

2024 § 408(b)(2) Service Provider Disclosure – Part II
C Class

Investment Options 12/31/2023

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 12/31/2023				Benchmark	
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
STOCK						
American Century Disciplined Growth Fund (C) www.americancentury.com/prospectus	41.65%	14.84%	10.57%	09/30/2005	30.03%	16.23% 13.35% S&P 500 Growth Index
American Century Disciplined Core Value Fund (C) www.americancentury.com/prospectus	7.34%	9.12%	7.14%	12/17/1990	22.23%	14.11% 10.01% S&P 500 Value Index
American Century Emerging Markets Fund (C) www.americancentury.com/prospectus	4.31%	0.64%	1.19%	09/30/1997	9.83%	3.69% 2.66% MSCI Emerging Markets NR Index

Table 1 – Variable Return Investments						
Name	Average Annual Total Return as of 12/31/2023				Benchmark	
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
American Century Emerging Markets Small Cap Fund (C) www.americancentury.com/prospectus	21.64%	7.68%	6.58%	04/07/2016	9.83%	3.69% 5.15% MSCI Emerging Markets NR Index
American Century Equity Growth Fund (C) www.americancentury.com/prospectus	23.15%	11.14%	8.20%	05/09/1991	26.29%	15.69% 12.03% S&P 500 Index
American Century Equity Income Fund (C) www.americancentury.com/prospectus	2.87%	7.00%	6.93%	08/01/1994	22.23%	14.11% 10.01% S&P 500 Value Index
American Century Focused Large Cap Value Fund (C) www.americancentury.com/prospectus	5.00%	9.65%	6.79%	07/30/1999	22.23%	14.11% 10.01% S&P 500 Value Index
American Century Focused Global Growth Fund (C) www.americancentury.com/prospectus	17.27%	11.42%	7.23%	12/01/1998	22.20%	11.72% 7.93% MSCI All Country World NR Index
American Century Focused International Growth Fund (C) www.americancentury.com/prospectus	7.14%	7.32%	6.05%	03/29/2016	15.62%	7.08% 6.35% MSCI All Country World ex-US NR Index
American Century Global Gold Fund (C) www.americancentury.com/prospectus	6.43%	5.98%	3.09%	08/17/1988	9.13%	15.35% 6.04% MSCI World Metals & Mining NR Index

Table 1 – Variable Return Investments						
Name	Average Annual Total Return as of 12/31/2023				Benchmark	
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
American Century Global Real Estate Fund (C) www.americancentury.com/prospectus	11.24%	6.23%	4.54%	04/29/2011	22.20%	11.72% 7.93% MSCI All Country World NR Index
American Century Global Small Cap Fund (C) www.americancentury.com/prospectus	9.07%	11.47%	10.67%	03/29/2016	22.20%	11.72% 10.07% MSCI All Country World NR Index
American Century Growth Fund (C) www.americancentury.com/prospectus	41.87%	16.88%	12.39%	06/30/1971	30.03%	16.23% 13.35% S&P 500 Growth Index
American Century Heritage Fund (C) www.americancentury.com/prospectus	19.39%	12.09%	8.26%	11/10/1987	17.49%	11.91% 9.04% S&P MidCap 400 Growth Index
American Century International Growth (C) www.americancentury.com/prospectus	11.21%	6.99%	2.85%	05/09/1991	15.62%	7.08% 3.83% MSCI All Country World ex-US NR Index
American Century International Opportunities Fund (C) www.americancentury.com/prospectus	7.44%	5.15%	2.87%	06/01/2001	14.72%	6.84% 4.36% MSCI World ex-US SMID NR Index
American Century International Value Fund (C) www.americancentury.com/prospectus	18.72%	6.11%	1.62%	03/31/1997	15.62%	7.08% 3.83% MSCI All Country World ex-US NR Index

Table 1 – Variable Return Investments						
Name	Average Annual Total Return as of 12/31/2023				Benchmark	
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
American Century Mid Cap Value Fund (C) www.americancentury.com/prospectus	5.08%	9.91%	7.61%	03/31/2004	15.39%	12.91% 9.17% S&P MidCap 400 Value Index
American Century Real Estate Fund (C) www.americancentury.com/prospectus	9.90%	6.12%	6.06%	09/21/1995	2.42%	5.64% 7.21% S&P 1500 REIT Industry Index
American Century Select Fund (C) www.americancentury.com/prospectus	38.49%	16.67%	12.36%	06/30/1971	30.03%	16.23% 13.35% S&P 500 Growth Index
American Century Small Cap Growth Fund (C) www.americancentury.com/prospectus	15.89%	12.62%	8.74%	06/01/2001	17.10%	10.42% 8.96% S&P SmallCap 600 Growth Index
American Century Small Cap Value Fund (C) www.americancentury.com/prospectus	14.91%	13.40%	7.64%	07/31/1998	14.89%	11.31% 8.17% S&P SmallCap 600 Value Index
American Century Small Company Fund (C) www.americancentury.com/prospectus	20.07%	8.86%	4.98%	07/31/1998	16.05%	11.03% 8.66% S&P SmallCap 600 Index
American Century Sustainable Equity Fund (C) www.americancentury.com/prospectus	22.98%	14.31%	10.43%	11/30/2004	26.29%	15.69% 12.03% S&P 500 Index

Table 1 – Variable Return Investments								
Name	Average Annual Total Return as of 12/31/2023				Benchmark			
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*	
American Century Ultra Fund (C) www.americancentury.com/prospectus	41.89%	17.99%	13.40%	11/02/1981	30.03%	16.23%	13.35%	S&P 500 Growth Index
American Century Value Fund (C) www.americancentury.com/prospectus	7.72%	10.46%	7.16%	09/01/1993	22.23%	14.11%	10.01%	S&P 500 Value Index
BOND								
American Century Short Duration Inflation Protection Bond Fund (C) www.americancentury.com/prospectus	2.88%	2.15%	0.74%	05/31/2005	3.90%	3.15%	2.42%	Bloomberg U.S. Treasury TIPS Index
American Century Inflation-Adjusted Bond Fund (C) www.americancentury.com/prospectus	2.04%	1.69%	0.91%	02/10/1997	3.90%	3.15%	2.42%	Bloomberg U.S. Treasury TIPS Index
American Century Core Plus Fund (C) www.americancentury.com/prospectus	4.66%	0.19%	0.82%	11/30/2006	5.53%	1.10%	1.81%	Bloomberg U.S. Aggregate Bond Index
American Century Diversified Bond Fund (C) www.americancentury.com/prospectus	4.25%	0.03%	0.55%	04/01/1993	5.53%	1.10%	1.81%	Bloomberg U.S. Aggregate Bond Index
American Century Emerging Markets Debt Fund (C) www.americancentury.com/prospectus	7.94%	1.27%	1.63%	07/29/2014	9.09%	1.84%	2.45%	Bloomberg EM USD Aggregate Index

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	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
American Century Ginnie Mae Fund (C) www.americancentury.com/prospectus	3.66%	-0.93%	-0.14%	09/23/1985	4.30%	1.03% 1.24%
Bloomberg U.S. Government Intermediate Index						
American Century Global Bond Fund (C) www.americancentury.com/prospectus	5.52%	-0.29%	0.76%	01/31/2012	5.72%	-0.36% 0.36%
Bloomberg Global Aggregate Index						
American Century Government Bond Fund (C) www.americancentury.com/prospectus	2.46%	-0.71%	0.00%	05/16/1980	4.30%	1.03% 1.24%
Bloomberg U.S. Government Intermediate Index						
American Century High-Yield Fund (C) www.americancentury.com/prospectus	9.34%	2.97%	2.10%	09/30/1997	13.45%	5.37% 4.60%
Bloomberg U.S. Corporate High Yield Index						
American Century International Bond Fund (C) www.americancentury.com/prospectus	0.00%	-3.78%	-2.79%	01/07/1992	5.72%	-0.36% 0.36%
Bloomberg Global Aggregate Index						
American Century Multisector Income Fund (C) www.americancentury.com/prospectus	5.99%	2.33%	1.85%	07/28/2014	5.53%	1.10% 1.53%
Bloomberg U.S. Aggregate Bond Index						
American Century Short Duration Strategic Income Fund (C) www.americancentury.com/prospectus	4.67%	1.41%	0.95%	07/28/2014	4.61%	1.51% 1.30%
Bloomberg U.S. Government/Credit 1-3 Year Index						

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	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
American Century Short Duration Fund (C) www.americancentury.com/prospectus	3.66%	0.84%	0.52%	11/30/2006	4.61%	1.51% 1.27% Bloomberg U.S. Government/Credit 1-3 Year Index
American Century Short-Term Government Fund (C) www.americancentury.com/prospectus	2.55%	0.11%	-0.22%	12/15/1982	4.32%	1.28% 1.05% Bloomberg U.S. Government 1-3 Year Index
BLENDED						
American Century Strategic Allocation Aggressive (C) www.americancentury.com/prospectus	14.13%	9.43%	6.31%	02/15/1996	18.40%	9.78% 7.20% S&P Target Risk Aggressive Index
American Century Strategic Allocation Conservative (C) www.americancentury.com/prospectus	9.33%	5.64%	3.83%	02/15/1996	12.41%	5.66% 4.48% S&P Target Risk Moderate Index
American Century Strategic Allocation Moderate (C) www.americancentury.com/prospectus	11.77%	7.65%	5.15%	02/15/1996	15.38%	7.73% 5.96% S&P Target Risk Growth Index
American Century One Choice In-Retirement Fund (C) www.americancentury.com/prospectus	9.98%	5.07%	3.59%	08/31/2004	10.35%	4.90% 3.98% S&P Target Date Retirement Income Index 5.53% 1.10% 1.81% Bloomberg U.S. Aggregate Bond Index

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	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
American Century One Choice 2025 Portfolio (C) www.americancentury.com/prospectus	10.11%	5.45%	4.00%	08/31/2004	12.99% S&P Target Date 2025 Index	7.42% 5.85%
American Century One Choice 2030 Portfolio (C) www.americancentury.com/prospectus	10.94%	5.97%	4.36%	05/30/2008	22.20% MSCI All Country World NR Index	11.72% 7.93%
American Century One Choice 2035 Portfolio (C) www.americancentury.com/prospectus	10.94%	5.97%	4.36%	05/30/2008	14.80% S&P Target Date 2030 Index	8.42% 6.44%
American Century One Choice 2035 Portfolio (C) www.americancentury.com/prospectus	11.74%	6.51%	4.75%	08/31/2004	22.20% MSCI All Country World NR Index	11.72% 7.93%
American Century One Choice 2040 Portfolio (C) www.americancentury.com/prospectus	11.74%	6.51%	4.75%	08/31/2004	16.63% S&P Target Date 2035 Index	9.44% 7.04%
American Century One Choice 2040 Portfolio (C) www.americancentury.com/prospectus	12.53%	7.08%	5.16%	05/30/2008	22.20% MSCI All Country World NR Index	11.72% 7.93%
American Century One Choice 2045 Portfolio (C) www.americancentury.com/prospectus	12.53%	7.08%	5.16%	05/30/2008	18.16% S&P Target Date 2040 Index	10.22% 7.49%
American Century One Choice 2045 Portfolio (C) www.americancentury.com/prospectus	13.29%	7.68%	5.58%	08/31/2004	22.20% MSCI All Country World NR Index	11.72% 7.93%
American Century One Choice 2050 Portfolio (C) www.americancentury.com/prospectus	13.29%	7.68%	5.58%	08/31/2004	19.14% S&P Target Date 2045 Index	10.68% 7.76%
American Century One Choice 2050 Portfolio (C) www.americancentury.com/prospectus	13.93%	8.36%	5.97%	05/30/2008	22.20% MSCI All Country World NR Index	11.72% 7.93%
American Century One Choice 2050 Portfolio (C) www.americancentury.com/prospectus	13.93%	8.36%	5.97%	05/30/2008	19.58% S&P Target Date 2050 Index	10.92% 7.92%
American Century One Choice 2050 Portfolio (C) www.americancentury.com/prospectus	13.93%	8.36%	5.97%	05/30/2008	22.20% MSCI All Country World NR Index	11.72% 7.93%

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Name	Average Annual Total Return as of 12/31/2023				Benchmark	
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr. 10 yr./ Since Inception*
American Century One Choice 2055 Portfolio (C) www.americancentury.com/prospectus	14.57%	8.68%	6.16%	03/31/2011	19.62% S&P Target Date 2055 Index	10.98% 7.99%
American Century One Choice 2060 Portfolio (C) www.americancentury.com/prospectus	14.93%	8.91%	7.51%	09/30/2015	19.62% S&P Target Date 2055 Index	10.98% 9.68%
American Century One Choice 2065 Portfolio (C) www.americancentury.com/prospectus	15.08%	N/A	6.66%	09/23/2020	19.62% S&P Target Date 2055 Index	10.98% 9.95%
CASH/STABLE Value						
American Century Prime Money Market Fund (C) www.americancentury.com/prospectus	4.00%	1.21%	0.74%	11/17/1993	5.14% Bloomberg U.S. Treasury Bill 1-3 Month Index	1.87% 1.23%
American Century US Government Money Market Fund (C) www.americancentury.com/prospectus	3.89%	1.16%	0.84%	04/01/1993	5.14% Bloomberg U.S. Treasury Bill 1-3 Month Index	1.87% 1.53%

*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

Table 2 - Fee and Expense Information

Table 2 – Fees and Expenses		
Name / Type of Option	Total Annual Gross Operating Expense Per As a % \$1000	Shareholder Type Fees
STOCK		
American Century Disciplined Growth Fund (C)	2.01% \$20.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Disciplined Core Value Fund (C)	1.66% \$16.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Emerging Markets Fund (C)	2.26% \$22.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Emerging Markets Small Cap Fund (C)	2.42% \$24.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Equity Growth Fund (C)	1.66% \$16.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Equity Income Fund (C)	1.93% \$19.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Focused Large Cap Value Fund (C)	1.84% \$18.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Focused Global Growth Fund (C)	2.10% \$21.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Focused International Growth Fund (C)	2.10% \$21.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Global Gold Fund (C)	1.66% \$16.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Global Real Estate Fund (C)	2.12% \$21.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Global Small Cap Fund (C)	2.11% \$21.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Growth Fund (C)	1.97% \$19.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% 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 (C)	2.01% \$20.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century International Growth Fund (C)	2.36% \$23.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century International Opportunities Fund (C)	2.53% \$25.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century International Value Fund (C)	2.14% \$21.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Mid Cap Value Fund (C)	1.98% \$19.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Real Estate Fund (C)	2.15% \$21.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Select Fund (C)	2.00% \$20.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Small Cap Growth Fund (C)	2.17% \$21.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Small Cap Value Fund (C)	2.09% \$20.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Small Company Fund (C)	1.86% \$18.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Sustainable Equity Fund (C)	1.79% \$17.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Ultra Fund (C)	1.95% \$19.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Value Fund (C)	2.02% \$20.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%

BOND			
American Century Short Duration Inflation Protection Bond Fund (C)	1.63%	\$16.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Inflation- Adjusted Bond Fund (C)	1.51%	\$15.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Core Plus Fund (C)	1.55%	\$15.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Diversified Bond Fund (C)	1.60%	\$16.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Emerging Markets Debt Fund (C)	1.98%	\$19.80	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Ginnie Mae Fund (C)	1.55%	\$15.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Global Bond Fund (C)	1.84%	\$18.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Government Bond Fund (C)	1.47%	\$14.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century High-Yield Fund (C)	1.79%	\$17.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century International Bond Fund (C)	1.80%	\$18.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Multisector Income Fund (C)	1.56%	\$15.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Short Duration Strategic Income Fund (C)	1.52%	\$15.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Short Duration Fund (C)	1.57%	\$15.70	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Short-Term Government Fund (C)	1.55%	\$15.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%

BLENDED			
American Century Strategic Allocation Aggressive (C)	2.34%	\$23.40	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Strategic Allocation Conservative (C)	2.12%	\$21.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century Strategic Allocation Moderate (C)	2.26%	\$22.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice In-Retirement Fund (C)	1.80%	\$18.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2025 Portfolio (C)	1.80%	\$18.00	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2030 Portfolio (C)	1.82%	\$18.20	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2035 Portfolio (C)	1.86%	\$18.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2040 Portfolio (C)	1.89%	\$18.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.0% Purchase fee: 0%
American Century One Choice 2045 Portfolio (C)	1.91%	\$19.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2050 Portfolio (C)	1.93%	\$19.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2055 Portfolio (C)	1.95%	\$19.50	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2060 Portfolio (C)	1.96%	\$19.60	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century One Choice 2065 Portfolio (C)	1.99%	\$19.90	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
CASH/STABLE Value			
American Century Prime Money Market Fund (C)	1.33%	\$13.30	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 1.00% Purchase fee: 0%
American Century US Government Money Market Fund (C)	1.21%	\$12.10	Sales charge: 0% Redemption fee: 0% Deferred sales charge: 0.00% Purchase fee: 0%