



You've Been Given a Gift

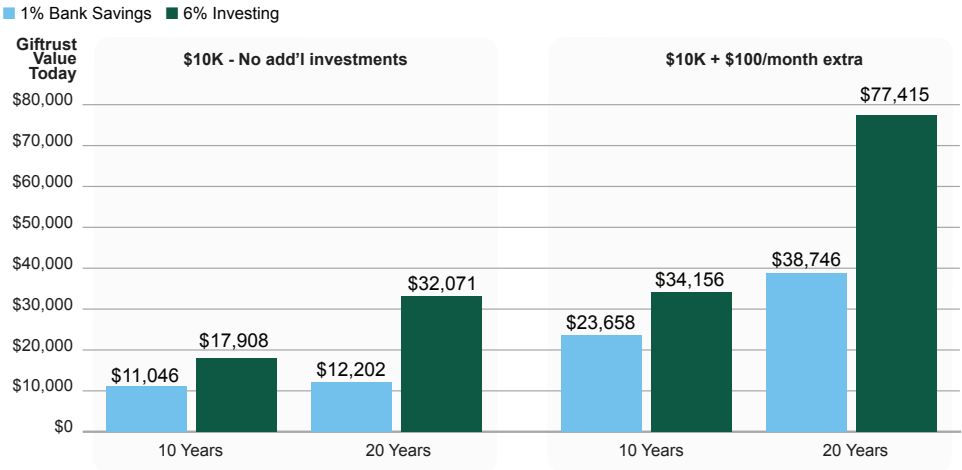
Your Giftrust® will mature soon—
make your next move count

IT'S NOT EVERY DAY YOU RECEIVE A SIGNIFICANT GIFT

Your Giftrust is one. Someone thought a lot about your future. Honestly, you should too.

It's tempting to think about all the ways to spend this money. But, consider what could happen if you kept it working for you, and even added more.

KEEPING YOUR MONEY INVESTED CAN PAY OFF



Source: American Century Investments; Future Value Calculator from Dinkytown.net, October 2025.

The hypothetical situations above are for educational purposes only. They contain assumptions that are intended for illustrative purposes only and are not representative of the performance of any security. There is no assurance similar results can be achieved, and this information should not be relied upon as a specific recommendation to buy or sell securities. Calculations for investing assume 6% returns over years indicated. Calculations for low-interest account assume 1% interest over the periods indicated. All calculations do not represent a specific investment portfolio or traditional savings account type. High-yield savings accounts may average higher rates.

Consider other differences between bank savings and investing. Risks and rewards are greater when investing and bank savings may have more muted up and down swings; money may be accessible more quickly in a savings account; and fees for both can vary greatly.

Note: Selling shares is a taxable event and you must be age of majority.

WHAT IS THIS GIFTRUST ALL ABOUT?

Learn about the account and more details about topics in this brochure, including what happens when it matures, at americancentury.com/giftrust.

MAKE THIS MONEY A GIFT FOR YOUR FUTURE

On your Giftrust's maturity date, the money will automatically move to a new account in your name in the American Century® Growth Fund.

After the money transfers to your control, what you may need most is help deciding if it's invested right for your future. We've got that covered, too.

GUIDANCE FOR YOU

We can help answer questions about different options for your money and how each might work in a portfolio. Being informed can help you make a better decision for your future. The call and the information are free.

WANT MORE DIRECTION? CONSIDER ADVICE

Our advice services give you an investment recommendation based on your needs, and you can choose how you want to receive it. Explore our advice options at americancentury.com/invest/advice.

NOW, DETAILS ABOUT THE GIFTRUST MATURITY

Even though the transfer of your Giftrust money is automatic, there are a few things you must do—and some you should do—to make managing your account a lot easier.

YOUR GIFTRUST CHECKLIST

MUST DO

- Certify your Social Security number (SSN)** to avoid paying taxes prematurely on the money in your account.
- Update your name and/or address** if it is different than what's listed on your letter.
- Wait to receive Schedule K-1 before filing your taxes.** This is the only year we will send the form. Visit americancentury.com/giftrust and select Taxes After Maturity for details.

SHOULD DO

- Register your new account online** under your SSN to conveniently access and manage the account. Also consider switching to electronic delivery of documents.
- Review your cost basis** and change if needed. The IRS uses cost basis to determine if your investment had a gain or loss. Your new account will default to “average cost” for all shares acquired. To learn more, search *Cost Basis* at americancentury.com.
- Determine if the Growth Fund is the right investment for you.** Call us for guidance or to find out more about our advice services.

WHAT TO EXPECT AFTER MATURITY

New account number – On the maturity date, your money will move to a new account number in the Growth Fund (number will be sent by mail later, along with a confirmation showing your balance). This transfer is not taxable.

Account ownership – After the transfer, you will be the account owner and the only one who can access it unless you add another person to your account or transfer shares to someone else.

Account transactions – You can make transaction requests on or after your maturity date. Transactions include making additional investments, exchanging to another fund or withdrawing funds. If any of your transactions are taxable, they will be reported under your Social Security number.

NEED HELP WITH YOUR DECISIONS OR ACCOUNT? WE'RE HERE

Receiving any amount of money can be a big deal. Getting help with your decisions and understanding what to consider to help make the most of it is what we're here for.

With our services you can expect:

- Professionals who **understand your goals**
- Investments designed to **meet your needs**
- Personal service that **puts you first**
- A commitment to **impact others**

QUESTIONS?

Visit us online at [americancentury.com/giftrust](https://www.americancentury.com/giftrust)
or call 1-800-345-2021



ABOUT AMERICAN CENTURY INVESTMENTS®

It's important to know who you are entrusting to manage your money. Here's a little about us.

BRINGING NEW MEANING TO HEALTHY RETURNS

For over 65 years, we've been helping people invest for their financial futures. Our goal is to help you succeed. We also know that how we invest and serve you matters as much as the mission. Both are important for your investing world and the world we all live in.

The whole world? Yes, because every year 40% of our dividends go to breakthrough medical research aimed at defeating diseases like cancer and Alzheimer's.

When you invest with us for your future, you also invest for a healthier world for all of us. Learn how we're in this together at [AMERICANCENTURY.COM/PURPOSE](https://www.americancentury.com/purpose).



Mailings: We generally deliver a single copy of fund documents (e.g., prospectuses) to clients with the same last name and address. These clients may also receive account statements in the same envelope. Contact us by phone, fax or in writing to change your preferences. No notice from you means you consent to shared delivery.

American Century's advisory services are provided by American Century Investments Private Client Group, Inc., a registered investment advisor. These advisory services provide discretionary investment management for a fee. The amount of the fee and how it is charged depend on the advisory service you select. American Century's financial consultants do not receive a portion or a range of the advisory fee paid. Contact us to learn more about the different advisory services. All investing involves the risk of losing money.

This information is for educational purposes only and is not intended as tax advice. Please consult your tax advisor for more detailed information or for advice regarding your individual situation.

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Giftrust is an irrevocable trust designed to be given as a long-term gift to someone other than yourself or your spouse and is not available for an IRA. The Giftrust investment is invested in the Growth fund.

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.

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 800-345-2021, contains this and other information about the fund and should be read carefully before investing.