

CAPITAL GROUP

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# Mesirow 3(21) Elite List

## 2Q2026

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## 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) FUND LINEUP |
|----------------------------------------------------------|-------|----------------------------|---------------------------|
| <b>CORE-LARGE CAP DOMESTIC EQUITY</b>                    |       |                            |                           |
| American Funds' Fundamental Investors R-4                | RFNEX | Large Core                 | ●                         |
| American Funds' The Investment Company of America R-4    | RICEX | Large Core                 |                           |
| American Funds' Washington Mutual Investors Fund R-4     | RWMEX | Large Core                 | ●                         |
| American Funds' AMCAP Fund R-4                           | RAFEX | Large Growth               |                           |
| American Funds' The Growth Fund of America R-4           | RGAEX | Large Growth               | ●                         |
| American Funds' American Mutual Fund R-4                 | RMFEX | Large Value                | ●                         |
| <b>CORE-LARGE CAP FOREIGN EQUITY</b>                     |       |                            |                           |
| American Funds' International Growth and Income Fund R-4 | RIGEX | Intl Large Core            | ●                         |
| American Funds International Vantage Fund R-4            | RIVKX | Intl Large Growth          |                           |
| American Funds' EUPAC Fund R-4                           | REREX | Intl Large Growth          | ●                         |
| <b>CORE-DOMESTIC BONDS</b>                               |       |                            |                           |
| American Funds' The Bond Fund of America R-4             | RBFEX | Interm-Term Core Bond      | ●                         |
| American Funds Core Plus Bond Fund R-4                   | AFPPX | Interm-Term Core Plus Bond |                           |
| American Funds Strategic Bond Fund R-4                   | RANEX | Interm-Term Core Plus Bond | ●                         |
| American Funds Corporate Bond Fund R-4                   | RCBDX | Interm-Term Corporate Bond |                           |
| American Funds' U.S. Government Securities Fund R-4      | RGVEX | Interm-Term Govt Bond      |                           |
| American Funds Mortgage Fund R-4                         | RMAEX | Mortgage-Backed Bond       |                           |
| <b>CORE-CASH EQUIVALENTS</b>                             |       |                            |                           |
| American Funds U.S. Government Money Market Fund R-4     | RADXX | Taxable Money Market       | ●                         |

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| INVESTMENT OPTION NAME                                      | ID    | CATEGORY                        | MESIROW 3(21) FUND LINEUP |
|-------------------------------------------------------------|-------|---------------------------------|---------------------------|
| <b>SUPPLEMENTAL</b>                                         |       |                                 |                           |
| American Funds Emerging Markets Bond Fund R-4               | REGEX | Emerging Mkts Bond USD          |                           |
| American Funds Developing World Growth and Income Fund R-4  | RDWEX | Emerging Mkts Core              |                           |
| American Funds' New World Fund R-4                          | RNWEX | Emerging Mkts Growth            | ●                         |
| American Funds Global Balanced Fund R-4                     | RGBEX | Global Asset Allocation         |                           |
| American Funds' Capital Income Builder R-4                  | RIREX | Global Asset Allocation         |                           |
| American Funds' Capital World Bond Fund R-4                 | RCWEX | Global Bond Non-USD             |                           |
| American Funds Global Insight Fund R-4                      | RGLX  | Global Large Core               |                           |
| American Funds' Capital World Growth and Income Fund R-4    | RWEX  | Global Large Core               |                           |
| American Funds Global Growth Portfolio R-4                  | RGEX  | Global Large Growth             |                           |
| American Funds' New Perspective Fund R-4                    | RNPEX | Global Large Growth             | ●                         |
| American Funds' The New Economy Fund R-4                    | RNGEX | Global Large Growth             |                           |
| American Funds' SMALLCAP World Fund R-4                     | RSLEX | Global Small/Mid                | ●                         |
| American Funds' American High-Income Trust R-4              | RITEX | High Yield                      | ●                         |
| American Funds Inflation Linked Bond Fund R-4               | RILD  | Inflation-Linked Bond           | ●                         |
| American Funds Multi-Sector Income Fund R-4                 | RMDRX | Multi-Sector Bond               |                           |
| American Funds Preservation Portfolio R-4                   | RPPEX | Short-Term Bond                 |                           |
| American Funds' Intermediate Bond Fund of America R-4       | RBOEX | Short-Term Bond                 |                           |
| American Funds' Short-Term Bond Fund of America R-4         | RAMEX | Short-Term Bond                 |                           |
| American Funds Conservative Growth and Income Portfolio R-4 | RINEX | Specialty - Real Asset          |                           |
| American Funds Growth Portfolio R-4                         | RGWEX | Target Risk Aggressive          |                           |
| American Funds Growth and Income Portfolio R-4              | RGNEX | Target Risk Moderate Aggressive |                           |
| American Funds' The Income Fund of America R-4              | RIDEX | Target Risk Moderate Aggressive |                           |
| <b>SUPPLEMENTAL - POSSIBLE QDIA</b>                         |       |                                 |                           |
| American Funds 2010 Target Date Retirement Income Fund R-4  | RDATX | Target Date 2000-2010           | ●                         |
| American Funds 2015 Target Date Retirement Income Fund R-4  | RDBTX | Target Date 2015                | ●                         |
| American Funds 2020 Target Date Retirement Income Fund R-4  | RDCTX | Target Date 2020                | ●                         |

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| INVESTMENT OPTION NAME                                        | ID    | CATEGORY                          | MESIROW 3(21) FUND LINEUP |
|---------------------------------------------------------------|-------|-----------------------------------|---------------------------|
| American Funds 2025 Target Date Retirement Income Fund R-4    | RDDTX | Target Date 2025                  | ●                         |
| American Funds 2030 Target Date Retirement Fund R-4           | RDETX | Target Date 2030                  | ●                         |
| American Funds 2035 Target Date Retirement Fund R-4           | RDFTX | Target Date 2035                  | ●                         |
| American Funds 2040 Target Date Retirement Fund R-4           | RDGTX | Target Date 2040                  | ●                         |
| American Funds 2045 Target Date Retirement Fund R-4           | RDHTX | Target Date 2045                  | ●                         |
| American Funds 2050 Target Date Retirement Fund R-4           | RDITX | Target Date 2050                  | ●                         |
| American Funds 2055 Target Date Retirement Fund R-4           | RDJTX | Target Date 2055                  | ●                         |
| American Funds 2060 Target Date Retirement Fund R-4           | RDKTX | Target Date 2060                  | ●                         |
| American Funds 2065 Target Date Retirement Fund R-4           | RDLTX | Target Date 2065                  | ●                         |
| American Funds 2070 Target Date Retirement Fund R-4           | RCAEX | Target Date 2070+                 | ●                         |
| American Funds Moderate Growth and Income Portfolio R-4       | RBAEX | Target Risk Moderate              |                           |
| American Funds Retirement Income Portfolio - Enhanced R-4     | RPRPX | Target Risk Moderate              |                           |
| American Funds Retirement Income Portfolio - Moderate R-4     | RNRPX | Target Risk Moderate              |                           |
| American Funds' American Balanced Fund R-4                    | RLBEX | Target Risk Moderate              | ●                         |
| American Funds Retirement Income Portfolio - Conservative R-4 | RMRPX | Target Risk Moderate Conservative |                           |

# Mesirow 3(21) Fund Lineup

The Mesirow 3(21) Fund Lineup gives participants a variety of choices. This suggested lineup offers 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, and Global Equity funds.

## CORE

| INVESTMENT OPTION NAME                                   | CATEGORY                   |
|----------------------------------------------------------|----------------------------|
| <b>CORE-LARGE CAP DOMESTIC EQUITY</b>                    |                            |
| American Funds' Fundamental Investors R-4                | Large Core                 |
| American Funds' Washington Mutual Investors Fund R-4     | Large Core                 |
| American Funds' The Growth Fund of America R-4           | Large Growth               |
| American Funds' American Mutual Fund R-4                 | Large Value                |
| <b>CORE-LARGE CAP FOREIGN EQUITY</b>                     |                            |
| American Funds' International Growth and Income Fund R-4 | Intl Large Core            |
| American Funds' EUPAC Fund R-4                           | Intl Large Growth          |
| <b>CORE-DOMESTIC BONDS</b>                               |                            |
| American Funds' The Bond Fund of America R-4             | Interm-Term Core Bond      |
| American Funds Strategic Bond Fund R-4                   | Interm-Term Core Plus Bond |
| <b>CORE-CASH EQUIVALENTS</b>                             |                            |
| American Funds U.S. Government Money Market Fund R-4     | Taxable Money Market       |

## SUPPLEMENTAL

| INVESTMENT OPTION NAME                                     | CATEGORY              |
|------------------------------------------------------------|-----------------------|
| American Funds' New World Fund R-4                         | Emerging Mkts Growth  |
| American Funds' New Perspective Fund R-4                   | Global Large Growth   |
| American Funds' SMALLCAP World Fund R-4                    | Global Small/Mid      |
| American Funds' American High-Income Trust R-4             | High Yield            |
| American Funds Inflation Linked Bond Fund R-4              | Inflation-Linked Bond |
| <b>TARGET DATE AND ALLOCATION</b>                          |                       |
| American Funds 2010 Target Date Retirement Income Fund R-4 | Target Date 2000-2010 |
| American Funds 2015 Target Date Retirement Income Fund R-4 | Target Date 2015      |
| American Funds 2020 Target Date Retirement Income Fund R-4 | Target Date 2020      |
| American Funds 2025 Target Date Retirement Income Fund R-4 | Target Date 2025      |
| American Funds 2030 Target Date Retirement Fund R-4        | Target Date 2030      |
| American Funds 2035 Target Date Retirement Fund R-4        | Target Date 2035      |
| American Funds 2040 Target Date Retirement Fund R-4        | Target Date 2040      |
| American Funds 2045 Target Date Retirement Fund R-4        | Target Date 2045      |
| American Funds 2050 Target Date Retirement Fund R-4        | Target Date 2050      |
| American Funds 2055 Target Date Retirement Fund R-4        | Target Date 2055      |
| American Funds 2060 Target Date Retirement Fund R-4        | Target Date 2060      |
| American Funds 2065 Target Date Retirement Fund R-4        | Target Date 2065      |
| American Funds 2070 Target Date Retirement Fund R-4        | Target Date 2070+     |
| American Funds' American Balanced Fund R-4                 | Target Risk Moderate  |

# 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.**

## 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

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