

**2022 § 408(b)(2) Service Provider Disclosure – Part II**  
**Investor Class Plan**  
Investment Options 12/31/2021

This document includes important information to help you compare the investment options under your retirement plan.

**Document Summary**

This section has two tables. Table 1 consists of performance information for investment options available from American Century Investments. This table shows you how well the investments have performed in the past. Table 2 shows your participants the fees and expenses they will pay if they invest in an option. For more information about any of the investments shown here, please visit [americancentury.com](http://americancentury.com) and review the funds' prospectus.

**Table 1 - Performance Information \*^**

<b>Table 1 – Variable Return Investments</b>								
Name	Average Annual Total Return as of 12/31/2021				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception	
<b>STOCK</b>								
AC Alternatives Market Neutral Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-1.55%	-1.72%	0.70%	10/31/2011	18.54%	14.40%	11.85%	MSCI All Country World NR Index
American Century Focused Dynamic Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	7.00%	28.59%	19.41%	05/31/2006	32.01%	24.11%	19.23%	S&P 500 Growth Index
American Century Disciplined Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	23.81%	20.58%	16.99.%	09/30/2005	32.01%	24.11%	19.23%	S&P 500 Growth Index

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Disciplined Core Value Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	23.70%	14.03%	13.70%	12/17/1990	24.90%	11.90%	13.29%
					S&P 500 Value Index		
American Century Emerging Markets Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-6.04%	11.06%	7.47%	09/30/1997	-2.54%	9.87%	5.49%
					MSCI Emerging Markets NR Index		
American Century Emerging Markets Small Cap Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	14.34%	12.51%	11.53%	04/07/2016	-2.54%	9.87%	8.87%
					MSCI Emerging Markets NR Index		
American Century Equity Growth Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	26.52%	16.25%	14.64%	05/09/1991	28.71%	18.47%	16.55%
					S&P 500 Index		
American Century Equity Income Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	16.78%	9.68%	11.08%	08/01/1994	24.90%	11.90%	13.29%
					S&P 500 Value Index		
American Century Focused Large Cap Value Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	17.97%	9.56%	11.70%	07/30/1999	24.90%	11.90%	13.29%
					S&P 500 Value Index		
American Century Focused Global Growth Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	13.51%	18.71%	14.09%	12/01/1998	18.54%	14.40%	11.85%
					MSCI All Country World NR Index		

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Focused International Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	7.86%	16.85%	14.17%	03/29/2016	7.82%	9.61%	9.21%
MSCI All Country World ex-US NR Index							
American Century Global Real Estate Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	32.81%	12.88%	11.07%	04/29/2011	18.54%	14.40%	11.85%
MSCI All Country World NR Index							
American Century Global Gold Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-8.86%	8.88%	-3.30%	08/17/1988	14.33%	14.55%	2.82%
MSCI World Metals & Mining NR Index							
American Century Global Small Cap Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	17.85%	23.07%	21.40%	03/29/2016	18.54%	14.40%	13.85%
MSCI All Country World NR Index							
American Century Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	27.49%	24.46%	18.22%	06/30/1971	32.01%	24.11%	19.23%
S&P 500 Growth Index							
American Century Heritage Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	11.10%	19.91%	15.67%	11/10/1987	18.90%	14.66%	14.54%
S&P MidCap 400 Growth Index							
American Century International Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	8.41%	14.11%	10.03%	05/09/1991	7.82%	9.61%	7.28%
MSCI All Country World ex-US NR Index							

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century International Opportunity Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	5.40%	14.84%	12.18%	06/01/2001	9.52%	10.21%	9.22%
MSCI World ex-US SMID NR Index							
American Century International Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	8.65%	6.03%	5.82%	03/31/1997	7.82%	9.61%	7.28%
MSCI All Country World ex-US NR Index							
American Century Mid Cap Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	23.14%	9.38%	12.79%	03/31/2004	30.65%	11.08%	13.55%
S&P MidCap 400 Value Index							
American Century Non-US Intrinsic Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	10.03%	NA	2.59%	12/06/2018	7.82%	9.61%	13.17%
MSCI All Country World ex-US NR Index							
American Century Real Estate Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	41.32%	11.09%	11.01%	09/21/1995	42.34%	12.82%	12.39%
S&P 1500 REIT Industry Index							
American Century Select Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	25.18%	23.22%	18.21%	06/30/1971	32.01%	24.11%	19.23%
S&P 500 Growth Index							
American Century Small Cap Growth Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	7.10%	21.47%	16.95%	06/01/2001	22.62%	14.37%	15.35%
S&P SmallCap 600 Growth Index							

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Small Cap Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	36.91%	12.73%	13.89%	07/31/1998	30.95%	10.25%	13.52%
American Century Small Company Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	20.97%	9.80%	11.92%	07/31/1998	26.82%	12.42%	14.50%
American Century Sustainable Equity Fund <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	28.60%	19.53%	16.29%	11/30/2004	28.71%	18.47%	16.55%
American Century Ultra Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	23.21%	26.95%	20.17%	11/02/1981	32.01%	24.11%	19.23%
American Century Utilities Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	13.74%	6.21%	8.74%	03/01/1993	17.95%	11.38%	11.14%
American Century Value Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	24.21%	9.30%	11.76%	09/01/1993	24.90%	11.90%	13.29%
<b>BOND</b>							

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Short Duration Inflation Protection Bond Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	6.30%	3.36%	1.87%	05/31/2005	5.96%	5.34%	3.09%
Bloomberg U.S. Treasury TIPS Index							
American Century Inflation Adjusted Bond Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	6.37%	4.92%	2.63%	02/10/1997	5.96%	5.34%	3.09%
Bloomberg U.S. Treasury TIPS Index							
American Century Core Plus Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	0.52%	4.06%	3.26%	11/30/2006	-1.54%	3.57%	2.90%
Bloomberg U.S. Aggregate Bond Index							
American Century Diversified Bond Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-0.85%	3.40%	2.83%	04/01/1993	-1.54%	3.57%	2.90%
Bloomberg U.S. Aggregate Bond Index							
American Century Emerging Markets Debt Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-1.57%	4.14%	4.08%	07/29/2014	-1.65%	4.57%	4.21%
Bloomberg EM USD Aggregate Index							
American Century Ginnie Mae Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-1.66%	1.94%	1.63%	09/23/1985	-1.69%	2.32%	1.68%
Bloomberg U.S. Government Intermediate Index							
American Century Global Bond Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-1.24%	2.97%	2.98%	01/31/2012	-4.90%	3.32%	1.59%
Bloomberg Global Aggregate Index							

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Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Government Bond Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-1.15%	2.84%	1.93%	05/16/1980	-1.69%	2.32%	1.68%
Bloomberg U.S. Government Intermediate Index							
American Century High Income Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	6.20%	6.12%	5.76%	12/27/2012	5.28%	6.30%	5.76%
Bloomberg U.S. Corporate High Yield Index							
American Century High-Yield Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	4.44%	5.10%	5.50%	09/30/1997	5.28%	6.30%	6.83%
Bloomberg U.S. Corporate High Yield Index							
American Century International Bond Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-7.11%	2.61%	0.16%	01/07/1992	-4.90%	3.32%	1.75%
Bloomberg Global Aggregate Index							
American Century Short Duration Strategic Income Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	2.03%	3.14%	2.55%	07/28/2014	-0.47%	1.85%	1.55%
Bloomberg U.S. Government/Credit 1-3 Year Index							
American Century Short Duration Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	1.02%	2.34%	1.73%	11/30/2006	-0.47%	1.85%	1.39%
Bloomberg U.S. Government/Credit 1-3 Year Index							
American Century Short-Term Government Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	-0.09%	1.49%	0.82%	12/15/1982	-0.60%	1.62%	1.10%
Bloomberg U.S. Government 1-3 Year Index							

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	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Strategic Income Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	2.54%	5.08%	4.23%	07/28/2014	-1.54%	3.57%	3.13%
Bloomberg U.S. Aggregate Bond Index							
American Century Zero Coupon 2025 Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	0.53%	4.95%	3.63%	02/15/1996	-1.69%	2.32%	1.68%
Bloomberg U.S. Government Intermediate Index							
<b>BLENDED</b>							
American Century One Choice Portfolio: Aggressive (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	13.88%	12.79%	11.15%	09/30/2004	15.62%	12.24%	11.04%
S&P Target Risk Aggressive Index							
MSCI All Country World NR Index					18.54%	14.40%	11.85%
American Century One Choice Portfolio: Conservative (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	9.03%	8.57%	7.36%	09/30/2004	7.12%	8.08%	6.81%
S&P Target Risk Moderate Index							
MSCI All Country World NR Index					18.54%	14.40%	11.85%
American Century One Choice Portfolio: Moderate (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	11.83%	10.94%	9.49%	09/30/2004	11.37%	10.19%	8.96%
S&P Target Risk Growth Index							
MSCI All Country World NR Index					18.54%	14.40%	11.85%
American Century One Choice Portfolio: Very Aggressive (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	15.87%	14.64%	12.79%	09/30/2004	15.62%	12.24%	11.04%
S&P Target Risk Aggressive Index							
MSCI All Country World NR Index					18.54%	14.40%	11.85%



Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century One Choice Portfolio: Very Conservative (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	6.63%	6.28%	5.22%	09/30/2004	4.99%	7.00%	5.60%
					S&P Target Risk Conservative Index		
					18.54%	14.40%	11.85%
					MSCI All Country World NR Index		
American Century Strategic Allocation Aggressive (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	14.95%	13.18%	11.15%	02/15/1996	15.62%	12.24%	11.04%
					S&P Target Risk Aggressive Index		
American Century Strategic Allocation Conservative (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	9.36%	8.74%	7.26%	02/15/1996	7.12%	8.08%	6.81%
					S&P Target Risk Moderate Index		
American Century Strategic Allocation Moderate (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	12.24%	11.15%	9.44%	02/15/1996	11.37%	10.19%	8.96%
					S&P Target Risk Growth Index		
American Century One Choice In-Retirement Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	8.89%	8.09%	7.16%	08/31/2004	5.11%	6.52%	5.59%
					S&P Target Date Retirement Income Index		
					-1.54%	3.57%	2.90%
					Bloomberg U.S. Aggregate Bond Index		
American Century Balanced Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	16.03%	11.36%	9.86%	10/20/1988	11.37%	10.19%	8.96%
					S&P Target Risk Growth Index		
American Century One Choice Blend + 2015 Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	6.10%	03/10/2021	8.01%	8.08%	6.79%
					S&P Target 2015 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century One Choice Blend + 2020 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	6.88%	03/10/2021	8.76%	8.60%	7.20%
					S&P Target Date 2020 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		
American Century One Choice Blend + 2025 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	6.67%	03/10/2021	10.67%	9.65%	8.09%
					S&P Target Date 2025 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		
American Century One Choice Blend + 2030 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	7.03%	03/10/2021	12.61%	10.63%	9.08%
					S&P Target Date 2030 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		
American Century One Choice Blend + 2035 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	7.42%	03/10/2021	14.93%	11.67%	10.27%
					S&P Target Date 2035 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		
American Century One Choice Blend + 2040 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	8.09%	03/10/2021	16.55%	12.40%	11.07%
					S&P Target Date 2040 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		
American Century One Choice Blend + 2045 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	8.64%	03/10/2021	17.51%	12.81%	11.56%
					S&P Target Date 2045 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		
American Century One Choice Blend + 2050 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	9.14%	03/10/2021	17.99%	13.07%	11.77%
					S&P Target Date 2050 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century One Choice Blend + 2055 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	9.40%	03/10/2021	18.19%	13.18%	11.85%
					S&P Target Date 2055 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		
American Century One Choice Blend + 2060 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	9.50%	03/10/2021	18.19%	13.18%	11.85%
					S&P Target Date 2055 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		
American Century One Choice Blend + 2065 Fund (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	N/A	N/A	10.09%	03/10/2021	18.19%	13.18%	11.85%
					S&P Target Date 2055 Index		
					18.54%	14.40%	13.36%
					MSCI All Country World NR Index		
American Century One Choice 2025 Portfolio (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	9.38%	8.82%	8.11.%	08/31/2004	10.67%	9.65%	9.01%
					S&P Target Date 2025 Index		
					18.54%	14.40%	11.85%
					MSCI All Country World NR Index		
American Century One Choice 2030 Portfolio (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	10.10%	9.53%	8.77%	05/30/2008	12.61%	10.63%	9.83%
					S&P Target Date 2030 Index		
					18.54%	14.40%	11.85%
					MSCI All Country World NR Index		
American Century One Choice 2035 Portfolio (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	10.80%	10.28%	9.48%	08/31/2004	14.93%	11.67%	10.63%
					S&P Target Date 2035 Index		
					18.54%	14.40%	11.85%
					MSCI All Country World NR Index		
American Century One Choice 2040 Portfolio (Inv)  <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	11.45%	11.05%	10.17%	05/30/2008	16.55%	12.40%	11.19%
					S&P Target Date 2040 Index		
					18.54%	14.40%	11.85%
					MSCI All Country World NR Index		

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century One Choice 2045 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	12.30%	11.85%	10.81%	08/31/2004	17.51% S&P Target Date 2045 Index 18.54%	12.81% 14.40%	11.56% 11.85% MSCI All Country World NR Index
American Century One Choice 2050 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	13.37%	12.57%	11.27%	05/30/2008	17.99% S&P Target Date 2050 Index 18.54%	13.07% 14.40%	11.83% 11.85% MSCI All Country World NR Index
American Century One Choice 2055 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	13.87%	12.85%	11.52%	03/31/2011	18.19% S&P Target Date 2055 Index 18.54%	13.18% 14.40%	12.00% 11.85% MSCI All Country World NR Index
American Century One Choice 2060 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	14.38%	13.08%	12.32%	09/30/2015	18.19% S&P Target Date 2055 Index 18.54%	13.18% 14.40%	12.88% 13.61% MSCI All Country World NR Index
American Century One Choice 2065 Portfolio (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	14.55%	N/A	25.51%	09/23/2020	18.19% S&P Target Date 2055 Index 18.54%	13.18% 14.40%	27.43% 27.85% MSCI All Country World NR Index
<b>CASH/STABLE VALUE</b>							
American Century Capital Preservation Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	0.01%	0.76%	0.38%	10/13/1972	0.04%	1.08%	0.58% Bloomberg U.S. Treasury Bill 1-3 Month Index
American Century Prime Money Market Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	0.01%	0.87%	0.45%	04/01/1993	0.04%	1.08%	0.58% Bloomberg U.S. Treasury Bill 1-3 Month Index

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2021				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century US Government Money Market Fund (Inv) <a href="http://americancentury.com/prospectus">americancentury.com/prospectus</a>	0.01%	0.78%	0.40%	11/17/1993	0.04%	1.08%	0.58%
					Bloomberg U.S. Treasury Bill 1-3 Month Index		

**Table 2 - Fee and Expense Information**

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder Type Fees
<b>STOCK</b>		
AC Alternatives Market Neutral Value Fund (Inv)	3.78% \$37.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Focused Dynamic Growth Fund (Inv)	0.85% \$8.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a %      Per \$1000	Shareholder Type Fees
American Century Disciplined Growth Fund (Inv)	1.01%      \$10.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Disciplined Core Value Fund (Inv)	0.66%      \$6.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Emerging Markets Fund (Inv)	1.26%      \$12.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Emerging Markets Small Cap Fund (Inv)	1.40%      \$14.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Equity Growth Fund (Inv)	0.66%      \$6.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Equity Income Fund (Inv)	0.92%      \$9.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Focused Large Cap Value Fund (Inv)	0.83%      \$8.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Focused Global Growth Fund (Inv)	1.07%      \$10.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Focused International Growth Fund (Inv)	1.09%      \$10.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Global Real Estate Fund (Inv)	1.12%      \$11.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Global Gold Fund (Inv)	0.67%      \$6.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Global Small Cap Fund (Inv)	1.12%      \$11.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Growth Fund (Inv)	0.97%      \$9.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Heritage Fund (Inv)	1.01%      \$10.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Growth Fund (Inv)	1.18%      \$11.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%

<b>Table 2 – Fees and Expenses</b>		
Name / Type of Option	Total Annual Gross Operating Expense As a      Per %      \$1000	Shareholder Type Fees
American Century International Opportunities Fund (Inv)	1.40%    \$14.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Value Fund (Inv)	1.11%    \$11.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Mid Cap Value Fund (Inv)	0.98%    \$9.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Non-US Intrinsic Value Fund (Inv)	1.17%    \$11.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Real Estate Fund (Inv)	1.16%    \$11.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Select Fund (Inv)	0.99%    \$9.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Small Cap Growth Fund (Inv)	1.22%    \$12.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Small Cap Value Fund (Inv)	1.19%    \$11.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Small Company Fund (Inv)	0.86%    \$8.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Sustainable Equity Fund (Inv)	0.79%    \$7.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Ultra Fund (Inv)	0.97%    \$9.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Utilities Fund (Inv)	0.66%    \$6.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Value Fund (Inv)	1.00%    \$10.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
<b>BOND</b>		
American Century Short Duration Inflation Protection Bond Fund (Inv)	0.57%    \$5.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Inflation Adjusted Bond Fund (Inv)	0.47%    \$4.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder Type Fees
American Century Core Plus Fund (Inv)	0.56% \$5.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Diversified Bond Fund (Inv)	0.60% \$6.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Emerging Markets Debt Fund (Inv)	0.98% \$9.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Ginnie Mae Fund (Inv)	0.55% \$5.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Global Bond Fund (Inv)	0.85% \$8.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Government Bond Fund (Inv)	0.47% \$4.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century High Income Fund (Inv)	0.79% \$7.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century High-Yield Fund (Inv)	0.79% \$7.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Bond Fund (Inv)	0.81% \$8.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Short Duration Strategic Income Fund (Inv)	0.53% \$5.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Short Duration Fund (Inv)	0.60% \$6.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Short-Term Government Fund (Inv)	0.55% \$5.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Income Fund (Inv)	0.79% \$7.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Zero Coupon 2025 Fund (Inv)	0.55% \$5.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
<b>BLENDDED</b>		
American Century One Choice Portfolio: Aggressive (Inv)	0.93% \$9.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%



Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a %      Per \$1000	Shareholder Type Fees
American Century One Choice Portfolio: Conservative (Inv)	0.79%      \$7.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio: Moderate (Inv)	0.87%      \$8.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio: Very Aggressive (Inv)	1.03%      \$10.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio: Very Conservative (Inv)	0.70%      \$7.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Allocation Aggressive (Inv)	1.33%      \$13.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Allocation Conservative (Inv)	1.11%      \$11.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Allocation Moderate (Inv)	1.25%      \$12.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice In-Retirement Portfolio (Inv)	0.78%      \$7.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Balanced Fund (Inv)	0.91%      \$9.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2015 (Inv)	0.62%      \$6.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2020 (Inv)	0.62%      \$6.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2025 (Inv)	0.60%      \$6.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2030 (Inv)	0.59%      \$5.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a % Per \$1000	Shareholder Type Fees
American Century One Choice Portfolio Blend+ 2035 (Inv)	0.58% \$5.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2040 (Inv)	0.58% \$5.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2045 (Inv)	0.58% \$5.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2050 (Inv)	0.58% \$5.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2055 (Inv)	0.58% \$5.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2060 (Inv)	0.58% \$5.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2065 (Inv)	0.58% \$5.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2025 Portfolio (Inv)	0.79% \$7.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2030 Portfolio (Inv)	0.82% \$8.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2035 Portfolio (Inv)	0.85% \$8.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2040 Portfolio (Inv)	0.87% \$8.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2045 Portfolio (Inv)	0.90% \$9.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%

<b>Table 2 – Fees and Expenses</b>		
<b>Name / Type of Option</b>	<b>Total Annual Gross Operating Expense</b> As a %      Per \$1000	<b>Shareholder Type Fees</b>
American Century One Choice 2050 Portfolio (Inv)	0.92%      \$9.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2055 Portfolio (Inv)	0.93%      \$9.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2060 Portfolio (Inv)	0.94%      \$9.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice 2065 Portfolio (Inv)	0.94%      \$9.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
<b>CASH/STABLE VALUE</b>		
American Century Capital Preservation Fund (Inv)	0.48%      \$4.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Prime Money Market (Inv)	0.58%      \$5.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century US Government Money Market (Inv)	0.45      \$4.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%

\*You should consider the fund's investment objectives, risks, charges and expenses carefully before you invest. The fund's prospectus or summary prospectus, which can be obtained by visiting [americancentury.com](http://americancentury.com), contains this and other information about the fund, and should be read carefully before investing.

^ Data presented reflect past performance. Past performance is no guarantee of future results. Current performance may be higher or lower than the performance shown. Investment return and fund share value will fluctuate, and redemption value may be more or less than original cost. To obtain performance data current to the most recent month-end, please call 1-800-345-3533 or visit [americancentury.com](http://americancentury.com). Performance reflects Investor Class shares. For information about other share classes available, please consult the prospectus. Data assumes reinvestment of dividends and capital gains.