



**PORTFOLIO
FIT**



**CAPITAL
GROUP®** | **AMERICAN
FUNDS®**

American Funds Retirement Income Portfolio Series

**CORE
MARKETS**

Why on the platform & why use in a client portfolio?

- 1 Unique focus on building portfolios to meet evolving retirement needs around provision of income, while preserving wealth. Portfolios are seen as a complement to traditional retirement offerings, including target date series or for clients seeking solutions focused on income and prefer a static asset allocation.
- 2 Leverages the knowledge and experience of Capital Group with its veteran Portfolio Oversight Committee selecting and combining funds to meet the investment objective of each model portfolio, and allowing asset class and security decisions be made by the multiple experienced portfolio counselors on each fund.
- 3 Focused on investing across multiple asset classes for income and limiting downside participation, the strategic mix of funds leads to a broadly diversified and actively-managed portfolio with exposure to less volatile, dividend paying equities and fixed income with lower correlation to equity.
- 4 Taking a slightly more conservative approach, a consistent track record has resulted in lower levels of volatility.
- 5 Implementation with low cost, actively-managed mutual funds has resulted in generating alpha for the long-term from security selection.

What do you need to know?

- 1 Three targeted withdrawal retirement income model portfolios: Conservative, 2.75%–3.25%; Moderate, 3.0%–3.75%; and Enhanced, 3.25%–4.0%.
- 2 The targeted level of income is not a guarantee and can vary from year to year, based on markets and resulting asset allocation from fund selection.
- 3 All exposures are a result of the bottom-up security selection within each fund that, when combined, helps to deliver on the income objectives with lower drawdown.
- 4 The portfolios seek to sustain a withdrawal rate while also emphasizing downside protection to help maintain wealth.

IMPORTANT INFORMATION

This is for informational purposes only, is not a solicitation, and should not be considered investment or tax advice. This report has been drawn from sources believed to be reliable, but its accuracy is not guaranteed, and is subject to change.

Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio. No investment strategy, such as asset allocation, can guarantee a profit or protect against loss. It is not possible to invest directly in an index.

Investments in equities, bonds, options, and other securities, whether held individually or through mutual funds and exchange traded funds, can decline significantly in response to adverse market conditions, company-specific events, changes in exchange rates, and domestic, international, economic, and political developments. Investments in bonds and fixed income related securities involve market and interest rate risk (prices can decline, if interest rates increase), and default risk (an issuer being unable to repay principal and interest). High-yield bonds are generally subject to greater risk of default than investment-grade bonds. Real estate investments are subject to credit and market risks, typically based on changes in interest rates and varied economic conditions. Investing in alternative investments, including managed futures, commodities, and currencies is not appropriate for all persons, as the risk of loss is substantial. Investments in futures involve market, counterparty, leverage, liquidity, interest rate, foreign currency, commodity, volatility, and other risks. Put writing is not a risk-free investment. Risks, such as a decline in the price of the underlying stock can occur, and may offset the gains received by the option premiums collected. Put writing may not be appropriate or suitable for long-term or inexperienced investors.

For more complete information about the various investment solutions available, including the investment objectives, risks and fees, please refer to the Disclosure Brochure and applicable Fund Prospectus. Please read them carefully before investing. For a copy, please contact your AssetMark Consultant.

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32133 | C19-15332 | 12/2019 | EXP 12/31/2020