ASSET CLASS/CATEGORY:
Target Date 2016-2020

American Funds T2020;R-3

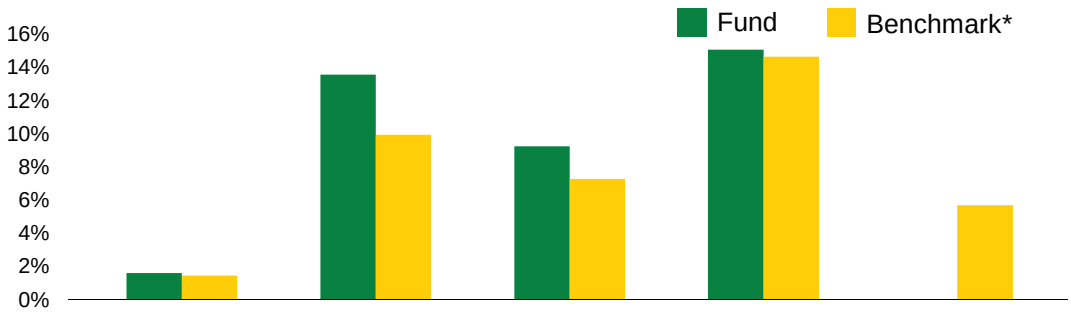
As of: 3/31/2014

Ticker: **RCCTX**

FUND INVESTMENT OBJECTIVE

The Fund seeks to provide for investors that plan to retire in 2020. Depending on its proximity to its target date, the Fund will seek to achieve the following: growth, income and conservation of capital. Each Fund will attempt to achieve its investment objectives by investing in a mix of American Funds.

AVERAGE ANNUAL TOTAL RETURN



	Crt. Qtr.	1 Year	3 Year	5 Year	10 Year
Fund	1.61%	13.58%	9.27%	15.09%	N/A
Benchmark*	1.46%	9.96%	7.30%	14.66%	5.71%

These figures reflect past performance and are not an indication of future performance. The investment return and unit/share value will fluctuate over time so that an investment may be worth more or less than the sum of your purchase payments. Current performance may be lower or higher than the performance figures quoted. Performance current to the most recent month-end may be reviewed by calling 800-421-4225. Average annual returns assume a steady compounded rate of return. All distributions are assumed to be reinvested. It is not the fund's year-by-year results, which actually varied over the periods shown.

**The benchmark for this fund is Lipper M-A Tgt 2020 IX*

FUND VOLATILITY (RISK)

Alpha[1] (3-Yr.): -0.02%*
Beta[2] (3-Yr.): 0.66%*
Standard Deviation[3] (3-Yr.): 2.42%
**Calculated against Lipper M-A Tgt 2020 IX*

GENERAL INFORMATION

Share Price (03/31/2014): **$11.34**
Fund Size (as of 2/28/2014): **$747.6m**
Fund Began: **2/1/2007**
Manager: **Team Managed**

Family & Address:
American Funds
333 South Hope Street
52nd Floor
Los Angeles, CA 90071-1406

FEES & EXPENSES

Fund total expense ratio (net):	**1.05%**
Fund total expense ratio (gross):	**1.15%**

PORTFOLIO COMPOSITION

Top Holdings (as of 12/31/2013)	
American Funds American Balanced Fund;R-6	8.16%
American Funds US Government Securities Fd;R-6	8.16%
American Funds Washington Mutual Inv Fund;R-6	8.16%
American Funds Investment Co of America;R-6	7.14%
American Funds American Mutual Fund;R-6	6.12%
American Funds Capital Income Builder;R-6	6.12%
American Funds Fundamental Investors Inc;R-6	6.12%
American Funds Income Fund of America;R-6	6.12%
American Funds Capital World Bond Fund;R-6	5.10%
American Funds Capital World Gro & Inc Fd;R-6	5.10%

Top 10 Holdings (% of total)	66.30%
Annual Turnover Ratio	3%

Asset Types (as of 12/31/2013)	
Equities	67.17%
Fixed Income	34.96%
Cash	-2.37%
Other	0.25%

Prices of equity securities change in response to many factors, including the company's earnings, net asset values, economic conditions, investor perceptions, and liquidity. Bond prices change in response to many factors, including market interest rates, inflation, the credit worthiness of the issuer, liquidity, and investor perception. Investments in bond funds are not guaranteed, and may lose value at any time. Target date funds are not guaranteed to reach a certain value by their target date, and may decline in value at any time.

To deter market-timing or other disruptive trading in fund shares, some funds have a fee on a redemption of shares recently purchased.

The prospectus contains important information about the mutual fund's features, risk, policies, charges, expenses, and investment objectives, which you should review and consider carefully along with your own financial circumstances before investing. The returns of the mutual fund do not reflect any plan or contract charges or expenses. If these were deducted, the returns would be lower. If applicable, plan sponsors may be able to choose a different share class if certain criteria are met, in which case charges and performance will differ.

The tables are provided for informational purposes only and should not be relied upon for making investment decisions. They are not intended to be a recommendation or a solicitation for anyone to buy or sell any securities. Information in each table is not a substitute for, or a summary of, the fund's prospectus. Information provided herein is derived from sources believed to be reliable. However, no representation or warranty (expressed or implied), is made by MetLife Securities, Inc. ("MSI") regarding the accuracy of the information, and no independent verification has been, or will be, completed by MSI on any of the information presented herein.

Prospectuses for the mutual fund investor options in your plan are available by calling the Participant Services Center. Please call the phone number listed on your quarterly statement.

MetLife and/or its affiliates receive fees from the mutual fund families and/or their affiliates for providing certain administrative, distribution, and/or recordkeeping services.

*[1]**Alpha** is a measure of the difference between a portfolio's actual returns and its expected returns, given its level of market risk, which is known as beta. A positive alpha indicates the portfolio has performed better than predicted, given its level of market risk(beta). A negative alpha indicates a portfolio has underperformed, given the expectations established by the fund's market risk exposure. Alpha may be useful in analyzing a manager's ability to add value on a risk adjusted basis to a portfolio's performance. [2]**Beta** is a means of measuring the volatility of a security in comparison with the market as a whole. A beta of 1 indicates that the security's price will move with the market. A beta of more or less than 1indicates that the security's price will be more or less volatile, respectively, than the market. [3]**Standard Deviation** measures the performance volatility of an investment against itself – that is, how much the investment goes up or down. The larger the standard deviation, the more likely the investment may experience a return that is far more or far less than its average.*

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