

CAPITAL GROUP

---

# Mesirow 3(21) Elite List

## 4Q2025

Report created on  
02.10.2026

## Elite list

The following investment options meet Mesirow's minimum criteria for investment option selection. Plan sponsors who select at least one option from each of our four Core Asset Classes (large cap domestic equity, large cap foreign equity, intermediate-term domestic bonds and cash equivalents) qualify for Mesirow's Fiduciary Partnership Service. At the end of this document, you'll find the Definitions and Guidance page, which offers our guidelines for selecting investment options and contains definitions of the various asset classes and investment styles offered.

**CORE** – Choose a minimum of one investment option from each of these four Core Asset Classes (large cap domestic equity, large cap foreign equity, intermediate-term domestic bonds and cash equivalents) to ensure that the lineup provides minimum asset class exposure for a basic diversified portfolio.

**SUPPLEMENTAL** – Selecting investment options from these asset classes is optional, but will offer plan participants better potential for diversification.

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
<b>CORE-LARGE CAP DOMESTIC EQUITY</b>				
American Funds' Fundamental Investors R-6	RFNGX	Large Core		
American Funds' The Investment Company of America R-6	RICGX	Large Core		
American Funds' Washington Mutual Investors Fund R-6	RWMGX	Large Core	●	●
Columbia Contrarian Core Inst3	COFYX	Large Core		
Fidelity 500 Index	FXAIX	Large Core	●	●
Hartford Core Equity R6	HAITX	Large Core		
iShares Russell 1000 Large-Cap Idx K	BRGKX	Large Core		
Vanguard 500 Index Admiral	VFIAX	Large Core		
American Funds' AMCAP Fund R-6	RAFGX	Large Growth		
American Funds' The Growth Fund of America R-6	RGAGX	Large Growth		
Fidelity Large Cap Growth Idx	FSPGX	Large Growth		
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	●	●
MFS Growth R6	MFEKX	Large Growth		
American Funds' American Mutual Fund R-6	RMFGX	Large Value		
Fidelity Large Cap Value Index	FLCOX	Large Value		
JPMorgan Equity Income R6	OIEJX	Large Value		
MFS Value R6	MEIKX	Large Value		
Putnam Large Cap Value R6	PEQSX	Large Value	●	●
<b>CORE-LARGE CAP FOREIGN EQUITY</b>				
American Funds' International Growth and Income Fund R-6	RIGGX	Intl Large Core	●	●
Fidelity International Index	FSPSX	Intl Large Core		

\* This investment option is closed to new plans

# Elite list

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Fidelity Total International Index	FTIHX	Intl Large Core		
iShares MSCI EAFE Intl Idx K	BTMKX	Intl Large Core		
iShares MSCI Total Intl Idx K	BDOKX	Intl Large Core		
American Funds International Vantage Fund R-6	RIVGX	Intl Large Growth		
American Funds' EUPAC Fund R-6	RERGX	Intl Large Growth	●	●
ClearBridge International Growth IS	LMGPX	Intl Large Growth		
Invesco International Growth R6	OIGIX	Intl Large Growth		
Columbia Overseas Value Inst3	COSYX	Intl Large Value		
Hartford Schroders Intl Multi-Cp Val SDR	SIDRX	Intl Large Value		
Vanguard International Value Inv	VTRIX	Intl Large Value		
<b>CORE-DOMESTIC BONDS</b>				
American Funds' The Bond Fund of America R-6	RBFGX	Interm-Term Core Bond	●	●
Fidelity U.S. Bond Index	FXNAX	Interm-Term Core Bond		
iShares US Aggregate Bond Index K	WFBIX	Interm-Term Core Bond		
American Funds Strategic Bond Fund R-6	RANGX	Interm-Term Core Plus Bond		
BlackRock Total Return K	MPHQX	Interm-Term Core Plus Bond	●	●
PGIM Total Return Bond R6	PTRQX	Interm-Term Core Plus Bond		
American Funds Corporate Bond Fund R-6	RCBFX	Interm-Term Corporate Bond		
American Funds' U.S. Government Securities Fund R-6	RGVGX	Interm-Term Govt Bond		
American Funds Mortgage Fund R-6	RMAGX	Mortgage-Backed Bond		
<b>CORE-CASH EQUIVALENTS</b>				
American Funds U.S. Government Money Market Fund R-6	RAFXX	Taxable Money Market	●	●

\* This investment option is closed to new plans

## Elite list

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
<b>SUPPLEMENTAL</b>				
American Funds Emerging Markets Bond Fund R-6	REGGX	Emerging Mkts Bond USD		
American Century Emerging Markets R6	AEDMX	Emerging Mkts Core		
American Funds Developing World Growth and Income Fund R-6	RDWGX	Emerging Mkts Core		
Fidelity Emerging Markets Idx	FPADX	Emerging Mkts Core		
Hartford Schroders Emerging Mkts Eq SDR	SEMTX	Emerging Mkts Core		
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	Emerging Mkts Core		
American Funds' New World Fund R-6	RNWXG	Emerging Mkts Growth	●	●
Columbia Emerging Markets Inst3	CEKYX	Emerging Mkts Growth		
American Funds Global Balanced Fund R-6	RGBGX	Global Asset Allocation		
American Funds' Capital Income Builder R-6	RIRGX	Global Asset Allocation		
American Funds' Capital World Bond Fund R-6	RCWGX	Global Bond Non-USD		
PIMCO International Bond (USD-Hdg) Instl	PFORX	Global Bond USD		
American Funds Global Insight Fund R-6	RGLGX	Global Large Core		
American Funds' Capital World Growth and Income Fund R-6	RWIGX	Global Large Core		
American Funds Global Growth Portfolio R-6	RGGGX	Global Large Growth		
American Funds' New Perspective Fund R-6	RNPGX	Global Large Growth	●	●
American Funds' The New Economy Fund R-6	RNGGX	Global Large Growth		
American Funds' SMALLCAP World Fund R-6	RLLGX	Global Small/Mid	●	●
American Funds' American High-Income Trust R-6	RITGX	High Yield	●	●
BlackRock High Yield K	BRHYX	High Yield		
PGIM High Yield R6	PHYQX	High Yield		
American Century Inflation-Adjs Bond R6	AIADX	Inflation-Linked Bond		
American Funds Inflation Linked Bond Fund R-6	RILFX	Inflation-Linked Bond	●	●
DFA Inflation-Protected Securities I	DIPSX	Inflation-Linked Bond		
Fidelity Inflation-Prot Bd Index	FIPDX	Inflation-Linked Bond		
PIMCO Real Return Instl	PRRIX	Inflation-Linked Bond		
Fidelity Long-Term Trs Bd Index	FNBGX	Long-Term Govt Bond		
Fidelity Advisor Stock Selec Mid Cp Z	FSLZX	Mid Core		
Fidelity Extended Market Index	FSMAX	Mid Core		
Fidelity Mid Cap Index	FSMDX	Mid Core		
iShares Russell Mid-Cap Index K	BRMKX	Mid Core		

\* This investment option is closed to new plans

## Elite list

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
Vanguard Mid Cap Index Admiral	VIMAX	Mid Core		
JPMorgan Mid Cap Growth R6	JMGMX	Mid Growth		
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid Growth		
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid Value		
American Funds Multi-Sector Income Fund R-6	RMDUX	Multi-Sector Bond		
PIMCO Income Instl	PIMIX	Multi-Sector Bond		
American Funds Preservation Portfolio R-6	RPPGX	Short-Term Bond		
American Funds' Intermediate Bond Fund of America R-6	RBOGX	Short-Term Bond		
American Funds' Short-Term Bond Fund of America R-6	RMMGX	Short-Term Bond		
DFA US Small Cap I	DFSTX	Small Core		
Fidelity Advisor Stock Selector Sm Cp Z	FSSZX	Small Core		
Fidelity Small Cap Index	FSSNX	Small Core	●	●
iShares Russell 2000 Small-Cap Idx K	BDBKX	Small Core		
Neuberger Intrinsic Value R6	NRINX	Small Core		
T. Rowe Price Small-Cap Value I	PRVIX	Small Core		
Vanguard Small Cap Index Admiral Shares	VSMAX	Small Core		
Vanguard Explorer Inv	VEXPX	Small Growth		
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth		
Columbia Small Cap Value Discv Inst 3	CSVYX	Small Value		
DFA US Targeted Value I	DFFVX	Small Value		
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value		
PIMCO Commodity Real Ret Strat Instl	PCRIX	Specialty - Commodities Diversified		
Vanguard Commodity Strategy Admiral	VCMDX	Specialty - Commodities Diversified		●
American Century Global Real Estate R6	ARYDX	Specialty - Global Real Estate		
American Funds Conservative Growth and Income Portfolio R-6	RINGX	Specialty - Real Asset		
DFA Real Estate Securities I	DFREX	Specialty - Real Estate		●
Vanguard Real Estate Index Admiral	VGSLX	Specialty - Real Estate		
American Funds Growth Portfolio R-6	RGWGX	Target Risk Aggressive		
American Funds Growth and Income Portfolio R-6	RGNGX	Target Risk Moderate Aggressive		
American Funds' The Income Fund of America R-6	RIDGX	Target Risk Moderate Aggressive		

### SUPPLEMENTAL - POSSIBLE QDIA

\* This investment option is closed to new plans

## Elite list

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) AMERICAN FUNDS CORE FUND LINEUP	MESIROW 3(21) FUND LINEUP
American Funds 2010 Target Date Retirement Income Fund R-6	RFTTX	Target Date 2000-2010	●	●
American Funds 2015 Target Date Retirement Income Fund R-6	RFJTX	Target Date 2015	●	●
American Funds 2020 Target Date Retirement Income Fund R-6	RRCTX	Target Date 2020	●	●
American Funds 2025 Target Date Retirement Income Fund R-6	RFDTX	Target Date 2025	●	●
American Funds 2030 Target Date Retirement Fund R-6	RFETX	Target Date 2030	●	●
American Funds 2035 Target Date Retirement Fund R-6	RFFTX	Target Date 2035	●	●
American Funds 2040 Target Date Retirement Fund R-6	RFGTX	Target Date 2040	●	●
American Funds 2045 Target Date Retirement Fund R-6	RFHTX	Target Date 2045	●	●
American Funds 2050 Target Date Retirement Fund R-6	RFITX	Target Date 2050	●	●
American Funds 2055 Target Date Retirement Fund R-6	RFKTX	Target Date 2055	●	●
American Funds 2060 Target Date Retirement Fund R-6	RFUTX	Target Date 2060	●	●
American Funds 2065 Target Date Retirement Fund R-6	RFVTX	Target Date 2065	●	●
American Funds 2070 Target Date Retirement Fund R-6	RFBFX	Target Date 2070+	●	●
American Funds Moderate Growth and Income Portfolio R-6	RBAGX	Target Risk Moderate		
American Funds Retirement Income Portfolio - Enhanced R-6	RVRPX	Target Risk Moderate		
American Funds Retirement Income Portfolio - Moderate R-6	RURPX	Target Risk Moderate		
American Funds' American Balanced Fund R-6	RLBGX	Target Risk Moderate	●	●
American Funds Retirement Income Portfolio - Conservative R-6	RTRPX	Target Risk Moderate Conservative		

\* This investment option is closed to new plans

# Mesirow 3(21) American Funds Core Fund Lineup

The Mesirow 3(21) American Funds Core Fund Lineup includes at least 60% American Funds required by the recordkeeper. This suggested lineup gives participants a variety of choices, with funds both in Mesirow's four Core Asset Classes and in Supplemental Asset Classes that may include but are not limited to Target Date, Target Risk, High Yield, Inflation-Linked Bond, Emerging Markets, Global Equity and Small Cap funds.

## CORE

INVESTMENT OPTION NAME	CATEGORY
<b>CORE-LARGE CAP DOMESTIC EQUITY</b>	
American Funds' Washington Mutual Investors Fund R-6	Large Core
Fidelity 500 Index	Large Core
JPMorgan Large Cap Growth R6	Large Growth
Putnam Large Cap Value R6	Large Value
<b>CORE-LARGE CAP FOREIGN EQUITY</b>	
American Funds' International Growth and Income Fund R-6	Intl Large Core
American Funds' EUPAC Fund R-6	Intl Large Growth
<b>CORE-DOMESTIC BONDS</b>	
American Funds' The Bond Fund of America R-6	Interm-Term Core Bond
BlackRock Total Return K	Interm-Term Core Plus Bond
<b>CORE-CASH EQUIVALENTS</b>	
American Funds U.S. Government Money Market Fund R-6	Taxable Money Market

## SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds' New World Fund R-6	Emerging Mkts Growth
American Funds' New Perspective Fund R-6	Global Large Growth
American Funds' SMALLCAP World Fund R-6	Global Small/Mid
American Funds' American High-Income Trust R-6	High Yield
American Funds Inflation Linked Bond Fund R-6	Inflation-Linked Bond
Fidelity Small Cap Index	Small Core

## TARGET DATE AND ALLOCATION

American Funds 2010 Target Date Retirement Income Fund R-6	Target Date 2000-2010
American Funds 2015 Target Date Retirement Income Fund R-6	Target Date 2015
American Funds 2020 Target Date Retirement Income Fund R-6	Target Date 2020
American Funds 2025 Target Date Retirement Income Fund R-6	Target Date 2025
American Funds 2030 Target Date Retirement Fund R-6	Target Date 2030
American Funds 2035 Target Date Retirement Fund R-6	Target Date 2035
American Funds 2040 Target Date Retirement Fund R-6	Target Date 2040
American Funds 2045 Target Date Retirement Fund R-6	Target Date 2045
American Funds 2050 Target Date Retirement Fund R-6	Target Date 2050
American Funds 2055 Target Date Retirement Fund R-6	Target Date 2055
American Funds 2060 Target Date Retirement Fund R-6	Target Date 2060
American Funds 2065 Target Date Retirement Fund R-6	Target Date 2065
American Funds 2070 Target Date Retirement Fund R-6	Target Date 2070+

\* This investment option is closed to new plans

# Mesirow 3(21) American Funds Core Fund Lineup

## SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds' American Balanced Fund R-6	Target Risk Moderate

\* This investment option is closed to new plans

# Mesirow 3(21) Fund Lineup

The Mesirow 3(21) Fund Lineup is exempt from 60% American Funds required by the recordkeeper for plans that meet certain requirements.\* This suggested lineup gives participants a variety of choices, with funds both in Mesirow's four Core Asset Classes and in Supplemental Asset Classes that may include but are not limited to Target Date, Target Risk, High Yield, Inflation-Linked Bond, Emerging Markets, Commodities Diversified, Real Estate, Global Equity, and Small Cap funds.

## CORE

INVESTMENT OPTION NAME	CATEGORY
<b>CORE-LARGE CAP DOMESTIC EQUITY</b>	
American Funds' Washington Mutual Investors Fund R-6	Large Core
Fidelity 500 Index	Large Core
JPMorgan Large Cap Growth R6	Large Growth
Putnam Large Cap Value R6	Large Value
<b>CORE-LARGE CAP FOREIGN EQUITY</b>	
American Funds' International Growth and Income Fund R-6	Intl Large Core
American Funds' EUPAC Fund R-6	Intl Large Growth
<b>CORE-DOMESTIC BONDS</b>	
American Funds' The Bond Fund of America R-6	Interm-Term Core Bond
BlackRock Total Return K	Interm-Term Core Plus Bond
<b>CORE-CASH EQUIVALENTS</b>	
American Funds U.S. Government Money Market Fund R-6	Taxable Money Market

## SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds' New World Fund R-6	Emerging Mkts Growth
American Funds' New Perspective Fund R-6	Global Large Growth
American Funds' SMALLCAP World Fund R-6	Global Small/Mid
American Funds' American High-Income Trust R-6	High Yield
American Funds Inflation Linked Bond Fund R-6	Inflation-Linked Bond
Fidelity Small Cap Index	Small Core
Vanguard Commodity Strategy Admiral	Specialty - Commodities Diversified
DFA Real Estate Securities I	Specialty - Real Estate

## TARGET DATE AND ALLOCATION

American Funds 2010 Target Date Retirement Income Fund R-6	Target Date 2000-2010
American Funds 2015 Target Date Retirement Income Fund R-6	Target Date 2015
American Funds 2020 Target Date Retirement Income Fund R-6	Target Date 2020
American Funds 2025 Target Date Retirement Income Fund R-6	Target Date 2025
American Funds 2030 Target Date Retirement Fund R-6	Target Date 2030
American Funds 2035 Target Date Retirement Fund R-6	Target Date 2035
American Funds 2040 Target Date Retirement Fund R-6	Target Date 2040
American Funds 2045 Target Date Retirement Fund R-6	Target Date 2045
American Funds 2050 Target Date Retirement Fund R-6	Target Date 2050
American Funds 2055 Target Date Retirement Fund R-6	Target Date 2055
American Funds 2060 Target Date Retirement Fund R-6	Target Date 2060

\* This investment option is closed to new plans

# Mesirow 3(21) Fund Lineup

## SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
American Funds 2065 Target Date Retirement Fund R-6	Target Date 2065
American Funds 2070 Target Date Retirement Fund R-6	Target Date 2070+
American Funds' American Balanced Fund R-6	Target Risk Moderate

\* This investment option is closed to new plans

# Definitions and Guidance

The following overview provides Mesirow's recommended guidelines. We encourage you to review this information prior to selecting your investments.

## CORE AND SUPPLEMENTAL ASSET CLASSES

- Core Asset Classes are asset classes that should be offered in your plan to ensure that the lineup provides minimum asset class exposure for a basic diversified portfolio.
- **Please select at least one investment option from each of the Core Asset Classes for your investment lineup.**
- Supplemental Asset Classes are optional, but their inclusion may be valuable to participants who possess more investment experience, understand the risks associated with specialized asset classes, and seek greater diversification opportunities.
- **You may select as many investment options as you would like from the Supplemental Asset Classes for your investment lineup.**

## ACTIVE VERSUS PASSIVE INVESTMENT OPTIONS

- Portfolio managers of active investment options seek to outperform an established market benchmark by handpicking securities and/or betting on certain segments of the market. Active investment options offer the potential for better returns than their passive peers, but often at the cost of greater volatility (i.e. larger performance swings) and higher expense ratios.
- Passive investment options, commonly known as index options, are those that seek to track the performance of a market benchmark. Passive investment options generally have lower volatility and expense ratios than active investment options of the same category.
- Choosing active investment options, passive investment options or both types is ultimately up to the plan sponsor. Active strategies tend to work better in some asset classes than others.
- **Our guideline recommendation for plan sponsors is to select at least one active fund and one passive fund in each of the Core Asset Classes, when possible, to give plan participants the flexibility to select a strategy that is most appropriate for their goals and objectives.**

## GROWTH, VALUE AND CORE INVESTMENT OPTIONS

- For domestic equities, our Core Asset Classes are comprised of core investment options, which provide a mix of growth and value style exposures. Managers of growth and value investment options do not share the same stock-picking style.
- Managers of growth investment options tend to invest in companies that they believe will experience attractive earnings growth. Typically, growth-oriented managers are less price conscious than their value-oriented peers.
- Managers of value investment options invest in companies that they believe are under priced by the market.
- **Our guideline recommendation for plan sponsors who are adding a style-specific investment option is to provide investment options that represent both styles to satisfy different investor preferences and to avoid style biases within the plan's investment lineup.**

\* This investment option is closed to new plans

## EMERGING MARKET INVESTMENT OPTIONS

- Emerging market investment options typically focus on stocks issued in developing economies. Emerging market investment options may be appropriate for a diversified investment lineup. However, plan sponsors should note that historically this asset class has exhibited higher return volatility (risk) than the international asset class.
- Investments that invest internationally involve risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

## HIGH YIELD INVESTMENT OPTIONS

- High yield investment options typically focus on bonds that are rated below investment grade. To compensate investors for the added credit risk, high yield bonds typically offer greater yield than investment grade bonds. High yield investment options may be appropriate for a diversified investment lineup. However, plan sponsors should note that this asset class has exhibited higher return volatility (risk) than our Core Asset Class of Domestic Bonds.
- An investment in high yield securities may be subject to more credit risks than higher quality securities.

## REAL ESTATE INVESTMENT OPTIONS

- Real estate investment options typically focus on Real Estate Investment Trusts (REITs), which invest in a portfolio of real estate or in companies in the real estate industry. Real estate investment options may be appropriate for a diversified investment lineup. However, plan sponsors should note that this asset class poses sector-specific risk.
- Investments that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

## TARGET RISK AND TARGET DATE INVESTMENT OPTIONS

The following investment options are encouraged for plans that wish to give participants the ability to achieve diversification through a single investment portfolio.

- **Target Risk** – A participant should choose the target risk portfolio that best matches his or her risk level. Allocations to various asset classes stay constant over time, so a participant may need to change portfolios should his or her risk profile change.
- **Target Date** – A participant should choose the target date portfolio that is closest to his or her anticipated retirement date. Unlike target risk investment options, which have a fixed asset allocation, target date investment options have allocations that automatically adjust over time, so that the portfolio becomes more conservative (typically, less equities and more fixed income and cash or cash equivalents) as the retirement date draws closer. This minimizes the need for participants to change portfolios.

Neither principal nor the underlying assets of target date investments are guaranteed at any time, including the target date. Investment risk remains at all times. There is no assurance that the recommended asset allocation will either maximize returns or minimize risk or be the appropriate allocation in all circumstances for every investor with a particular time horizon.

# Disclosure

## MESIROW FOOTNOTES AND DISCLOSURE

Mesirow Fiduciary Solutions is a division of Mesirow Financial Investment Management, Inc. The information provided herein is for informational purposes only and should not be construed as a recommendation to purchase or sell any particular security or investment vehicle(s) offered by Mesirow Financial Investment Management, Inc. or its affiliates. The information contained herein has been obtained from sources believed to be reliable, but is not necessarily complete and its accuracy cannot be guaranteed. Any opinions expressed are subject to change without notice. Other Mesirow affiliates may receive fees for selling or advising on the purchase or sale of products mentioned herein. Additionally, Mesirow affiliates may also receive fees paid by manufacturers or distributors of said products in connection to other professional services provided by the applicable Mesirow affiliate. The sale or advice provided is in no way related or contingent upon the payment received for these other services. It should not be assumed that any recommendations incorporated herein will be profitable or will equal past performance. Mesirow does not provide legal or tax advice. Advisory services offered through Mesirow Financial Investment Management, Inc., an SEC-registered investment advisor. Advisory Fees are described in Mesirow Financial Investment Management, Inc.'s Part 2A of the Form ADV. Mesirow refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. The Mesirow name and logo are registered service marks of Mesirow Financial Holdings, Inc. © 2026. All rights reserved.

## CAPITAL GROUP FOOTNOTES

\*Plans must have the American Funds Target Date Retirement Series as the QDIA (qualified default investment alternative); takeover plans must have completed a target date fund mapping conversion or re-enrollment.

\* This investment option is closed to new plans