

2023 § 408(b)(2) Service Provider Disclosure – Part II
Investor Class Plan
Investment Options 12/31/2022

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 and review the funds' prospectus.

Table 1 - Performance Information *^

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 12/31/2022				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception	
STOCK								
American Century Focused Dynamic Growth Fund (Inv) americancentury.com/prospectus	-36.32%	10.72%	13.32%	05/31/2006	-29.41%	10.28%	13.59%	S&P 500 Growth Index
American Century Disciplined Growth Fund (Inv) americancentury.com/prospectus	-31.44%	6.75%	11.03%	09/30/2005	-29.41%	10.28%	13.59%	S&P 500 Growth Index
American Century Disciplined Core Value Fund (Inv) americancentury.com/prospectus	-12.59%	6.92%	10.67%	12/17/1990	-5.22%	7.58%	10.86%	S&P 500 Value Index

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Emerging Markets Fund (Inv) americancentury.com/prospectus	-28.16%	-3.60%	1.69%	09/30/1997	-20.09%	-1.40%	1.44%
American Century Emerging Markets Small Cap Fund (Inv) americancentury.com/prospectus	-23.01%	0.06%	5.55%	04/07/2016	-20.09%	-1.40%	4.47%
American Century Equity Growth Fund (Inv) americancentury.com/prospectus	-22.91%	6.08%	10.02%	05/09/1991	-18.11%	9.42%	12.56%
American Century Equity Income Fund (Inv) americancentury.com/prospectus	-3.14%	6.29%	9.52%	08/01/1994	-5.22%	7.58%	10.86%
American Century Focused Large Cap Value Fund (Inv) americancentury.com/prospectus	1.71%	7.64%	10.20%	07/30/1999	-5.22%	7.58%	10.86%
American Century Focused Global Growth Fund (Inv) americancentury.com/prospectus	-22.88%	7.34%	9.39%	12/01/1998	-18.36%	5.23%	7.98%
American Century Focused International Growth Fund (Inv) americancentury.com/prospectus	-26.56%	3.72%	6.95%	03/29/2016	-16.00%	0.88%	5.04%

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Global Real Estate Fund (Inv) americancentury.com/prospectus	-26.13%	3.42%	4.80%	04/29/2011	-18.36%	5.23%	7.98%
MSCI All Country World NR Index							
American Century Global Gold Fund (Inv) americancentury.com/prospectus	-12.55%	3.88%	-3.81%	08/17/1988	7.15%	9.73%	3.44%
MSCI World Metals & Mining NR Index							
American Century Global Small Cap Fund (Inv) americancentury.com/prospectus	-29.46%	7.46%	12.03%	03/29/2016	-18.36%	5.23%	8.37%
MSCI All Country World NR Index							
American Century Growth Fund (Inv) americancentury.com/prospectus	-31.43%	9.50%	12.37%	06/30/1971	-29.41%	10.28%	13.59%
S&P 500 Growth Index							
American Century Heritage Fund (Inv) americancentury.com/prospectus	-28.14%	7.89%	10.26%	11/10/1987	-18.96%	6.02%	10.39%
S&P MidCap 400 Growth Index							
American Century International Growth Fund (Inv) americancentury.com/prospectus	-24.99%	2.07%	4.82%	05/09/1991	-16.00%	0.88%	3.80%
MSCI All Country World ex-US NR Index							
American Century International Opportunity Fund (Inv) americancentury.com/prospectus	-30.19%	-0.78%	5.83%	06/01/2001	-20.23%	0.06%	5.11%
MSCI World ex-US SMID NR Index							

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century International Value Fund (Inv) americancentury.com/prospectus	-11.44%	-0.43%	2.80%	03/31/1997	-16.00%	0.88%	3.80%
MSCI All Country World ex-US NR Index							
American Century Mid Cap Value Fund (Inv) americancentury.com/prospectus	-1.47%	6.69%	10.92%	03/31/2004	-6.93%	6.98%	10.84%
S&P MidCap 400 Value Index							
American Century Non-US Intrinsic Value Fund (Inv) americancentury.com/prospectus	-8.91%	NA	-0.36%	12/06/2018	-16.00%	0.88%	5.05%
MSCI All Country World ex-US NR Index							
American Century Real Estate Fund (Inv) americancentury.com/prospectus	-24.71%	3.91%	6.15%	09/21/1995	-26.04%	4.48%	7.16%
S&P 1500 REIT Industry Index							
American Century Select Fund (Inv) americancentury.com/prospectus	-28.93%	9.38%	12.68%	06/30/1971	-29.41%	10.28%	13.59%
S&P 500 Growth Index							
American Century Small Cap Growth Fund (Inv) americancentury.com/prospectus	-26.41%	9.11%	11.88%	06/01/2001	-21.08%	6.11%	11.13%
S&P SmallCap 600 Growth Index							
American Century Small Cap Value Fund (Inv) americancentury.com/prospectus	-14.72%	7.09%	10.37%	07/31/1998	-11.04%	5.38%	10.33%
S&P SmallCap 600 Value Index							

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Small Company Fund (Inv) americancentury.com/prospectus	-21.39%	2.56%	7.84%	07/31/1998	-16.10%	5.88%	10.82% S&P SmallCap 600 Index
American Century Sustainable Equity Fund americancentury.com/prospectus	-19.53%	9.31%	12.18%	11/30/2004	-18.11%	9.42%	12.56% S&P 500 Index
American Century Ultra Fund (Inv) americancentury.com/prospectus	-32.46%	11.05%	14.02%	11/02/1981	-29.41%	10.28%	13.59% S&P 500 Growth Index
American Century Utilities Fund (Inv) americancentury.com/prospectus	-5.08%	4.98%	7.72%	03/01/1993	1.37%	9.14%	11.10% S&P 1500 Utilities Index
American Century Value Fund (Inv) americancentury.com/prospectus	0.19%	7.58%	10.28%	09/01/1993	-5.22%	7.58%	10.86% S&P 500 Value Index
BOND							
American Century Short Duration Inflation Protection Bond Fund (Inv) americancentury.com/prospectus	-3.90%	2.39%	1.12%	05/31/2005	-11.85%	2.11%	1.12% Bloomberg U.S. Treasury TIPS Index

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Inflation Adjusted Bond Fund (Inv) americancentury.com/prospectus	-12.38%	1.56%	0.63%	02/10/1997	-11.85%	2.11%	1.12%
Bloomberg U.S. Treasury TIPS Index							
American Century Core Plus Fund (Inv) americancentury.com/prospectus	-15.19%	-0.20%	1.01%	11/30/2006	-13.01%	0.02%	1.06%
Bloomberg U.S. Aggregate Bond Index							
American Century Diversified Bond Fund (Inv) americancentury.com/prospectus	-13.88%	-0.29%	0.79%	04/01/1993	-13.01%	0.02%	1.06%
Bloomberg U.S. Aggregate Bond Index							
American Century Emerging Markets Debt Fund (Inv) americancentury.com/prospectus	-12.56%	0.04%	1.95%	07/29/2014	-15.26%	-0.42%	1.59%
Bloomberg EM USD Aggregate Index							
American Century Ginnie Mae Fund (Inv) americancentury.com/prospectus	-11.50%	-0.76%	0.16%	09/23/1985	-7.73%	0.46%	0.69%
Bloomberg U.S. Government Intermediate Index							
American Century Global Bond Fund (Inv) americancentury.com/prospectus	-12.85%	-0.55%	1.04%	01/31/2012	-16.25%	-1.70%	-0.46%
Bloomberg Global Aggregate Index							
American Century Government Bond Fund (Inv) americancentury.com/prospectus	-12.54%	-0.31%	0.35%	05/16/1980	-7.73%	0.46%	0.69%
Bloomberg U.S. Government Intermediate Index							

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century High Income Fund (Inv) americancentury.com/prospectus	-11.38%	2.21%	4.19%	12/27/2012	-11.19%	2.31%	4.03%
	Note on Performance: Performance for this investment for the period prior to 10/02/2017 is based on a different share class for the investment.				Bloomberg U.S. Corporate High Yield Index		
American Century High-Yield Fund (Inv) americancentury.com/prospectus	-11.82%	1.31%	2.73%	09/30/1997	-11.19%	2.31%	4.03%
					Bloomberg U.S. Corporate High Yield Index		
American Century International Bond Fund (Inv) americancentury.com/prospectus	-19.97%	-3.79%	-2.43%	01/07/1992	-16.25%	-1.70%	-0.46%
					Bloomberg Global Aggregate Index		
American Century Short Duration Strategic Income Fund (Inv) americancentury.com/prospectus	-5.80%	1.35%	1.52%	07/28/2014	-3.69%	0.92%	0.86%
					Bloomberg U.S. Government/Credit 1-3 Year Index		
American Century Short Duration Fund (Inv) americancentury.com/prospectus	-4.16%	1.19%	1.09%	11/30/2006	-3.69%	0.92%	0.88%
					Bloomberg U.S. Government/Credit 1-3 Year Index		
American Century Short-Term Government Fund (Inv) americancentury.com/prospectus	-3.95%	0.63%	0.38%	12/15/1982	-3.81%	0.74%	0.66%
					Bloomberg U.S. Government 1-3 Year Index		
American Century Strategic Income Fund (Inv) americancentury.com/prospectus	-10.32%	1.62%	2.39%	07/28/2014	-13.01%	0.02%	1.01%
					Bloomberg U.S. Aggregate Bond Index		

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Zero Coupon 2025 Fund (Inv) americancentury.com/prospectus	-4.44%	3.06%	2.59%	02/15/1996	-7.73%	0.46%	0.69%
BLENDED							
American Century One Choice Portfolio: Aggressive (Inv) americancentury.com/prospectus	-17.21%	4.87%	7.52%	09/30/2004	-16.13%	4.45%	7.57%
					S&P Target Risk Aggressive Index		
					-18.36%	5.23%	7.98%
					MSCI All Country World NR Index		
American Century One Choice Portfolio: Conservative (Inv) americancentury.com/prospectus	-14.00%	3.15%	4.75%	09/30/2004	-14.41%	2.43%	4.29%
					S&P Target Risk Moderate Index		
					-18.36%	5.23%	7.98%
					MSCI All Country World NR Index		
American Century One Choice Portfolio: Moderate (Inv) americancentury.com/prospectus	-16.30%	4.03%	6.23%	09/30/2004	-15.27%	3.48%	6.02%
					S&P Target Risk Growth Index		
					-18.36%	5.23%	7.98%
					MSCI All Country World NR Index		
American Century One Choice Portfolio: Very Aggressive (Inv) americancentury.com/prospectus	-19.52%	5.35%	8.67%	09/30/2004	-16.13%	14.45%	7.57%
					S&P Target Risk Aggressive Index		
					-18.36%	5.23%	7.98%
					MSCI All Country World NR Index		
American Century One Choice Portfolio: Very Conservative (Inv) americancentury.com/prospectus	-11.33%	2.47%	3.29%	09/30/2004	-13.99%	1.89%	3.36%
					S&P Target Risk Conservative Index		
					-18.36%	5.23%	7.98%
					MSCI All Country World NR Index		

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century Strategic Allocation Aggressive (Inv) americancentury.com/prospectus	-15.42%	5.67%	7.79%	02/15/1996	-16.13%	4.45%	7.57%
S&P Target Risk Aggressive Index							
American Century Strategic Allocation Conservative (Inv) americancentury.com/prospectus	-13.01%	3.60%	4.81%	02/15/1996	-14.41%	2.43%	4.29%
S&P Target Risk Moderate Index							
American Century Strategic Allocation Moderate (Inv) americancentury.com/prospectus	-14.66%	4.69%	6.43%	02/15/1996	-15.27%	3.48%	6.02%
S&P Target Risk Growth Index							
American Century One Choice In-Retirement Portfolio (Inv) americancentury.com/prospectus	-13.22%	3.04%	4.63%	08/31/2004	-11.17%	2.33%	3.59%
S&P Target Date Retirement Income Index							
					-13.01%	0.02%	1.06%
Bloomberg U.S. Aggregate Bond Index							
American Century Balanced Fund (Inv) americancentury.com/prospectus	-17.33%	4.42%	6.62%	10/20/1988	-15.27%	3.48%	6.02%
S&P Target Risk Growth Index							
American Century One Choice Blend + 2015 Fund (Inv) americancentury.com/prospectus	-12.86%	N/A	-4.24%	03/10/2021	-12.16%	3.07%	-3.59%
S&P Target 2015 Index							
					-18.36%	5.23%	-4.33%
MSCI All Country World NR Index							
American Century One Choice Blend + 2020 Fund (Inv) americancentury.com/prospectus	-13.18%	N/A	-4.05%	03/10/2021	-12.81%	3.14%	-3.79%
S&P Target Date 2020 Index							
					-18.36%	5.23%	-4.33%
MSCI All Country World NR Index							

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century One Choice Blend + 2025 Fund (Inv) americancentury.com/prospectus	-13.72%	N/A	-4.48%	03/10/2021	-13.13% S&P Target Date 2025 Index -18.36%	3.75% 5.23%	-3.53% -4.33%
American Century One Choice Blend + 2030 Fund (Inv) americancentury.com/prospectus	-14.47%	N/A	-4.47%	03/10/2021	-13.96% S&P Target Date 2030 Index -18.36%	4.17% 5.23%	-3.57% -4.33%
American Century One Choice Blend + 2035 Fund (Inv) americancentury.com/prospectus	-15.52%	N/A	-5.22%	03/10/2021	-14.99% S&P Target Date 2035 Index -18.36%	4.63% 5.23%	-3.62% -4.33%
American Century One Choice Blend + 2040 Fund (Inv) americancentury.com/prospectus	-16.18%	N/A	-5.31%	03/10/2021	-15.56% S&P Target Date 2040 Index -18.36%	4.97% 5.23%	-3.60% -4.33%
American Century One Choice Blend + 2045 Fund (Inv) americancentury.com/prospectus	-16.54%	N/A	-5.27%	03/10/2021	-15.84% S&P Target Date 2045 Index -18.36%	5.16% 5.23%	-3.54% -4.33%
American Century One Choice Blend + 2050 Fund (Inv) americancentury.com/prospectus	-16.74%	N/A	-5.16%	03/10/2021	-15.97% S&P Target Date 2050 Index -18.36%	5.26% 5.23%	-3.53% -4.33%
American Century One Choice Blend + 2055 Fund (Inv) americancentury.com/prospectus	-16.89%	N/A	-5.13%	03/10/2021	-15.97% S&P Target Date 2055 Index -18.36%	5.31% 5.23%	-3.48% -4.33%

Table 1 – Variable Return Investments							
Name	Average Annual Total Return as of 12/31/2022				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
American Century One Choice Blend + 2060 Fund (Inv) americancentury.com/prospectus	-16.93%	N/A	-5.10%	03/10/2021	-15.97% S&P Target Date 2055 Index -18.36%	5.31% 5.23%	-3.48% -4.33% MSCI All Country World NR Index
American Century One Choice Blend + 2065 Fund (Inv) americancentury.com/prospectus	-16.90%	N/A	-4.80%	03/10/2021	-15.97% S&P Target Date 2055 Index -18.36%	5.31% 5.23%	-3.48% -4.33% MSCI All Country World NR Index
American Century One Choice 2025 Portfolio (Inv) americancentury.com/prospectus	-13.82%	3.21%	5.30%	08/31/2004	-13.13% S&P Target Date 2025 Index -18.36%	3.75% 5.23%	6.23% 7.98% MSCI All Country World NR Index
American Century One Choice 2030 Portfolio (Inv) americancentury.com/prospectus	-14.74%	3.44%	5.77%	05/30/2008	-13.96% S&P Target Date 2030 Index -18.36%	4.17% 5.23%	6.84% 7.98% MSCI All Country World NR Index
American Century One Choice 2035 Portfolio (Inv) americancentury.com/prospectus	-15.62%	3.71%	6.27%	08/31/2004	-14.99% S&P Target Date 2035 Index -18.36%	4.63% 5.23%	7.42% 7.98% MSCI All Country World NR Index
American Century One Choice 2040 Portfolio (Inv) americancentury.com/prospectus	-16.39%	3.99%	6.76%	05/30/2008	-15.56% S&P Target Date 2040 Index -18.36%	4.97% 5.23%	7.84% 7.98% MSCI All Country World NR Index
American Century One Choice 2045 Portfolio (Inv) americancentury.com/prospectus	-17.01%	4.33%	7.25%	05/30/2008	-15.84% S&P Target Date 2045 Index -18.36%	5.16% 5.23%	8.11% 7.98% MSCI All Country World NR Index

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 12/31/2022				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception	
American Century One Choice 2050 Portfolio (Inv) americancentury.com/prospectus	-17.39%	4.72%	7.62%	05/30/2008	-15.97%	5.26%	8.33%	S&P Target Date 2050 Index -18.36% 5.23% 7.98% MSCI All Country World NR Index
American Century One Choice 2055 Portfolio (Inv) americancentury.com/prospectus	-17.61%	4.85%	7.82%	03/31/2011	-15.97%	5.31%	8.46%	S&P Target Date 2055 Index -18.36% 5.23% 7.98% MSCI All Country World NR Index
American Century One Choice 2060 Portfolio (Inv) americancentury.com/prospectus	-17.80%	4.96%	7.59%	09/30/2015	-15.97%	5.31%	8.37%	S&P Target Date 2055 Index -18.36% 5.23% 8.54% MSCI All Country World NR Index
American Century One Choice 2065 Portfolio (Inv) americancentury.com/prospectus	-17.74%	N/A	4.20%	09/30/2015	-15.97%	5.31%	5.90%	S&P Target Date 2055 Index -18.36% 5.23% 4.74% MSCI All Country World NR Index
CASH/STABLE VALUE								
American Century Capital Preservation Fund (Inv) americancentury.com/prospectus	1.21%	0.92%	0.50%	10/13/1972	1.52%	1.22%	0.73%	Bloomberg U.S. Treasury Bill 1-3 Month Index
American Century Prime Money Market Fund (Inv) americancentury.com/prospectus	1.37%	1.02%	0.58%	04/01/1993	1.52%	1.22%	0.73%	Bloomberg U.S. Treasury Bill 1-3 Month Index
American Century US Government Money Market Fund (Inv) americancentury.com/prospectus	1.28%	0.95%	0.52%	11/17/1993	1.52%	1.22%	0.73%	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
STOCK		
American Century Focused Dynamic Growth Fund (Inv)	0.86% \$8.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Disciplined Growth Fund (Inv)	1.00% \$10.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Disciplined Core Value Fund (Inv)	0.65% \$6.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Emerging Markets Fund (Inv)	1.25% \$12.50	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)	0.65% \$6.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Equity Income Fund (Inv)	0.94% \$9.40	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)	1.10% \$10.10	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)	0.66% \$6.60	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)	0.96% \$9.60	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 Heritage Fund (Inv)	1.00% \$10.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Growth Fund (Inv)	1.21% \$12.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Opportunities Fund (Inv)	1.37% \$13.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Value Fund (Inv)	1.10% \$11.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Mid Cap Value Fund (Inv)	0.97% \$9.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Non-US Intrinsic Value Fund (Inv)	1.16% \$11.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Real Estate Fund (Inv)	1.14% \$11.40	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)	1.17% \$11.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Small Cap Value Fund (Inv)	1.09% \$10.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Small Company Fund (Inv)	0.85% \$8.50	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)	0.95% \$9.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Utilities Fund (Inv)	0.65% \$6.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Value Fund (Inv)	1.01% \$10.10	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
BOND		

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense As a Per % \$1000	Shareholder Type Fees
American Century Short Duration Inflation Protection Bond Fund (Inv)	0.56% \$5.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Inflation Adjusted Bond Fund (Inv)	0.46% \$4.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Core Plus Fund (Inv)	0.54% \$5.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Diversified Bond Fund (Inv)	0.59% \$5.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Emerging Markets Debt Fund (Inv)	0.97% \$9.70	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Ginnie Mae Fund (Inv)	0.54% \$5.40	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)	0.46% \$4.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century High Income Fund (Inv)	0.78% \$7.80	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century High-Yield Fund (Inv)	0.80% \$8.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century International Bond Fund (Inv)	0.80% \$8.00	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)	0.59% \$5.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Short-Term Government Fund (Inv)	0.54% \$5.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Income Fund (Inv)	0.76% \$7.60	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 Zero Coupon 2025 Fund (Inv)	0.54% \$5.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
BLEND		
American Century One Choice Portfolio: Aggressive (Inv)	0.93% \$9.30	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
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)	1.04% \$10.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio: Very Conservative (Inv)	0.69% \$6.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Allocation Aggressive (Inv)	1.34% \$13.40	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Allocation Conservative (Inv)	1.12% \$11.20	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Strategic Allocation Moderate (Inv)	1.26% \$12.60	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice In-Retirement Portfolio (Inv)	0.79% \$7.90	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century Balanced Fund (Inv)	0.90% \$9.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2015 (Inv)	0.60% \$6.00	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
American Century One Choice Portfolio Blend+ 2020 (Inv)	0.60% \$6.00	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+ 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%
American Century One Choice Portfolio Blend+ 2035 (Inv)	0.59% \$5.90	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)	0.80% \$8.00	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%

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 2040 Portfolio (Inv)	0.88% \$8.80	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%
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)	0.95% \$9.50	Sales charge 0% Redemption fee: 0% Deferred sales charge 0% Purchase fee 0%
CASH/STABLE VALUE		
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, 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. Performance reflects Investor Class shares. For information about other share classes available, please consult the prospectus. Data assumes reinvestment of dividends and capital gains.