

Broaden Your
Investing Horizons





Call 1-888-345-2071

americancentury.com/brokerage

Get Convenience With Brokerage

Choosing American Century Investments® brokerage gives you access to a full array of products to help you reach your goals, resources to make informed decisions and tools to effectively manage your account.

Why Choose a Brokerage Account?

You get a convenient place to hold all of your investments with easy ways to trade: online, through our automated telephone system or with a representative by phone.

Take advantage of our resources to help you make the best decisions for your investments. And, use our tools to easily:

- Track your investments
- Transact on your account
- Manage your assets
- Make changes to your account

Brokerage Benefits

American Century Investments brokerage accounts give you:

- A fast and easy application process
- Low initial investment and account minimums
- Annual maintenance fees waived for American Century Investments fund holders who meet specific requirements
- Multiple sweep account money market funds to choose from

More Investment Opportunities

A brokerage account gives you access to more than 11,000 mutual funds from over 500 fund companies. You can also choose from stocks, bonds, options, exchange-traded funds, preferred stocks, precious metals and certificates of deposit.

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 calling 1-888-345-2071, or visiting americancentury.com, contains this and other information about the fund, and should be read carefully before investing.

Understand Your Account Choices

Each account type offers the flexibility and convenience you expect. You can also use funds from your account to pay bills or other expenses using CheckWriting.

Select the type of account that meets your needs, and then choose a sweep account (money market fund^{1,2}).

Retirement Account³

Retirement accounts allow your investments to grow tax deferred. CheckWriting and systematic distributions offer a convenient way to make retirement withdrawals.

Choose from the following account types:

- Traditional IRA
- Roth IRA
- Rollover IRA
- Retirement Plan Trust
- SEP IRA (for self-employed or small business owners)
- SIMPLE IRA (for self-employed or small business owners)

Corestone Account™⁴

A Corestone Account offers the same account registration types as a Standard Account, plus enhanced services.

- **Enhanced cost basis reporting.** Track the purchase price of your investments, including unrealized/realized gain and loss information on your statements and year-end summary statements (if applicable). This information is helpful when it's time to prepare your tax returns.
- **Visa® debit card.** Make purchases anywhere Visa® or Plus® logos are displayed, or withdraw cash from your brokerage account at 8,500 PNC Bank ATMs and over 43,000 surcharge-free Allpoint network ATMs. Additional fees may apply.
- **ExpenseTrack recordkeeping service.** Save time and money by keeping track of your brokerage CheckWriting and Visa expenses. ExpenseTrack keeps running totals of your purchases and reports them on your statement.
- **BillSuite™.** View, pay and manage bills online. BillSuite is available at no additional charge for all Standard and Corestone Accounts that have CheckWriting.

Standard Account

You can register a Standard Account in one of the following ways:

- Individual or joint
- Trust, estate or other non-trust
- UGMA/UTMA – Uniform Gifts to Minors Act or Uniform Transfers to Minors Act
- Business

Money Market Sweep Account Options

- Prime Money Market Fund^{1,5}
- Capital Preservation Fund²
- California Tax-Free Money Market Fund^{1,5}
- Tax-Free Money Market Fund^{1,5}
- U.S. Government Money Market Fund²

Refer to each sweep fund's prospectus or summary prospectus for its investment objective. If you need a fund prospectus, please call us. California Tax-Free Money Market and Tax-Free Money Market funds are not available for retirement accounts.

¹ You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

² You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

³ IRA investment earnings are not taxed. Depending on the type of IRA and certain other factors, these earnings, as well as the original contributions, may be taxed at your ordinary income tax rate upon withdrawal. A 10% penalty may be imposed for early withdrawal before age 59½.

⁴ Corestone Account™ is a registered trademark of Pershing LLC. American Century Brokerage has chosen Pershing for the brokerage platform. Corestone Accounts are not available for corporations or retirement accounts.

⁵ Sweep option not available for institutional investors/accounts.

Manage Your Investments

Feature	Brokerage Account Features		
	Corestone Account ¹	Standard Account	Retirement Account
Initial investment & minimum balance	\$10,000	\$2,500	\$2,500
Margin loans	•	•	
Direct deposit	•	•	
Automatic investments	•	•	•
Web access & trading	•	•	•
Automated telephone access & trading	•	•	•
Free dividend reinvestments	•	•	•
Visa® & ATM availability	•		
Enhanced cost basis reporting	•	• A fee may apply	
Insurance coverage ²	•	•	•
CheckWriting	•	•	•
	No check minimum	No check minimum ³	(if over 59½) No check minimum ⁴
Consolidated statements	Monthly	Quarterly or monthly with account activity	Quarterly or monthly with account activity
Sweep account options	— Capital Preservation	— Capital Preservation	— Capital Preservation
	— Prime Money Market ⁵	— Prime Money Market ⁵	— Prime Money Market ⁵
	— Tax-Free Money Market ^{5, 6}	— Tax-Free Money Market ^{5, 6}	— U.S. Government Money Market
	— CA Tax-Free Money Market ^{5, 6, 7}	— CA Tax-Free Money Market ^{5, 6, 7}	
	— U.S. Government Money Market	— U.S. Government Money Market	
Account fees ⁸	Annual fee may apply	Semiannual fee may apply	Annual fee may apply

¹ Corestone Accounts are not available for corporations or retirement accounts.

² Member of the Securities Investor Protection Corporation (SIPC). Securities in your account are protected up to \$500,000, including \$250,000 for claims of cash. For details, please visit sipc.org. Coverage in excess of SIPC limits is provided from certain underwriters in Lloyd's insurance market and other commercial insurers. Account protection applies when a member firm is unable to meet obligations to securities customers. It does not protect against losses in the market value of investments.

³ Standard CheckWriting fees are billed in the account's anniversary month. This fee is waived for Platinum, Gold and Silver Priority Investors.

⁴ Account must have \$500 remaining for check to clear.

⁵ Sweep option not available for institutional accounts.

⁶ Even though the fund is designed to purchase assets exempt from federal taxes, there is no guarantee that all of the fund's income will be exempt from federal income tax or the federal AMT. Specifically, the portfolio managers are permitted at any time to invest up to 20% of the fund's assets in debt securities with interest payments that are subject to federal income tax and/or federal AMT.

⁷ This fund is not available in all states.

⁸ To determine if an account fee would apply to your account, see *Review Our Fee Policy* on the next page.



An annual or semiannual account fee may be charged depending on the type of account you establish. To the right is a description of our fee policy, as well as information about waiving the fee.

*The minimum commissionable trade for equities is \$24.95 online, \$34.95 through TeleSelect or \$45 for broker-assisted. For Priority Investors, the minimum commissionable trade for equities is \$9.95 for Platinum, \$14.95 for Gold and \$19.95 for Silver. Additional charges may apply for shares over 1,000. Commissions are charged when a trade is completed.

For more detailed information, see our fees and commissions schedule.

Review Our Fee Policy

Semiannual Account Maintenance Fee for Standard Accounts^{1, 2}

Account balance	Account fees
American Century Investments mutual fund or money market assets between \$0 and \$9,999	\$50 per account (waived if two fee or commissionable trades* are placed every six months)
American Century Investments mutual fund or money market assets between \$10,000 and \$19,999	\$25 per account (waived if one fee or commissionable trade* is placed every six months)
American Century Investments mutual fund or money market assets of \$20,000 or more	Waived
Platinum, Gold and Silver Priority Investors	Waived

Annual Corestone Account Fee

Account balance	Account fees
Total account value of \$0 to \$49,999	\$100 per account
Platinum, Gold and Silver Priority Investors	Waived

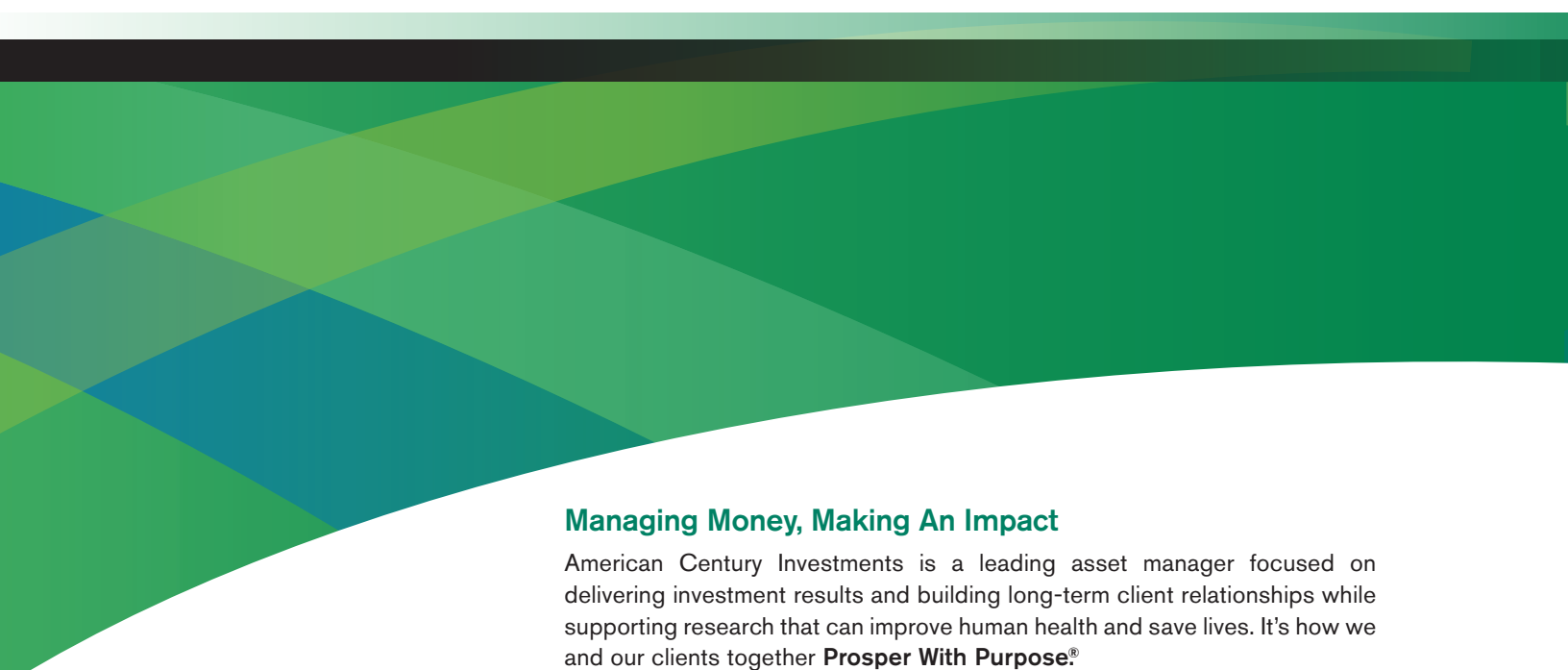
Annual IRA Custodial Fee³

Account balance	Account fees
Total account value less than \$9,999	\$50 per account
Total account value of \$10,000 or more	Waived
Platinum, Gold and Silver Priority Investors	Waived

¹ The semiannual maintenance fee will be charged in April and October. We will review your American Century Investments mutual fund assets on the last business day of March and September to determine if the fee applies to your account.

² Fees are assessed based on the primary Social Security number on an account. The fee is charged in the anniversary month of the account opening.

³ The annual IRA custodial fee will be charged on the anniversary month of the account opening.



Managing Money, Making An Impact

American Century Investments is a leading asset manager focused on delivering investment results and building long-term client relationships while supporting research that can improve human health and save lives. It's how we and our clients together **Prosper With Purpose®**.

Every day people are increasingly focused on investing to make the world a better place for themselves, their families, their organizations and the world at large. It is possible to live a more meaningful and impactful life and give back something that's more valuable than money.

When you invest with us, you can also invest in the future of others and have the potential to impact the lives of millions. That's possible because of the distinct relationship with the Stowers Institute for Medical Research, which owns more than 40% of American Century. Our dividend payments provide ongoing financial support for the Institute's work of uncovering the causes, treatments and prevention of life-threatening diseases, like cancer.

Together we can become a **powerful force for good.**



American Century Investment Services, Inc., distributor of the American Century Investments family of funds.

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