

American Funds® Capital Income Builder® - Class F-1

Category
Global Allocation

Investment Objective & Strategy

From the investment's prospectus

The investment seeks (1) to provide a level of current income that exceeds the average yield on U.S. stocks generally and (2) to provide a growing stream of income over the years.

The fund normally will invest at least 90% of its assets in income-producing securities (with at least 50% of its assets in common stocks and other equity securities). It invests primarily in a broad range of income-producing securities, including common stocks and bonds. In seeking to provide the investors with a level of current income that exceeds the average yield on U.S. stocks, the fund generally looks to the average yield on stocks of companies listed on the S&P 500 Index.

Past name(s) : American Funds Capital Inc Bldr F1.

Volatility and Risk

Volatility as of 12-31-23



Risk Measures as of 12-31-23	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	12.28	0.70	0.99
3 Yr Beta	0.94	—	1.00

Principal Risks

Foreign Securities, Long-Term Outlook and Projections, Loss of Money, Not FDIC Insured, Active Management, Income, Issuer, Market/Market Volatility, Fixed-Income Securities

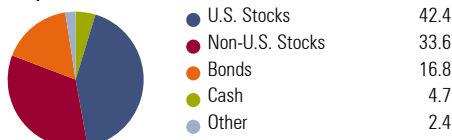
Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at <https://www.voyaretirementplans.com/fundonepagescolor/DisclosureGlossary.pdf>

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 12-31-23



Top 10 Holdings as of 12-31-23

Top 10 Holdings as of 12-31-23	% Assets
Broadcom Inc	3.95
Cap Grp Cent Fd Ser li	2.41
Philip Morris International Inc	2.21
Microsoft Corp	2.02
AbbVie Inc	1.96
RTX Corp	1.53
VICI Properties Inc Ordinary Shares	1.41
Abbott Laboratories	1.34
Gilead Sciences Inc	1.25
Zurich Insurance Group AG	1.19

Credit Analysis: % Bonds as of 12-31-23

AAA	77	BB	3
AA	2	B	0
A	8	Below B	0
BBB	9	Not Rated	1

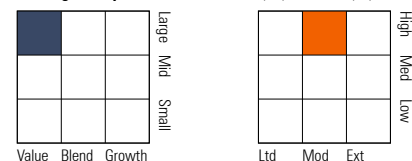
Operations

Gross Prosp Exp Ratio	0.66% of fund assets
Net Prosp Exp Ratio	0.66% of fund assets
Management Fee	0.23%
12b-1 Fee	0.25%
Other Fee	0.00%
Miscellaneous Fee(s)	0.18%
Fund Inception Date	03-15-01
Total Fund Assets (\$mil)	103,559.3
Annual Turnover Ratio %	106.00
Fund Family Name	American Funds

Notes

Restated to reflect current fees.

Morningstar Style Box™ as of 12-31-23(EQ) ; 12-31-23(F-I)



Morningstar Super Sectors as of 12-31-23

Morningstar Super Sectors as of 12-31-23	% Fund
Cyclical	31.51
Sensitive	35.74
Defensive	32.75

Morningstar F-I Sectors as of 12-31-23

Morningstar F-I Sectors as of 12-31-23	% Fund
Government	23.76
Corporate	12.44
Securitized	41.69
Municipal	0.15
Cash/Cash Equivalents	21.96
Derivative	0.00

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

James Lovelace, CFA. Since 1992.
David Hoag. Since 2004.

Advisor	Capital Research and Management Company
Subadvisor	—