S&P Target Date Retirement Income Index
	<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.				8.72%	3.05%	3.75%	Bloomberg Barclays U.S. Aggregate Bond Index
American Century Multi-Asset Real Return Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	14.00%	2.47%	0.81%	04/30/2010	15.71%	5.44%	5.99%	S&P Target Risk Moderate Index
American Century Multi-Asset Income Fund (C)  <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	14.22%	4.11%	3.96%	12/01/2014	15.71%	5.44%	5.44%	S&P Target Risk Moderate 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 2020 Portfolio (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	14.82%	4.10%	5.95%	05/30/2008	16.52%	6.16% 7.55% S&P Target Date 2020 Index  26.60% 8.41% 8.79% MSCI All Country World NR Index
American Century One Choice 2025 Portfolio (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	16.15%	4.49%	6.39%	08/31/2004	18.38%	6.73% 8.13% S&P Target Date 2025 Index  26.60% 8.41% 8.79% MSCI All Country World NR Index
American Century One Choice 2030 Portfolio (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	17.45%	4.88%	6.84%	05/30/2008	20.38%	7.27% 8.66% S&P Target Date 2030 Index  26.60% 8.41% 8.79% MSCI All Country World NR Index
American Century One Choice 2035 Portfolio (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	18.72%	5.28%	7.35%	08/31/2004	22.18%	7.77% 9.13% S&P Target Date 2035 Index  26.60% 8.41% 8.79% MSCI All Country World NR Index
American Century One Choice 2040 Portfolio (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	20.12%	5.69%	7.86%	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
American Century One Choice 2045 Portfolio (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	21.49%	6.12%	8.27%	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

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 2050 Portfolio (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	22.81%	6.43%	8.52%	05/30/2008	24.35%	8.49% 9.84% S&P Target Date 2050 Index
	<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.				26.60%	8.41% 8.79% MSCI All Country World NR Index
American Century One Choice 2055 Portfolio (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	23.22%	6.53%	7.73%	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 (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	23.66%	N/A	9.44%	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 (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	1.06%	0.47%	0.24%	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 (C) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	1.03%	N/A	0.49%	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 Market Neutral Value Fund (C)	4.50% \$45.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century All Cap Growth Fund (C)	2.00% \$20.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Disciplined Growth Fund (C)	2.02% \$20.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Emerging Markets Fund (C)	2.25% \$22.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Emerging Markets Small Cap Fund (C)	2.62% \$26.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Equity Growth Fund (C)	1.67% \$16.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Equity Income Fund (C)	1.92% \$19.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Focused Global Growth Fund (C)	2.07% \$20.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Focused International Growth Fund (C)	2.23% \$22.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Global Real Estate Fund (C)	2.11% \$21.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Global Gold Fund (C)	1.68% \$16.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Global Small Cap Fund (C)	2.50% \$25.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a %      Per \$1000	Shareholder Type Fees
American Century Growth Fund (C)	1.97%    \$19.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Heritage Fund (C)	2.01%    \$20.10	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Income & Growth Fund (C)	1.67%    \$16.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century International Core Equity Fund (C)	2.16%    \$21.60	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century International Growth Fund (C)	2.17%    \$21.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century International Opportunities Fund (C)	2.47%    \$24.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century International Value Fund (C)	2.31%    \$23.10	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Large Company Value Fund (C)	1.84%    \$18.40	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Mid Cap Value Fund (C)	1.98%    \$19.80	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Real Estate Fund (C)	2.15%    \$21.50	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Select Fund (C)	1.99%    \$19.90	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Small Cap Growth Fund (C)	2.27%    \$22.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Small Cap Value Fund (C)	2.25%    \$22.50	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Small Company Fund (C)	1.87%    \$18.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%

<b>Table 2 – Fees and Expenses</b>		
Name / Type of Option	Total Annual Gross Operating Expense As a %      Per \$1000	Shareholder Type Fees
American Century Sustainable Equity Fund (C)	1.84%    \$18.40	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Ultra Fund (C)	1.97%    \$19.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Value Fund (C)	1.98%    \$19.80	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
<b>BOND</b>		
American Century Short Duration Inflation Protection Bond Fund (C)	1.57%    \$15.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Inflation- Adjusted Bond Fund (C)	1.47%    \$14.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Core Plus Fund (C)	1.65%    \$16.50	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Diversified Bond Fund (C)	1.60%    \$16.00	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Emerging Markets Debt Fund (C)	1.97%    \$19.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Ginnie Mae Fund (C)	1.55%    \$15.50	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Global Bond Fund (C)	1.84%    \$18.40	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Government Bond Fund (C)	1.47%    \$14.70	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century High-Yield Fund (C)	1.79%    \$17.90	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century International Bond Fund (C)	1.81%    \$18.10	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Short Duration Strategic Income Fund (C)	1.61%    \$16.10	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%

<b>Table 2 – Fees and Expenses</b>		
Name / Type of Option	Total Annual Gross Operating Expense As a %      Per \$1000	Shareholder Type Fees
American Century Short Duration Fund (C)	1.59%    \$15.90	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Short-Term Government Fund (C)	1.55%    \$15.50	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Strategic Income Fund (C)	1.82%    \$18.20	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
<b>BLENDED</b>		
AC Alternatives Income Fund (C)	2.76%    \$27.60	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Strategic Allocation Aggressive (C)	2.26%    \$22.60	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Strategic Allocation Conservative (C)	2.08%    \$20.80	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Strategic Allocation Moderate (C)	2.20%    \$22.00	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century One Choice In-Retirement Fund (C)	1.80%    \$18.00	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Multi-Asset Real Return Fund (C)	1.93%    \$19.30	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century Multi-Asset Income Fund (C)	2.14%    \$21.40	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century One Choice 2020 Portfolio (C)	1.80%    \$18.00	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century One Choice 2025 Portfolio (C)	1.83%    \$18.30	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    Purchase fee: 0%
American Century One Choice 2030 Portfolio (C)	1.86%    \$18.60	Sales charge: 0%    Redemption fee: 0%    Deferred sales charge: 1.00%    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 2035 Portfolio (C)	1.88% \$18.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2040 Portfolio (C)	1.91% \$19.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.0% Purchase fee: 0%
American Century One Choice 2045 Portfolio (C)	1.94% \$19.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2050 Portfolio (C)	1.96% \$19.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2055 Portfolio (C)	1.97% \$19.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2060 Portfolio (C)	1.98% \$19.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
<b>CASH/STABLE Value</b>		
American Century Prime Money Market Fund (C)	1.33% \$13.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century US Government Money Market Fund (C)	1.21% \$12.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0.00% Purchase fee: 0%