

# How much are you paying for your retirement plan?



No loads • No hassles • No kidding

FINANCIAL FYI\*

## Make the most out of your 403(b) or 457 plan with help from American Century Investments®

You work hard every day to prepare for your retirement. We will too – and it won't cost you extra<sup>1</sup>. As a low-cost retirement plan provider, American Century Investments has extensive experience managing retirement plans like yours, while still providing you with competitive benefits:

- More than 80 no-load mutual funds, in a wide range of investment types
- Investment guidance at no additional cost
- Personal assistance from a dedicated team of Business Retirement Specialists

## Wide range of no-load funds

Why pay extra when you can invest in no-load mutual funds? All of your retirement plan choices are no-load, which means you don't pay any up-front or back-end sales charges<sup>2</sup>. Over time, that can add up to substantial savings.

Choose from more than 80 funds at all risk levels and across every investment group — value and growth stock funds, taxable and non-taxable bond funds and money market funds.

## Get a complete portfolio in a single fund

Life is busy, so it's understandable that your retirement goals don't always get the attention they deserve. Our asset allocation portfolios simplify the investing process for you, so you can keep your goals on track.

When you invest in a professionally managed asset allocation portfolio, you invest in up to 14 individual American Century Investments® mutual funds, giving you a diversified portfolio in a single fund.

We offer two types of asset allocation portfolios that help to balance risk and reward for your retirement goals:

**Risk-based portfolios** are invested based on your comfort with risk and range from very conservative to very aggressive.

**Time-based portfolios** are invested based on your target retirement date (or when you plan to start using your money).

Take managing your investments off your to-do list. Consider our asset allocation portfolios.

### Enroll today!

Visit [americancentury.com/enroll](http://americancentury.com/enroll) or call a Business Retirement Specialist at 1-800-345-3533.

## Managing Money, Making a Difference

Since 1958, American Century Investments has been committed to helping clients reach their financial goals. To do this, we relentlessly focus on delivering superior investment performance and building long-term client relationships. We offer a broad range of no-load investments, and our dedicated professionals will help you select the investments that are right for you.

As a privately controlled and independent company, we are empowered to do the right thing for our clients. Through our ownership structure, more than 40% of our profits support research for the prevention, treatment and cure of gene-based diseases such as cancer.

The ultimate measure of our performance is your success.

## Expert investment guidance — at no charge

Not sure which funds are right for you or how to keep your 403(b) or 457 retirement plan investments on track? Our Business Retirement Specialists provide expert guidance to help you select funds for a balanced portfolio and help you adjust your overall investment strategy based on your changing needs — at no additional cost to you.

## Personalized service

We provide consistent, high-quality service and believe in putting investors first. Our knowledgeable Business Retirement Specialists will work with you every step of the way, including guiding you through your plan's enrollment process, helping you select investments and managing your account.

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**You should consider a fund's objectives, risks, charges and expenses carefully before you invest. The fund's prospectus or summary prospectus (if available), which can be obtained by calling 1-800-345-3533 or visiting [americancentury.com](http://americancentury.com), contains this and other information about the fund and should be read carefully before investing.**

*Diversification does not ensure a profit or protect against a loss in a declining market. Mutual fund investing involves market risk. Past performance is no guarantee of future results. Investment return and principal value will fluctuate and it is possible to lose money by investing.*

<sup>1</sup> A no-load fund is defined as a mutual fund in which shares are sold without a commission or sales charge. Shares are distributed directly by the investment company, instead of going through a secondary party. A load fund charges a commission at the time of the fund's purchase, at the time of its sale, or as a "level-load" for as long as the investor holds the fund.

<sup>2</sup> Both load and no-load funds have an expense ratio, which is the amount (%) of total investment that shareholders pay annually for mutual fund operating expenses and management fees. The expense ratio is taken out of each fund's current income, is disclosed in the prospectus and can be located on performance tables for each fund.

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[americancentury.com/enroll](http://americancentury.com/enroll) | 1-800-345-3533

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