Mesirow

CAPITAL GROUP

Mesirow 3(21) Elite List

3Q2026

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RECORDKEEPERDIRECT R6 FUNDFLEX

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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
CORE-LARGE CAP DOMESTIC EQUITY			
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	
iShares S&P 500 Index K	WFSPX	Large Core	
Vanguard 500 Index Admiral	VFIAX	Large Core	
Vanguard MStar Large Cap Index Admiral	VLCAX	Large Core	
AB Large Cap Growth Z	APGZX	Large Growth	
American Funds' AMCAP Fund R-6	RAFGX	Large Growth	
American Funds' The Growth Fund of America R-6	RGAGX	Large Growth	
ClearBridge Large Cap Growth IS	LSITX	Large Growth	
Fidelity Large Cap Growth Idx	FSPGX	Large Growth	
Franklin DynaTech R6	FDTRX	Large Growth	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	●
MFS Growth R6	MFEKX	Large Growth	
Principal Blue Chip R6	PGBHX	Large Growth	
Voya Large-Cap Growth R6	VGOSX	Large Growth	
American Funds' American Mutual Fund R-6	RMFGX	Large Value	
Diamond Hill Large Cap Y	DHLYX	Large Value	
Fidelity Large Cap Value Index	FLCOX	Large Value	

* This investment option is closed to new plans

Elite list

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
JHancock Disciplined Value R6	JDVWX	Large Value	
JPMorgan Equity Income R6	OIEJX	Large Value	
MFS Value R6	MEIKX	Large Value	
Putnam Large Cap Value R6	PEQSX	Large Value	●
CORE-LARGE CAP FOREIGN EQUITY			
American Funds' International Growth and Income Fund R-6	RIGGX	Intl Large Core	●
Fidelity Global ex US Index	FSGGX	Intl Large Core	
Fidelity International Index	FSPSX	Intl Large Core	
Fidelity Total International Index	FTIHX	Intl Large Core	
Hartford International Opportunities R6	IHOVX	Intl Large Core	
iShares MSCI EAFE Intl Idx K	BTMKX	Intl Large Core	
iShares MSCI Total Intl Idx K	BDOKX	Intl Large Core	
Vanguard FTSE All-Wld ex-US Idx Admiral	VFWAX	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	
Fidelity Advisor International Growth Z	FZAJX	Intl Large Growth	
Invesco International Growth R6	OIGIX	Intl Large Growth	
MFS International Growth R6	MGRDX	Intl Large Growth	
Vanguard International Growth Adm	VWILX	Intl Large Growth	
Columbia Overseas Value Inst3	COSYX	Intl Large Value	
Dodge & Cox International Stock X	DOXFX	Intl Large Value	
Hartford International Value R6	HILUX	Intl Large Value	
Hartford Schroders Intl Multi-Cp Val SDR	SIDRX	Intl Large Value	
Transamerica International Equity R6	TAINX	Intl Large Value	
Vanguard International Value Inv	VTRIX	Intl Large Value	
CORE-DOMESTIC BONDS			
American Funds' The Bond Fund of America R-6	RBFGX	Interm-Term Core Bond	●
Fidelity Advisor Investment Gr Bd Z	FIKQX	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	
Vanguard Total Bond Market Index Adm	VBTLX	Interm-Term Core Bond	
Allspring Core Plus Bond R6	STYJX	Interm-Term Core Plus Bond	
American Funds Core Plus Bond Fund R-6	AFPSX	Interm-Term Core Plus Bond	

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Elite list

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
American Funds Strategic Bond Fund R-6	RANGX	Interm-Term Core Plus Bond	
BlackRock Total Return K	MPHQX	Interm-Term Core Plus Bond	●
Dodge & Cox Income X	DOXIX	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	
CORE-CASH EQUIVALENTS			
American Funds U.S. Government Money Market Fund R-6	RAFXX	Taxable Money Market	●

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Elite list

INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
SUPPLEMENTAL			
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	
DFA Emerging Markets Core Equity 2 I	DFCEX	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	RNWGX	Emerging Mkts Growth	●
Columbia Emerging Markets Inst3	CEKYX	Emerging Mkts Growth	
Invesco Developing Markets R6	ODVIX	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	
MFS Global Opportunistic Bd R6	MGBOX	Global Bond 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	
Carillon Scout Mid Cap R-6	CSMUX	Mid Core	
Fidelity Advisor Stock Selec Mid Cp Z	FSLZX	Mid Core	

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Elite list

	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	Fidelity Extended Market Index	FSMAX	Mid Core	
	Fidelity Mid Cap Index	FSMDX	Mid Core	
	Invesco Main Street Mid Cap R6	OPMIX	Mid Core	
	iShares Russell Mid-Cap Index K	BRMKX	Mid Core	
	Vanguard MStar Mid Cap Index Admiral	VIMAX	Mid Core	
	Invesco Discovery Mid Cap Growth R6	OEGIX	Mid Growth	
	JPMorgan Mid Cap Growth R6	JMGMX	Mid Growth	
	T. Rowe Price Instl Mid-Cap Equity Gr	PMEGX	Mid Growth	
	Vanguard MStar Mid Cap Growth Index Adm	VMGMX	Mid Growth	
	Victory Pioneer Select Mid Cap Growth R6	PSMKX	Mid Growth	
	Allspring Special Mid Cap Value R6	WFPRX	Mid Value	
	American Century Mid Cap Value R6	AMDVX	Mid Value	
	JHancock Disciplined Value Mid Cap R6	JVMRX	Mid Value	
	Vanguard MStar Mid Cap Value Index Adm	VMVAX	Mid Value	
	American Funds Multi-Sector Income Fund R-6	RMDUX	Multi-Sector Bond	
	Neuberger Strategic Income R6	NRSIX	Multi-Sector Bond	
	PIMCO Income Instl	PIMIX	Multi-Sector Bond	
	Thornburg Strategic Income R6	TSRSX	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	
	Lord Abbett Short Duration Income R6	LDLVX	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	●
	Invesco Main Street Small Cap R6	OSSIX	Small Core	
	iShares Russell 2000 Small-Cap Idx K	BDBKX	Small Core	
	Neuberger Intrinsic Value R6	NRINX	Small Core	
	Nomura Small Cap Core R6	DCZRX	Small Core	
	T. Rowe Price Small-Cap Value I	PRVIX	Small Core	
	Vanguard MStar Small Cap Index Admiral	VSMAX	Small Core	
	American Beacon Stephens Sm Cp Gr R6	STSRX	Small Growth	
	Columbia Small Cap Growth Inst3	CSGYX	Small Growth	
*	Fidelity Advisor Small Cap Growth Z	FIDGX	Small Growth	
*	Invesco Discovery R6	ODIIX	Small Growth	

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Elite list

	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
*	JPMorgan Small Cap Growth R6	JGSMX	Small Growth	
*	Putnam Small Cap Growth R6	PLKGX	Small Growth	
	Vanguard Explorer Inv	VEXPX	Small Growth	
	Vanguard MStar Small Cap Growth Idx Adm	VSGAX	Small Growth	
	Voya Small Cap Growth R6	VLNPX	Small Growth	
	American Century Small Cap Value R6	ASVDX	Small Value	
	Columbia Small Cap Value Discv Inst 3	CSVYX	Small Value	
	DFA US Targeted Value I	DFFVX	Small Value	
*	Franklin Small Cap Value R6	FRCSX	Small Value	
*	Undiscovered Managers Behavioral Val R6	UBVFX	Small Value	
	Vanguard MStar Small Cap Value Indx Adm	VSIAX	Small Value	
	BlackRock Commodity Strategies K	BCSKX	Specialty - Commodities Diversified	
	DFA Commodity Strategy Institutional	DCMSX	Specialty - Commodities Diversified	
	PIMCO Commodity and Real Ret Bd Alp Inst	PCRIX	Specialty - Commodities Diversified	
	Vanguard Commodity Strategy Admiral	VCMDX	Specialty - Commodities Diversified	●
	American Century Global Real Estate R6	ARYDX	Specialty - Global Real Estate	
	MFS Global Real Estate R6	MGLRX	Specialty - Global Real Estate	
	PGIM Select Real Estate R6	SREQX	Specialty - Global Real Estate	
	Principal Global Real Estate Sec R6	PGRSX	Specialty - Global Real Estate	
	American Funds Conservative Growth and Income Portfolio R-6	RINGX	Specialty - Real Asset	
	Cohen & Steers Realty Shares Z	CSJZX	Specialty - Real Estate	
	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				
	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	●

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Elite list

	INVESTMENT OPTION NAME	ID	CATEGORY	MESIROW 3(21) FUND LINEUP
	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	●
	Fidelity Balanced K6	FBKFX	Target Risk Moderate	
	Janus Henderson Balanced N	JABNX	Target Risk Moderate	
	T. Rowe Price Balanced I	RBAIX	Target Risk Moderate	
*	T. Rowe Price Capital Appreciation I	TRAIX	Target Risk Moderate	
	American Funds Retirement Income Portfolio - Conservative R-6	RTRPX	Target Risk Moderate Conservative	
	Franklin Conservative Allocation R6	FTCMX	Target Risk Moderate Conservative	

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Mesirow 3(21) Fund Lineup

The Mesirow 3(21) Fund 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
CORE-LARGE CAP DOMESTIC EQUITY	
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
CORE-LARGE CAP FOREIGN EQUITY	
American Funds' International Growth and Income Fund R-6	Intl Large Core
American Funds' EUPAC Fund R-6	Intl Large Growth
CORE-DOMESTIC BONDS	
American Funds' The Bond Fund of America R-6	Interm-Term Core Bond
BlackRock Total Return K	Interm-Term Core Plus Bond
CORE-CASH EQUIVALENTS	
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
American Funds 2065 Target Date Retirement Fund R-6	Target Date 2065

* This investment option is closed to new plans

Mesirow 3(21) Fund Lineup

SUPPLEMENTAL

INVESTMENT OPTION NAME	CATEGORY
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.**

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.

* This investment option is closed to new plans

Disclosure

MESIROW FOOTNOTES AND DISCLOSURE

* This investment option may be closed to new plans.

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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