



Balanced

TICKERS Investor Class: TWBIX | I Class: ABINX | R5 Class: ABGNX

Overall Morningstar Ratings™

Morningstar Category: Moderate Allocation

Investor Class ***

Morningstar ratings vary among share classes and are based on historical risk-adjusted total returns, which are not indicative of future results.

Goal and Strategy

Seeks long-term capital growth and current income by investing approximately 60% of its assets in equity securities and the remainder in bonds and other fixed-income securities.

Distinguishing Characteristics

Offers both capital growth and income potential. Approximately 60% of the fund's assets are invested in stock and the remainder are invested in a diversified portfolio of intermediate-term bonds.

Portfolio Management Team		
		Start Date
Name	Industry	Company
Charles Tan	1994	2018
Robert Gahagan	1983	1983
Jason Greenblath	2002	2019
Joe Reiland, CFA	1995	2000
Justin Brown, CFA	1993	2000

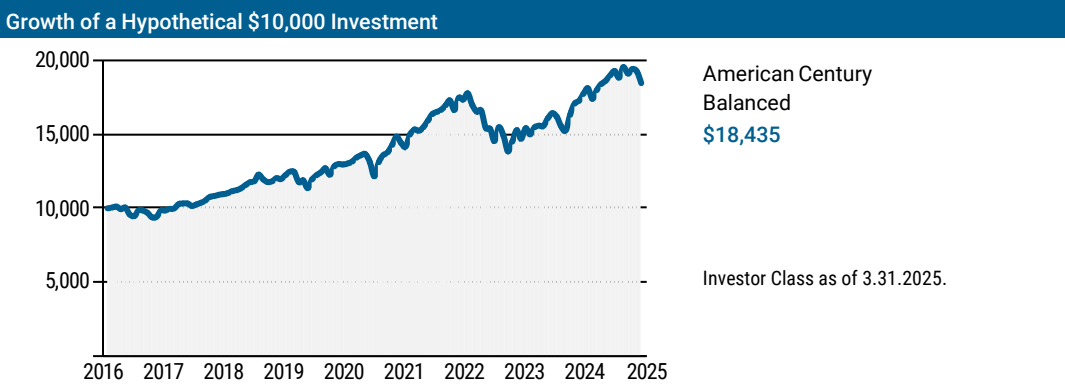
Fund Information	
Total Fund Assets	\$861.4M
Dividend Frequency	Quarterly
Index	Balanced Blended

Risk Measures (3-year)	
Alpha (Annualized)*	-3.07
Beta*	0.74
R-squared*	0.97
Std. Deviation (Annualized)	12.93
Sharpe Ratio	-0.05
*Relative to the S&P 500	

Expenses and Sales Charges

Class	Gross (%)
Investor	0.89
I	0.69
R5	0.69

Expense ratio is as of the fund's current prospectus. The I Class minimum investment amount is \$5 million (\$3 million for endowments and foundations) per fund. The R5 Share Class is available only to participants in group employer-sponsored retirement plans where a financial intermediary provides recordkeeping services to plan participants.



Performance (%)							
Class	Qtr	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date
Investor	-3.35	1.90	3.61	8.68	6.31	7.69	10/20/88
I	-3.35	2.05	3.79	8.89	6.52	5.76	5/1/00
R5	-3.30	2.10	3.81	8.90	6.52	7.15	4/10/17
Index	-1.45	7.02	5.78	10.88	8.22	-	-

Calendar Year Returns (%) - Investor Class											
Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	
Fund	6.90	14.05	-3.92	19.63	12.61	16.03	-17.35	16.18	11.93	-3.35	
Index	8.31	14.21	-2.35	22.18	14.73	15.86	-15.79	17.67	15.04	-1.45	

Data presented reflects past performance. Past performance is no guarantee of future results. Current performance may be higher or lower than the performance shown. To obtain performance data current to the most recent month end, please visit www.americancentury.com/performance. Investment return and share value will fluctuate, and redemption value may be more or less than original cost. Data assumes reinvestment of dividends and capital gains. Returns for periods less than one year are not annualized.

You should consider the fund's investment objectives, risks, and charges and expenses carefully before you invest. The fund's prospectus or summary prospectus, which can be obtained at americancentury.com, contains this and other information about the fund, and should be read carefully before investing.

DUE TO MARKET VOLATILITY, CURRENT PERFORMANCE MAY BE DIFFERENT THAN THE FIGURES SHOWN.

Historical performance for the R5 Class prior to its inception is based on the performance of I Class shares, which have the same expenses as the R5 Class.

A Note About Risk

The value and/or returns of the portfolio will fluctuate with market and economic conditions. The fund's investments in fixed income securities are subject to the risks associated with debt securities including credit, price and interest rate risk. Generally, as interest rates rise, the value of the securities held in the fund will decline. The opposite is true when interest rates decline. There is no guarantee that the investment objectives will be met. Dividends and yields represent past performance and there is no guarantee that they will continue to be paid. The information is not intended as a personalized recommendation or fiduciary advice and should not be relied upon for investment, accounting, legal or tax advice.

Portfolio Characteristics

	Fund
Equity Holdings	102
Wtd Avg Market Cap	\$859.0B
Price/Earnings Ratio	26.69x
Price/Book Ratio	5.63x
Duration	5.95 Years
Fixed Income Holdings	534

Investment Blend (%)

Domestic Stock	58.28
Mortgage Backed Securities	18.55
U.S. Government Bonds	8.64
U.S. Corporate Bonds	8.62
Asset Backed Security (ABS)	3.69
Other	2.23

Top 10 Holdings (%)

Microsoft Corp	4.39
NVIDIA Corp	2.91
Apple Inc	2.88
Alphabet Inc	2.14
Amazon.com Inc	2.13
Meta Platforms Inc	1.48
United States Treasury Note/Bond 4.00 12/15/2027	1.27
US ULTRA BOND CBT Jun25	1.19
Broadcom Inc	1.19
Mastercard Inc	1.17
Total Percent in Top 10 Holdings	20.75

Treasury Inflation Protected Securities (TIPS)

The holdings listed should not be considered recommendations to purchase or sell a particular security.

Equity holdings are grouped to include common shares, depository receipts, rights and warrants issued by the same company. Fund holdings subject to change.

Morningstar Rating - Investor Class

Morningstar Category - Moderate Allocation	Overall	3 Year	5 Year	10 Year
Rating	★★★	★★	★★	★★★
# of Funds	682	682	628	490

The Morningstar Rating™ for funds, or star rating, is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10- year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

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The Custom Benchmark is a combination of the S&P 500® Index, which represents 60% of the index, and the Bloomberg U.S. Aggregate Bond Index, which represents 40%. The S&P 500® Index is a market value-weighted index of the stocks of 500 publicly traded U.S. companies. Created by Standard & Poor's, it is considered to be a broad measure of U.S. stock market performance. The Bloomberg U.S. Aggregate Bond Index represents securities that are taxable, registered with the Securities and Exchange Commission, and U.S. dollar-denominated. The index covers the U.S. investment-grade fixed-rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities.

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Key Terms: **Alpha:** Shows how a fund did relative to what would have been expected given the fund's beta and the performance of the benchmark index. For example, an alpha of 1.4 means that the fund outperformed its estimated return (based on market activity alone) by 1.4%. **Beta:** Measures the volatility of the fund, as compared to that of the overall market. The market's beta is set at 1.00; a beta higher than 1.00 is considered to be more volatile than the market, while a beta lower than 1.00 is considered to be less volatile. **Weighted Average Market Capitalization:** The average of the weighted capitalizations of a portfolio's holdings. **Price/Earnings Ratio (P/E):** The price of stock divided by its annual earnings per share. **Price/Book Ratio (P/B):** The ratio of a stock's price to its book value per share. **R2 - (R-squared):** A statistic that indicates how much of a fund's fluctuations were attributable to movements in the fund's benchmark index. **Sharpe Ratio:** Measures the potential reward offered by a mutual fund relative to its risk level using the fund's standard deviation and its excess return to determine reward per unit of risk. The higher the sharpe ratio, the better the fund's historical risk-adjusted performance. **Standard Deviation:** Defines how widely returns varied from an average over a given period of time. A higher standard deviation means a more volatile fund. For example, a fund with a standard deviation of 6 and an average annual return of 10% saw annualized monthly returns fall within 6 percentage points of that average (or between 4% and 16%) two-thirds of the time. **Duration:** weighted average of all bond durations in a fund's portfolio. Duration measures the price sensitivity of a bond or bond fund to changes in interest rates. Specifically, duration represents the approximate percentage change in the price of a bond or bond fund if interest rates move up or down 100 basis points.

Source: FactSet Research Systems, Inc., American Century Investments

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