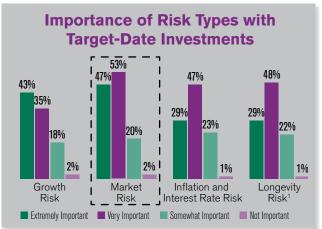
2019 | SURVEY OF RETIREMENT PLAN SPONSORS

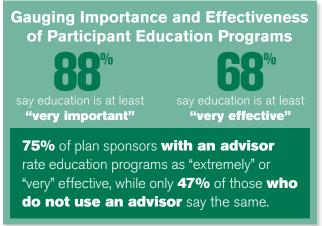
American Century Investments®

Plan Sponsors Offer Views on Goals, Participant Behavior and Help From Advisors

American Century Investments® commissioned a study to better understand how plan sponsors run their retirement plans as well as to gain insights from employers on their employees' retirement savings efforts.













For more information on retirement research or defined contribution solutions, contact your American Century Investments representative at 800-345-6488.

Survev Methodoloav:

Plan sponsor survey was conducted in first quarter 2019 and included 500 defined contribution plan decision-makers. Plans ranged from \$10 million to more than \$250 million in plan assets. Percentages may not total 100 due to rounding and/or missing categories. Data collection and analysis were completed by Mathew Greenwald and Associates of Washington, D.C.

¹The risk that assets may be depleted before life expectancy. ²A strategy or emphasis on environmental, social and governance factors ("ESG") may limit the investment opportunities available to a portfolio. Therefore, the portfolio may underperform or perform differently than other portfolios that do not have an ESG investment focus. A portfolio's ESG investment focus may also result in the portfolio investing in securities or industry sectors that perform differently or maintain a different risk profile than the market generally or compared to underlying holdings that are not screened for ESG standards.

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