

**2020 § 408(b)(2) Service Provider Disclosure – Part II**  
**Investor Class Plan**  
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 \*^**

<b>Table 1 – Variable Return Investments</b>									
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./ Inception		
<b>STOCK</b>									
AC Alternatives Discipline Long Short Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	6.50%	4.75%	10.33%	10/31/2011	31.49%	11.70%	14.67%	S&P 500 Index	
AC Alternatives Equity Market Neutral Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-7.57%	-1.22%	0.75%	09/30/2005	2.21%	1.02%	0.55%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index	
AC Alternatives Market Neutral Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-1.62%	0.86%	1.71%	10/31/2011	2.21%	1.02%	0.64%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month 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./ Inception
American Century Focused Dynamic Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	32.30%	14.08%	13.71%	05/31/2006	31.13%	13.52%	14.78% S&P 500 Growth Index
American Century All Cap Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	35.55%	12.46%	13.32%	11/25/1983	31.13%	13.52%	14.78% S&P 500 Growth Index
American Century Disciplined Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	29.94%	10.55%	13.82%	09/30/2005	31.13%	13.52%	14.78% S&P 500 Growth Index
American Century Emerging Markets Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	21.94%	7.26%	4.91%	09/30/1997	18.44%	5.61%	3.68% MSCI Emerging Markets NR Index
American Century Emerging Markets Small Cap Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	21.40%	N/A	9.65%	04/07/2016	18.44%	5.61%	10.72% MSCI Emerging Markets NR Index
American Century Equity Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	28.35%	9.08%	12.46%	05/09/1991	31.49%	11.70%	13.56% S&P 500 Index
American Century Equity Income Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	24.11%	10.08%	11.01%	08/01/1994	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./ Inception
American Century Focused Global Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	36.13%	10.44%	10.55%	12/01/1998	26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
American Century Focused International Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	32.47%	N/A	11.57%	03/29/2016	21.51%	5.51%	9.20%
					MSCI All Country World ex-US NR Index		
American Century Global Real Estate Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	29.92%	6.82%	7.62%	04/29/2011	26.60%	8.41%	7.66%
					MSCI All Country World NR Index		
American Century Global Gold Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	37.84%	10.75%	-2.58%	08/17/1988	22.72%	5.58%	-1.84%
					MSCI World Metals & Mining NR Index		
American Century Global Small Cap Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	35.09%	N/A	16.44%	03/29/2016	26.60%	8.41%	12.01%
					MSCI All Country World NR Index		
American Century Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	35.40%	13.54%	13.68%	06/30/1971	31.13%	13.52%	14.78%
					S&P 500 Growth Index		
American Century Heritage Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	35.52%	10.49%	12.77%	11/10/1987	26.29%	9.72%	13.16%
					S&P MidCap 400 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./ Inception
American Century Income & Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	23.98%	8.34%	11.86%	12/17/1990	31.93%	9.52%	12.16%
					S&P 500 Value Index		
American Century International Core Equity Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	16.27%	3.30%	4.96%	11/30/2006	21.51%	5.51%	4.97%
					MSCI All Country World ex-US NR Index		
American Century International Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	28.37%	6.14%	6.71%	05/09/1991	21.51%	5.51%	4.97%
					MSCI World ex-US SMID NR Index		
American Century International Opportunity Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	28.96%	8.63%	9.05%	06/01/2001	24.82%	7.35%	7.31%
					MSCI World ex-US SMID NR Index		
American Century International Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	12.49%	1.33%	3.45%	03/31/1997	21.51%	5.51%	4.97%
					MSCI All Country World ex-US NR Index		
American Century Large Company Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	27.61%	7.68%	10.90%	07/30/1999	31.93%	9.52%	12.16%
					S& 500 Value Index		
American Century Mid Cap Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	28.88%	8.63%	12.19%	03/31/2004	26.08%	8.07%	12.16%
					S&P MidCap 400 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./ Inception
American Century Non-US Intrinsic Value Fund (Inv) <a href="http://www.americancentury.com/prospectus">www.americancentury.com/prospectus</a>	15.86%	NA	10.20%	12/06/2018	21.51%	5.51%	21.51%
					MSCI All Country World ex-US NR Index		
American Century Real Estate Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	30.67%	7.24%	12.18%	09/21/1995	27.63%	8.47%	12.78%
					S&P 1500 REIT Industry Index		
American Century Select Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	36.31%	13.98%	13.95%	06/30/1971	31.13%	13.52%	14.78%
					S&P 500 Growth Index		
American Century Small Cap Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	36.74%	11.73%	13.83%	06/01/2001	21.13%	10.87%	14.20%
					S&P SmallCap 600 Growth Index		
American Century Small Cap Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	33.51%	8.41%	11.04%	07/31/1998	24.54%	8.26%	12.52%
					S&P SmallCap 600 Value Index		
American Century Small Company Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	19.71%	4.81%	10.69%	07/31/1998	22.78%	9.56%	13.35%
					S&P SmallCap 600 Index		
American Century Sustainable Equity Fund <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	33.82%	11.26%	13.34%	11/30/2004	31.49%	11.70%	13.56%
					S&P 500 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./ Inception
American Century Ultra Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	34.60%	14.64%	14.91%	11/02/1981	31.13%	13.52%	14.78% S&P 500 Growth Index
American Century Utilities Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	19.93%	7.06%	9.91%	03/01/1993	25.20%	10.51%	12.15% S&P 1500 Utilities Index
American Century Value Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	26.88%	7.49%	10.74%	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 (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	4.77%	1.65%	2.15%	05/31/2005	8.43%	2.62%	3.36% Bloomberg Barclays U.S. Treasury TIPS Index
American Century Inflation Adjusted Bond Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	7.85%	2.12%	2.80%	02/10/1997	8.43%	2.62%	3.36% Bloomberg Barclays U.S. Treasury TIPS Index
American Century Core Plus Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	9.04%	3.09%	3.84%	11/30/2006	8.72%	3.05%	3.75% 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./ Inception
American Century Diversified Bond Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	8.39%	2.55%	3.47%	04/01/1993	8.72%	3.05%	3.75%
Bloomberg Barclays U.S. Aggregate Bond Index							
American Century Emerging Markets Debt Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	12.38%	5.38	4.71%	07/29/2014	13.11%	5.84%	4.91%
Bloomberg Barclays EM USD Aggregate Index							
American Century Ginnie Mae Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	6.16%	1.90%	2.78%	09/23/1985	5.20%	1.99%	2.38%
Bloomberg Barclays U.S. Government Intermediate Index							
American Century Global Bond Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	8.41%	3.13%	3.32%	01/31/2012	6.84%	2.31%	1.52%
Bloomberg Barclays Global Aggregate Index							
American Century Government Bond Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	6.16%	2.02%	2.65%	05/16/1980	5.20%	1.99%	2.38%
Bloomberg Barclays U.S. Government Intermediate Index							
American Century High Income Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	12.32%	5.47%	4.64%	12/27/2012	14.32%	6.13%	5.37%
Bloomberg Barclays U.S. Corporate High Yield Index							
American Century High-Yield Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	13.21%	4.53%	6.16%	09/30/1997	14.32%	6.13%	7.57%
Bloomberg Barclays U.S. Corporate High Yield Index							

**Note on Performance:** Performance for this investment for the period prior to 10/02/2017 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./ Inception
American Century International Bond Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	5.21%	0.80%	0.54%	01/07/1992	6.84%	2.31%	2.48%
Bloomberg Barclays Global Aggregate Index							
American Century Short Duration Strategic Income Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	5.22%	2.55%	2.12%	07/28/2014	4.03%	1.67%	1.60%
Bloomberg Barclays U.S. Government/Credit 1-3 Year Index							
American Century Short Duration Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	3.95%	1.89%	1.76%	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 (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	2.91%	0.95%	0.87%	12/15/1982	3.59%	1.40%	1.25%
Bloomberg Barclays U.S. Government 1-3 Year Index							
American Century Strategic Income Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	9.76%	4.10%	3.66%	07/28/2014	8.72%	3.05%	3.23%
Bloomberg Barclays U.S. Aggregate Bond Index							
American Century Zero Coupon 2020 Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	2.56%	1.49%	4.27%	12/29/1989	3.59%	1.40%	1.25%
Bloomberg Barclays U.S. Government 1-3 Year Index							
American Century Zero Coupon 2025 Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	6.95%	2.73%	6.54%	02/15/1996	14.75%	4.16%	6.97%
Bloomberg Barclays U.S. Government Long 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./ Inception
<b>BLENDED</b>							
AC Alternatives Income Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	6.33%	N/A	2.64%	07/31/2015	13.99%	4.84%	5.30%
					S&P Target Risk Conservative Index		
American Century One Choice Portfolio: Aggressive (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	23.86%	7.44	9.29%	09/30/2004	22.79%	7.79%	9.64%
					S&P Target Risk Aggressive Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
American Century One Choice Portfolio: Conservative (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	16.07%	5.01%	6.55%	09/30/2004	15.71%	5.44%	6.10%
					S&P Target Risk Moderate Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
American Century One Choice Portfolio: Moderate (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	20.16%	6.29%	8.05%	09/30/2004	19.20%	6.63%	7.87%
					S&P Target Risk Growth Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
American Century One Choice Portfolio: Very Aggressive (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	27.64%	8.38%	10.30%	09/30/2004	22.79%	7.79%	9.64%
					S&P Target Risk Aggressive Index		
					26.60%	8.41%	8.79%
					MSCI All Country World NR Index		
American Century One Choice Portfolio: Very Conservative (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	11.97%	3.95%	4.80%	09/30/2004	13.99%	4.84%	5.31%
					S&P Target Risk Conservative 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./ Inception
American Century Strategic Allocation Aggressive (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	24.38%	7.48%	9.11%	02/15/1996	22.79%	7.79%	9.64%
S&P Target Risk Aggressive Index							
American Century Strategic Allocation Conservative (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	16.14%	4.91%	6.31%	02/15/1996	15.71%	5.44%	6.10%
S&P Target Risk Moderate Index							
American Century Strategic Allocation Moderate (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	20.66%	6.32%	7.92%	02/15/1996	19.20%	6.63%	7.87%
S&P Target Risk Growth Index							
American Century One Choice In-Retirement Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	15.85%	4.96%	6.56%	08/31/2004	13.33%	4.67%	5.50%
S&P Target Date Retirement Income Index							
					8.72%	3.05%	3.75%
Bloomberg Barclays U.S. Aggregate Bond Index							
American Century One Choice 2020 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	16.02%	5.15%	7.01%	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 (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	17.37%	5.55%	7.45%	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 (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	18.57%	5.94%	7.91%	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							

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./ Inception
American Century One Choice 2035 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	20.01%	6.35%	8.44%	08/31/2004	22.18%	7.77%	9.13%
American Century One Choice 2040 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	21.32%	6.76%	8.94%	05/30/2008	26.60%	8.41%	8.79%
American Century One Choice 2045 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	22.72%	7.19%	9.36%	08/31/2004	26.60%	8.41%	8.79%
American Century One Choice 2050 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	24.08%	7.49%	9.62%	05/30/2008	24.35%	8.49%	9.84%
American Century One Choice 2055 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	24.54%	7.61%	8.82%	03/31/2011	26.60%	8.41%	8.08%
American Century One Choice 2060 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	24.88%	N/A	10.54%	09/30/2015	24.48%	8.58%	11.43%
American Century Balance Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	19.63%	6.41%	8.72%	10/20/1988	26.60%	8.41%	11.87%
					19.20%	6.63%	7.87%

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./ Inception	
American Century Multi-Asset Real Return Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	15.18%	3.51%	1.83%	04/30/2010	15.71%	5.44%	5.99%	S&P Target Risk Moderate Index
American Century Multi-Asset Income Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	15.36%	5.16%	5.01%	12/01/2014	15.71%	5.44%	5.44%	S&P Target Risk Moderate Index
<b>CASH/STABLE VALUE</b>								
American Century Capital Preservation Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	1.74%	0.71%	0.36%	10/13/1972	2.21%	1.02%	0.55%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
American Century Prime Money Market Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	1.82%	0.81%	0.41%	04/01/1993	2.21%	1.02%	0.55%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index
American Century US Government Money Market Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	1.78%	0.73%	0.37%	11/17/1993	2.21%	1.02%	0.55%	Bloomberg Barclays U.S. Treasury Bill 1-3 Month Index

**Table 2 - Fee and Expense Information**

<b>Table 2 – Fees and Expenses</b>		
<b>Name / Type of Option</b>	<b>Total Annual Gross Operating Expense As a %      Per \$1000</b>	<b>Shareholder Type Fees</b>
<b>STOCK</b>		
AC Alternatives Discipline Long Short Fund (Inv)	2.06%    \$20.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
AC Alternatives Equity Market Neutral Fund (Inv)	3.13%    \$31.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
AC Alternatives Market Neutral Value Fund (Inv)	3.50%    \$35.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Focused Dynamic Growth Fund (Inv)	1.02%    \$10.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century All Cap Growth Fund (Inv)	1.00%    \$10.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Disciplined Growth Fund (Inv)	1.02%    \$10.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Emerging Markets Fund (Inv)	1.25%    \$12.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Emerging Markets Small Cap Fund (Inv)	1.62%    \$16.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Equity Growth Fund (Inv)	0.67%    \$6.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Equity Income Fund (Inv)	0.92%    \$9.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% 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 Focused Global Growth Fund (Inv)	1.07%      \$10.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Focused International Growth Fund (Inv)	1.23%      \$12.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Global Real Estate Fund (Inv)	1.11%      \$11.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Global Gold Fund (Inv)	0.68%      \$6.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Global Small Cap Fund (Inv)	1.50%      \$15.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Growth Fund (Inv)	0.97%      \$9.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Heritage Fund (Inv)	1.01%      \$10.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Income & Growth Fund (Inv)	0.67%      \$6.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Core Equity Fund (Inv)	1.16%      \$11.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Growth Fund (Inv)	1.17%      \$11.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Opportunities Fund (Inv)	1.47%      \$14.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Value Fund (Inv)	1.31%      \$13.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Large Company Value Fund (Inv)	0.84%      \$8.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Mid Cap Value Fund (Inv)	0.98%      \$9.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Non-US Intrinsic Value Fund (Inv)	1.31%      \$13.10	Sales charge 0% 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 As a      Per %      \$1000	Shareholder Type Fees
American Century Real Estate Fund (Inv)	1.15%    \$11.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Select Fund (Inv)	0.99 %    \$9.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Small Cap Growth Fund (Inv)	1.27%    \$12.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Small Cap Value Fund (Inv)	1.25%    \$12.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Small Company Fund (Inv)	0.87%    \$8.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Sustainable Equity Fund (Inv)	0.84%    \$8.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Ultra Fund (Inv)	0.97%    \$9.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Utilities Fund (Inv)	0.67%    \$6.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Value Fund (Inv)	0.98%    \$9.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
<b>BOND</b>		
American Century Short Duration Inflation Protection Bond Fund (Inv)	0.57%    \$5.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Inflation Adjusted Bond Fund (Inv)	0.47%    \$4.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Core Plus Fund (Inv)	0.65%    \$6.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Diversified Bond Fund (Inv)	0.60%    \$6.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Emerging Markets Debt Fund (Inv)	0.97%    \$9.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Ginnie Mae Fund (Inv)	0.55%    \$5.50	Sales charge 0% 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 As a %      Per \$1000	Shareholder Type Fees
American Century Global Bond Fund (Inv)	0.84%      \$8.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Government Bond Fund (Inv)	0.47%      \$4.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century High Income Fund (Inv)	0.79%      \$7.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century High-Yield Fund (Inv)	0.79%      \$7.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Bond Fund (Inv)	0.81%      \$8.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Short Duration Strategic Income Fund (Inv)	0.61%      \$6.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Short Duration Fund (Inv)	0.59%      \$5.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Short-Term Government Fund (Inv)	0.55%      \$5.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Income Fund (Inv)	0.82%      \$8.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Zero Coupon 2020 Fund (Inv)	0.55%      \$5.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Zero Coupon 2025 Fund (Inv)	0.55%      \$5.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
<b>BLENDDED</b>		
AC Alternatives Income Fund (Inv)	1.76%      \$17.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio: Aggressive (Inv)	0.97%      \$9.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% 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 One Choice Portfolio: Conservative (Inv)	0.81%      \$8.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio: Moderate (Inv)	0.90%      \$9.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio: Very Aggressive (Inv)	1.04%      \$10.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio: Very Conservative (Inv)	0.71%      \$7.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Allocation Aggressive (Inv)	1.26%      \$12.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Allocation Conservative (Inv)	1.08%      \$10.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Allocation Moderate (Inv)	1.20%      \$12.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice In-Retirement Portfolio (Inv)	0.80%      \$8.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2020 Portfolio (Inv)	0.80%      \$8.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2025 Portfolio (Inv)	0.83%      \$8.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2030 Portfolio (Inv)	0.86%      \$8.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2035 Portfolio (Inv)	0.88%      \$8.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2040 Portfolio (Inv)	0.91%      \$9.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2045 Portfolio (Inv)	0.94%      \$9.40	Sales charge 0% 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 As a %      Per \$1000	Shareholder Type Fees
American Century One Choice 2050 Portfolio (Inv)	0.96%      \$9.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2055 Portfolio (Inv)	0.97%      \$9.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2060 Portfolio (Inv)	0.98%      \$9.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Balanced Fund (Inv)	0.91%      \$9.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Multi-Asset Real Return Fund (Inv)	0.93%      \$9.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Multi-Asset Income Fund (Inv)	1.14%      \$11.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
<b>CASH/STABLE VALUE</b>		
American Century Capital Preservation Fund (Inv)	0.48%      \$4.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century US Government Money Market (Inv)	0.46%      \$4.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Prime Money Market (Inv)	0.58%      \$5.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%

\*You should consider the fund's investment objectives, risks, charges and expenses carefully before you invest. The fund's prospectus or summary prospectus, which can be obtained by visiting [americancentury.com](http://americancentury.com), contains this and other information about the fund, and should be read carefully before investing.

^ Data presented reflect past performance. Past performance is no guarantee of future results. Current performance may be higher or lower than the performance shown. Investment return and fund share value will fluctuate, and redemption value may be more or less than original cost. To obtain performance data current to the most recent month-end, please call 1-800-345-3533 or visit [americancentury.com](http://americancentury.com). Performance reflects Investor Class shares. For information about other share classes available, please consult the prospectus. Data assumes reinvestment of dividends and capital gains.