## 2024 § 408(b)(2) Service Provider Disclosure - Part II

## R 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 |
|  | $1 \mathrm{yr} .$ | 5 yr. $10 \mathrm{yr} . /$ <br>  <br>  <br> Inception Inception <br> Dince   | $1 \mathrm{yr} . \quad 5 \mathrm{yr} . \quad \begin{gathered}10 \mathrm{yr} . / \\ \text { Since Inception* }\end{gathered}$ |
| STOCK |  |  |  |
| American Century Focused Dynamic Growth Fund (R) <br> www.americancentury.com/prospectus | 34.97\% | 15.63\% 12.65\% 05/31/2006 | $30.03 \% \quad 16.23 \% \quad 13.35 \%$ S\&P 500 Growth Index |
| American Century Disciplined Growth Fund (R) <br> www.americancentury.com/prospectus | 42.40\% | 15.42\% $11.13 \% \quad 09 / 30 / 2005$ | $30.03 \% \quad 16.23 \% \quad 13.35 \%$ S\&P 500 Growth Index |
| American Century Disciplined Core Value Fund (R) <br> www.americancentury.com/prospectus | 7.90\% | 9.66\% 7.67\% 12/17/1990 | $22.23 \% \quad 14.11 \% \quad 10.01 \%$ S\&P 500 Value Index |
| American Century Emerging Markets Fund (R) <br> www.americancentury.com/prospectus | 4.95\% | $1.15 \% \quad 1.69 \% \quad 09 / 30 / 1997$ | $9.83 \%$ $3.69 \%$ $2.66 \%$ <br> MSCI Emerging Markets NR Index   |


| Table 1 - Variable Return Investments |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Name | Average Annual Total Return as of 12/31/2023 |  |  |  | Benchmark |
|  | $1 \mathrm{yr} .$ | $5 \mathrm{yr} .$ <br> In | 10 yr./ <br> Since nception | Inception Date | 1 yr. 5 yr.10 yr./ <br> Since Inception* |
| American Century Emerging Markets Small Cap Fund (R) <br> www.americancentury.com/prospectus | 22.28\% | 8.22\% | 7.11\% | 04/07/2016 | $9.83 \%$ $3.69 \%$ $5.15 \%$ <br> MSCI Emerging Markets NR Index   |
| American Century Equity Growth Fund <br> (R) <br> www.americancentury.com/prospectus | 23.69\% | 11.69\% | 8.74\% | 05/09/1991 | $26.29 \% \quad 15.69 \% \quad 12.03 \%$ S\&P 500 Index |
| American Century Equity Income Fund <br> (R) <br> www.americancentury.com/prospectus | 3.40\% | 7.54\% | 7.46\% | 08/01/1994 | $22.23 \% \quad 14.11 \% \quad 10.01 \%$ S\&P 500 Value Index |
| American Century Focused Large Cap Value Fund (R) <br> www.americancentury.com/prospectus | 5.52\% | 10.19\% | 7.33\% | 07/30/1999 | $22.23 \% \quad 14.11 \% \quad 10.01 \%$ S\&P 500 Value Index |
| American Century Focused Global Growth Fund (R) <br> www.americancentury.com/prospectus | 18.05\% | 12.00\% | 7.77\% | 12/01/1998 | $22.20 \%$ $11.72 \% \quad 7.93 \%$ <br> MSCI All Country World NR Index  |
| American Century Focused International Growth Fund (R) <br> www.americancentury.com/prospectus | 7.76\% | 7.85\% | 6.58\% | 03/29/2016 | $15.62 \%$ $7.08 \%$ <br> MSCI All Country World ex-US NR Index  |
| American Century Global Gold Fund (R) <br> Www.americancentury.com/prospectus | 7.02\% | 6.52\% | 3.61\% | 08/17/1988 | $9.13 \% \quad 15.35 \% \quad 6.04 \%$ MSCI World Metals \& Mining NR Index |
| American Century Global Real Estate Fund (R) <br> www.americancentury.com/prospectus | 11.82\% | 6.78\% | 5.06\% | 04/29/2011 | $22.20 \%$ $11.72 \% \quad 7.93 \%$ <br> MSCI All Country World NR Index  |


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| :---: | :---: | :---: | :---: |
| Name | Average Annual Total Return as of 12/31/2023 |  | Benchmark |
|  | $1 \mathrm{yr} .$ | 5 yr. $10 \mathrm{yr} . /$ <br> Since <br> Inception Inception <br> Date <br>    | $1 \mathrm{yr} . \quad 5 \mathrm{yr} . \quad$$10 \mathrm{yr} . /$ <br>  <br>  <br>  <br> Since Inception* |
| American Century Global Small Cap Fund (R) <br> www.americancentury.com/prospectus | 9.63\% | 12.03\% $\quad 11.23 \% \quad 03 / 29 / 2016$ | $22.20 \%$ $11.72 \%$ $10.07 \%$ <br> MSCI All Country World NR Index   |
| American Century Growth Fund (R) <br> www.americancentury.com/prospectus | 42.55\% | 17.46\% $\quad 12.95 \% \quad 06 / 30 / 1971$ | $30.03 \% \quad 16.23 \% \quad 13.35 \%$ S\&P 500 Growth Index |
| American Century Heritage Fund (R) <br> Www.americancentury.com/prospectus | 19.97\% | $12.63 \% \quad 8.80 \% \quad 11 / 10 / 1987$ | $17.49 \% \quad 11.91 \% \quad 9.04 \%$ S\&P MidCap 400 Growth Index |
| American Century International Growth <br> (R) <br> www.americancentury.com/prospectus | 11.79\% | $7.51 \% \quad 3.36 \% \quad 05 / 09 / 1991$ | $15.62 \%$ $7.08 \%$ $3.83 \%$ <br> MSCI All Country World ex-US NR Index   |
| American Century International Opportunities Fund (R) <br> www.americancentury.com/prospectus | 8.02\% | $5.66 \% \quad 3.38 \% \quad 06 / 01 / 2001$ | $14.72 \%$ $6.84 \%$ $4.36 \%$ <br> MSCI World ex-US SMID NR Index   |
| American Century International Value Fund (R) <br> www.americancenury.com/prospectus | 19.22\% | $6.62 \% \quad 2.11 \% \quad 03 / 31 / 1997$ | $15.62 \%$ $7.08 \%$ $3.83 \%$ <br> MSCI All Country World ex-US NR Index   |
| American Century Mid Cap Value Fund <br> (R) <br> www.americancentury.com/prospectus | 5.59\% | $10.47 \% \quad 8.15 \% \quad 03 / 31 / 2004$ | $15.39 \% \quad 12.91 \%$ $9.17 \%$ <br> S\&P MidCap 400 Value Index  |
| American Century Non-US Intrinsic Value Fund (R) <br> www.americancentury.com/prospectus | $22.20 \%$ <br> Note on Perfor period prior to | $4.46 \% \quad 3.00 \% \quad 12 / 06 / 2018$ <br> ance: Performance for this investment for the $12 / 3 / 2019$ is based on a different share class for the investment. | $15.62 \%$ $7.08 \%$ $3.75 \%$ <br> 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 . | $5 \mathrm{yr} .$ | 0 yr./ ince eption | Inception Date | 1 yr. 5 yr. $\begin{gathered}10 \text { yr./ } \\ \text { Since Inception* }\end{gathered}$ |
| American Century Real Estate Fund (R) <br> www.americancentury.com/prospectus | 10.47\% | 6.66\% | 6.59\% | 09/21/1995 | $\begin{array}{cc}2.42 \% & 5.64 \% \\ \text { S\&P } & 7500 \\ \text { REIT Industry Index }\end{array}$ |
| American Century Select Fund (R) <br> www.americancentury.com/prospectus | 39.20\% | 17.25\% | 12.93\% | 06/30/1971 | $30.03 \% \quad 16.23 \% \quad 13.35 \%$ S\&P 500 Growth Index |
| American Century Small Cap Growth Fund (R) <br> www.americancentury.com/prospectus | 16.52\% | 13.19\% | 9.29\% | 06/01/2001 | $17.10 \% \quad 10.42 \% \quad 8.96 \%$ S\&P SmallCap 600 Growth Index |
| American Century Small Cap Value Fund <br> (R) <br> www.americancentury.com/prospectus | 15.56\% | 13.98\% | 8.18\% | 07/31/1998 | $14.89 \%$ $11.31 \%$ $8.17 \%$ <br> S\&P SmallCap 600 Value Index   |
| American Century Small Company Fund <br> (R) <br> www.americancentury.com/prospectus | 20.64\% | 9.42\% | 5.50\% | 07/31/1998 | $16.05 \%$ $11.03 \%$ $8.66 \%$ <br> S\&P Small Cap 600 Index  |
| American Century Sustainable Equity Fund (R) <br> www.americancentury.com/prospectus | 23.60\% | 14.88\% | 10.98\% | 11/30/2004 | $26.29 \% \quad 15.69 \% \quad 12.03 \%$ S\&P 500 Index |
| American Century Ultra Fund (R) | 42.62\% | 18.58\% | 13.97\% | 11/02/1981 | $30.03 \% \quad 16.23 \% \quad 13.35 \%$ S\&P 500 Growth Index |
| American Century Value Fund (R) <br> www.americancentury.com/prospectus | 8.33\% | 11.00\% | 7.70\% | 09/01/1993 | $22.23 \% \quad 14.11 \% \quad 10.01 \%$ S\&P 500 Value Index |

Table 1 - Variable Return Investments

| Name | Average Annual Total Return as of 12/31/2023 |  |  |  | Benchmark |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $1 \mathrm{yr} .$ | $5 \mathrm{yr} .$ | 10 yr./ Since nception | Inception Date | $\begin{array}{ccc}1 \mathrm{yr} . & 5 \mathrm{yr} . & \begin{array}{c}10 \mathrm{yr} . / \\ \text { Since Inception* }\end{array} \\ & & \end{array}$ |
| BOND |  |  |  |  |  |
| American Century Short Duration Inflation Protection Bond Fund (R) <br> www.americancentury.com/prospectus | 3.36\% | 2.64\% | 1.24\% | 05/31/2005 | $\begin{array}{ccc}3.90 \% & 3.15 \% & 2.42 \% \\ \text { Bloomberg U.S. Treasury TIPS Index }\end{array}$ |
| American Century Inflation- Adjusted Bond Fund (R) <br> www.americancentury.com/prospectus | 2.64\% | 2.21\% | 1.42\% | 02/10/1997 | $3.90 \% \quad 3.15 \% \quad 2.42 \%$ Bloomberg U.S. Treasury TIPS Index |
| American Century Core Plus Fund (R) <br> www.americancentury.com/prospectus | 5.19\% | 0.69\% | 1.33\% | 11/30/2006 | $5.53 \%$ $1.10 \% \quad 1.81 \%$ <br> Bloomberg U.S. Aggregate Bond Index  |
| American Century Diversified Bond Fund <br> (R) <br> www.americancentury.com/prospectus | 4.77\% | 0.54\% | 1.05\% | 04/01/1993 | $5.53 \% \quad 1.10 \% \quad 1.81 \%$ Bloomberg U.S. Aggregate Bond Index |
| American Century Emerging Markets Debt Fund (R) www.americancentury.com/prospectus | 8.47\% | 1.77\% | 2.14\% | 07/29/2014 | $9.09 \%$ $1.84 \%$ <br> Bloomberg EM USD Aggregate Index  |
| American Century Ginnie Mae Fund (R) <br> www.americancentury.com/prospectus | 4.07\% | -0.43\% | 0.35\% | 09/23/1985 | $4.30 \%$ $1.03 \%$ $1.24 \%$ <br> Bloomberg U.S. Government Intermediate Index   |
| American Century Global Bond Fund (R) www.americancentury.com/prospectus | 6.00\% | 0.19\% | 1.25\% | 01/31/2012 | $5.72 \%$ $-0.36 \%$ $0.36 \%$ <br> Bloomberg Global Aggregate Index  |
| American Century Government Bond Fund (R) <br> www.americancentury.com/prospectus | 2.97\% | -0.23\% | 0.50\% | 05/16/1980 | $4.30 \%$ $1.03 \%$ $1.24 \%$ <br> Bloomberg U.S. Government Intermediate Index   |

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| Name | Average Annual Total Return as of 12/31/2023 |  |  |  | Benchmark |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1 yr . | $5 \mathrm{yr} .$ <br> In | 10 yr./ Since nception | Inception Date | 1 yr. 5 yr. $\begin{gathered}10 \text { yr./ } \\ \text { Since Inception* }\end{gathered}$ |
| American Century High-Yield Fund (R) <br> www.americancentury.com/prospectus | 9.89\% | 3.48\% | 2.62\% | 09/30/1997 | $13.45 \% \quad 5.37 \% \quad 4.60 \%$ Bloomberg U.S. Corporate High Yield Bond Index |
| American Century International Bond Fund (R) <br> www.americancentury.com/prospectus | 0.49\% | -3.29\% | -2.30\% | 01/07/1992 | $5.72 \%$ $-0.36 \%$ $0.36 \%$ <br> Bloomberg Global Aggregate Index   |
| American Century Multisector Income Fund (R) <br> www.americancentury.com/prospectus | 6.64\% | 2.87\% | 2.38\% | 07/28/2014 | $5.53 \%$ $1.10 \% \quad 1.53 \%$ <br> Bloomberg U.S. Aggregate Bond Index  |
| American Century Short Duration Strategic Income Fund (R) <br> www.americancentury.com/prospectus | 5.20\% | 1.90\% | 1.45\% | 07/28/2014 | $4.61 \%$ $1.51 \%$ <br> Bloomberg U.S. Government/Credit 1-3 Year  <br> Index  |
| American Century Short Duration Fund <br> (R) <br> www.americancentury.com/prospectus | 4.17\% | 1.32\% | 1.02\% | 11/30/2006 | $4.61 \%$ $1.51 \% \quad 1.27 \%$ <br> Bloomberg U.S. Government/Credit 1-3 Year  <br> Index  |
| American Century Short-Term Government Fund (R) <br> www.americancentury.com/prospectus | 3.05\% | 0.62\% | 0.28\% | 12/15/1982 | $4.32 \%$ $1.28 \%$ <br> Bloomberg U.S. Government $1-3 \%$  <br> $1-3$ Year Index  |
| BLENDED |  |  |  |  |  |
| American Century One Choice Portfolio: Aggressive (R) <br> www.americancentury.com/prospectus | $14.55 \%$ <br> Note on Perfor period prior to 03 | $9.17 \%$ <br> nance: Perfor 3/20/2015 is the in | $6.49 \%$ <br> rmance for th based on a di vestment. | 09/30/2004 <br> is investment for the ferent share class for | $18.40 \%$ $9.78 \%$ $7.20 \%$ <br> S\&P Target Risk Aggressive Index   |
| American Century One Choice Portfolio: Conservative (R) <br> www.americancentury.com/prospectus | $10.06 \%$ <br> Note on Perfor period prior to 03 | $5.78 \%$ <br> mance: Perfo /20/2015 is the in | $4.25 \%$ <br> rmance for th based on a di vestment. | 09/30/2004 <br> is investment for the ferent share class for | $12.41 \%$ $5.66 \%$ $4.48 \%$ <br> S\&P Target Risk Moderate Index   <br>    <br> $22.20 \%$ $11.72 \%$ $7.93 \%$ <br> MSCI All Country World NR Index   |


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| Name | Average Annual Total Return as of 12/31/2023 |  |  |  | Benchmark |
|  | $1 \mathrm{yr} .$ | $5 \mathrm{yr} .$ | 0 yr./ ince eption | Inception Date | 1 yr. 5 yr.10 yr./ <br> Since Inception* |
| American Century One Choice Portfolio: <br> Moderate (R) <br> www.americancentury.com/prospectus | Note on Performance: Performance for this investment for the period prior to $03 / 20 / 2015$ is based on a different share class for the investment. |  |  |  | $15.38 \%$ $7.73 \%$ $5.96 \%$ <br> S\&P Target Risk Growth Index   <br>    <br> 22.20\% $11.72 \% \quad 7.93 \%$  <br> MSCI All Country World NR Index   |
| American Century One Choice Portfolio: Very Aggressive (R) <br> www.americancentury.com/prospectus | Note on Performance: Performance for this investment for the period prior to $03 / 20 / 2015$ is based on a different share class for the investment. |  |  |  | 18.40\% 9.78\% 7.20\% S\&P Target Risk Aggressive Index $22.20 \% \quad 11.72 \% \quad 7.93 \%$ <br> MSCI All Country World NR Index |
| American Century One Choice Portfolio: Very Conservative (R) www.americancentury.com/prospectus | Note on Performance: Performance for this investment for the period prior to $03 / 20 / 2015$ is based on a different share class for the investment. |  |  |  | 10.94\% $4.60 \% \quad 3.76 \%$ S\&P Target Risk Conservative Index <br> $22.20 \% \quad 11.72 \% \quad 7.93 \%$ MSCI All Country World NR Index |
| American Century One Choice InRetirement Fund (R) <br> www.americancentury.com/prospectus | 10.54\% | 5.59\% | 4.11\% | 08/31/2004 | $\begin{array}{ccc}10.35 \% & 4.90 \% & 3.98 \% \\ \text { S\&P Target Date Retirement Income Index }\end{array}$ $5.53 \% \quad 1.10 \% \quad 1.81 \%$ <br> Bloomberg U.S. Aggregate Bond Index |
| American Century One Choice Blend+ 2015 Fund (R) <br> www.americancentury.com/prospectus | 9.99\% | N/A | 0.27\% | 03/10/2021 | $11.38 \%$ $6.10 \%$ $1.61 \%$ <br> S\&P Target Date 2015 Index <br>    <br> $22.20 \%$ $11.72 \%$ $4.57 \%$ <br> MSCI All Country World NR Index   |
| American Century One Choice Blend+ 2020 Fund (R) <br> www.americancentury.com/prospectus | 10.13\% | N/A | 0.45\% | 03/10/2021 | $12.32 \%$ $6.47 \%$ $1.78 \%$ <br> S\&P Target Date 2020 Index <br>    <br> $22.20 \%$ $11.72 \%$ $4.57 \%$ <br> MSCI All Country World NR Index   |
| American Century One Ch Blend+ 2025 Fund (R) <br> www.americancentury.com/prospectus | 11.09\% | N/A | 0.47\% | 03/10/2021 | $12.99 \%$ $7.42 \%$ $2.18 \%$ <br> S\&P Target Date 2025 Index  <br>    <br> $22.20 \%$ $11.72 \%$ $4.57 \%$ <br> MSCI All Country World NR Index   |


| Table 1 - Variable Return Investments |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Name | Average Annual Total Return as of 12/31/2023 |  |  |  | Benchmark |
|  | 1 yr . | $5 \mathrm{yr} .$ | $10 \mathrm{yr} . /$ <br> Since <br> Inception | Inception Date | $1 \mathrm{yr} . \quad 5 \mathrm{yr} . \begin{gathered}10 \mathrm{yr} . / \\ \text { Since Inception* }\end{gathered}$ |
| American Century One Ch Blend+ 2030 Fund (R) <br> www.americancentury.com/prospectus | 12.28\% | N/A | 0.65\% | 03/10/2021 | $14.80 \%$ $8.42 \%$ $2.74 \%$ <br> S\&P Target Date 2030 Index   <br>    <br> $22.20 \%$ $11.72 \% \quad 4.57 \%$  <br> MSCI All Country World NR Index   |
| American Century One Ch Blend+ 2035 Fund (R) <br> www.americancentury.com/prospectus | 13.29\% | N/A | 0.66\% | 03/10/2021 | 16.63\% $\quad 9.44 \% \quad 3.30 \%$ S\&P Target Date 2035 Index $22.20 \% \quad 11.72 \% \quad 4.57 \%$ MSCI All Country World NR Index |
| American Century One Ch Blend+ 2040 Fund (R) <br> www.americancentury.com/prospectus | 14.18\% | N/A | 0.89\% | 03/10/2021 | $18.16 \%$ $10.22 \%$ $3.81 \%$ <br> S\&P Target Date 2040 Index  <br>    <br> $22.20 \%$ $11.72 \%$ $4.57 \%$ <br> MSCI All Country World NR Index   |
| American Century One Ch Blend+ 2045 Fund (R) <br> www.americancentury.com/prospectus | 15.02\% | N/A | 1.18\% | 03/10/2021 | $19.14 \%$ $10.68 \%$ $4.16 \%$ <br> S\&P Target Date 2045 Index  <br>    <br> $22.20 \%$ $11.72 \% \quad 4.57 \%$  <br> MSCI All Country World NR Index   |
| American Century One Ch Blend+ 2050 Fund (R) <br> www.americancentury.com/prospectus | 15.55\% | N/A | 1.42\% | 03/10/2021 | $19.58 \%$ $10.92 \%$ $4.31 \%$ <br> S\&P Target Date 2050 Index <br>    <br> $22.20 \%$ $11.72 \%$ $4.57 \%$ <br> MSCI All Country World NR Index   |
| American Century One Ch Blend+ 2055 Fund (R) <br> www.americancentury.com/prospectus | 15.98\% | N/A | 1.57\% | 03/10/2021 | $19.62 \%$ $10.98 \%$ $4.35 \%$ <br> S\&P Target Date 2055 Index  <br>    <br> $22.20 \%$ $11.72 \% \quad 4.57 \%$  <br> MSCI All Country World NR Index   |
| American Century One Ch Blend+ 2060 Fund (R) <br> www.americancentury.com/prospectus | 16.20\% | N/A | 1.66\% | 03/10/2021 | $19.62 \%$ $10.98 \%$ $4.35 \%$ <br> S\&P Target Date 2055 Index   <br>    <br> $22.20 \% \quad 11.72 \% \quad 4.57 \%$   <br> MSCI All Country World NR Index   |


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| :---: | :---: | :---: | :---: | :---: | :---: |
| Name | Average Annual Total Return as of 12/31/2023 |  |  |  | Benchmark |
|  | 1 yr . | $5 \mathrm{yr} .$ |  | Inception Date | 1 yr. 5 yr.$10 \mathrm{yr} . /$ <br>  <br>  <br> Since Inception* |
| American Century One Ch Blend+ 2065 Fund (R) <br> www.americancentury.com/prospectus | 16.39\% | N/A | 1.89\% | 03/10/2021 | $19.62 \% \quad 10.98 \%$ $4.35 \%$ <br> S\&P Target Date 2055 Index  <br>   <br> $22.20 \% \quad 11.72 \% \quad 4.57 \%$  <br> MSCI All Country World NR Index  |
| American Century One Choice 2025 Portfolio (R) www.americancentury.com/prospectus | 10.69\% | 6.00\% | 4.52\% | 08/31/2004 | $12.99 \%$ $7.42 \%$ $5.85 \%$ <br> S\&P Target Date 2025 Index   <br>    <br> $22.20 \%$ $11.72 \%$ $7.93 \%$ <br> MSCI All Country World NR Index   |
| American Century One Choice 2030 Portfolio (R) <br> www.americancentury.com/prospectus | 11.53\% | 6.50\% | 4.89\% | 05/30/2008 | $14.80 \%$ $8.42 \%$ $6.44 \%$ <br> S\&P Target Date 2030 Index   <br>    <br> 22.20\% $\quad 11.72 \% \quad 7.93 \%$   <br> MSCI All Country World NR Index   |
| American Century One Choice 2035 Portfolio (R) www.americancentury.com/prospectus | 12.29\% | 7.05\% | 5.27\% | 08/31/2004 | $16.63 \%$ $9.44 \%$ $7.04 \%$ <br> S\&P Target Date 2035 Index   <br>    <br> $22.20 \%$ $11.72 \%$ $7.93 \%$ <br> MSCI All Country World NR Index   |
| $\begin{gathered} \text { American Century One Choice } 2040 \\ \text { Portfolio (R) } \\ \text { www.americancentury.com/prospectus } \end{gathered}$ | 13.08\% | 7.60\% | 5.69\% | 05/30/2008 | $18.16 \% \quad 10.22 \% \quad 7.49 \%$ S\&P Target Date 2040 Index 22.20\% $\quad 11.72 \% \quad 7.93 \%$ MSCI All Country World NR Index |
| $\begin{gathered} \text { American Century One Choice } 2045 \\ \text { Portfolio (R) } \end{gathered}$ <br> www.americancentury.com/prospectus | 13.80\% | 8.22\% | 6.11\% | 08/31/2004 | 19.14\% $10.68 \% \quad 7.76 \%$  <br> S\&P Target Date 2045 Index   <br>    <br> 22.20\% $11.72 \% \quad 7.93 \%$  <br> MSCI All Country World NR Index   |
| $\begin{gathered} \text { American Century One Choice } 2050 \\ \text { Portfolio (R) } \end{gathered}$ <br> www.americancentury.com/prospectus | 14.55\% | 8.91\% | 6.51\% | 05/30/2008 | $19.58 \%$ $10.92 \%$ $7.92 \%$ <br> S\&P Target Date 2050 Index   <br>    <br> $22.20 \%$ $11.72 \%$ $7.93 \%$ <br> MSCI All Country World NR Index   |


| Table 1 - Variable Return Investments |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Name | Average Annual Total Return as of 12/31/2023 |  |  |  | Benchmark |
|  | 1 yr . | $5 \mathrm{yr} .$ | 10 yr./ <br> Since <br> ception | Inception Date | 1 yr. 5 yr. $\begin{gathered}10 \text { yr./ } \\ \text { Since Inception* }\end{gathered}$ |
| American Century One Choice 2055 Portfolio (R) <br> www.americancentury.com/prospectus | 15.17\% | 9.23\% | 6.70\% | 03/31/2011 | 19.62\% $\quad 10.98 \% \quad 7.99 \%$ S\&P Target Date 2055 Index $22.20 \% \quad 11.72 \% \quad 7.93 \%$ MSCI All Country World NR Index |
| American Century One Choice 2060 Portfolio (R) <br> www.americancentury.com/prospectus | 15.47\% | 9.45\% | 8.05\% | 09/30/2015 | 19.62\% $\quad 10.98 \% \quad 9.68 \%$ S\&P Target Date 2055 Index $22.20 \% \quad 11.72 \% \quad 10.11 \%$ MSCI All Country World NR Index |
| American Century One Choice 2065 Portfolio (R) <br> www.americancentury.com/prospectus | 15.65\% | N/A | 7.20\% | 09/23/2020 | 19.62\% $10.98 \%$ $9.95 \%$ <br> S\&P Target Date 2055 Index   <br>    <br> 22.20\% $\quad 11.72 \% \quad 9.83 \%$   <br> MSCI All Country World NR Index   |
| American Century Strategic Allocation <br> Aggressive (R) <br> www.americancentury.com/prospectus | 14.64\% | 9.98\% | 6.83\% | 02/15/1996 | $18.40 \%$ $9.78 \%$ <br> S\&P Target Risk Aggressive Index  |
| American Century Strategic Allocation Conservative (R) <br> www.americancentury.com/prospectus | 10.10\% | 6.19\% | 4.36\% | 02/15/1996 | $\begin{array}{lll} \hline 12.41 \% & 5.66 \% & 4.48 \% \end{array}$ <br> S\&P Target Risk Moderate Index |
| American Century Strategic Allocation <br> Moderate (R) <br> www.americancentury.com/prospectus | 12.35\% | 8.17\% | 5.67\% | 02/15/1996 | 15.38\% 7.73\% 5.96\% S\&P Target Risk Growth Index |

*Since inception return for funds less than 10 years old.

| Table 2 - Fees and Expenses |  |  |
| :---: | :---: | :---: |
| Name / Type of Option | Total Annual Gross Operating  <br> Expense Per <br> As a $\%$ $\$ 1000$ | Shareholder Type Fees |
| STOCK |  |  |
| American Century Focused Dynamic Growth Fund (R) | 1.36\% $\quad \$ 13.60$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales <br> charge: $0 \%$ Purchase fee: $0 \%$  |
| American Century Disciplined Growth Fund (R) | 1.51\% $\quad \$ 15.10$ | Sales charge: $0 \% \quad$ Redemption fee: $0 \%$ charge: $0 \%$$\quad$ Durchase fee: $0 \%$ Defrred sales |
| American Century Disciplined Core Value Fund (R) | 1.16\% \$ 11.60 | Sales charge: $0 \% \quad$ Redemption fee: $0 \%$ charge: $0 \%$ Deferred sales |
| American Century Emerging Markets Fund (R) | 1.76\% $\quad \$ 17.60$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales charge: $0 \%$ Purchase fee: $0 \%$ |
| American Century Emerging Markets Small Cap Fund (R) | 1.92\% $\quad \$ 19.20$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales charge: $0 \%$ Purchase fee: $0 \%$ |
| American Century Equity Growth Fund (R) | 1.16\% $\quad \$ 11.60$ | Sales charge: $0 \% \quad$ Redemption fee: $0 \%$ charge: $0 \%$$\quad$ Deferred sales |
| American Century Equity Income Fund (R) | 1.43\% $\quad \$ 14.30$ | Sales charge: $0 \% \quad$ Redemption fee: $0 \%$ charge: $0 \%$$\quad$ Durchase fee: $0 \%$ Defrred sales |
| American Century Focused Large Cap Value Fund (R) | 1.34\% $\quad \$ 13.40$ | Sales charge: $0 \% \quad$ Redemption fee: $0 \%$ charge: $0 \%$ Durchase fee: $0 \%$ Deferred sales |
| American Century Focused Global Growth Fund (R) | 1.60\% $\quad \$ 16.00$ | Sales charge: $0 \% \quad$ Redemption fee: $0 \%$ charge: $0 \%$$\quad$ Durchase fee: $0 \%$ Defrred sales |
| American Century Focused International Growth Fund (R) | 1.60\% $\quad \$ 16.00$ | Sales charge: $0 \% \quad$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ |
| American Century Global Gold Fund (R) | 1.16\% $\quad \$ 11.60$ | Sales charge: $0 \% \quad$ Redemption fee: $0 \%$ charge: $0 \%$ Durchase fee: $0 \%$ Defrred sales |
| American Century Global Real Estate Fund (R) | 1.62\% $\quad \$ 16.20$ | Sales charge: $0 \% \quad$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ |
| American Century Global Small Cap Fund (R) | 1.61\% $\quad \$ 16.10$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales charge: $0 \% \quad$ Purchase fee: $0 \%$ |
| American Century Growth Fund (R) | 1.47\% $\quad \$ 14.70$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales <br> charge: $0 \%$ Purchase fee: $0 \%$  |


| Table 2 - Fees and Expenses |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Name / Type of Option | Total Annual Gross Operating  <br> Expense Per <br> As a $\%$ $\$ 1000$ |  | Shareholder Type Fees |  |
| American Century Heritage Fund (R) | 1.51\% | \$15.10 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century International Growth Fund (R) | 1.86\% | \$18.60 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century International Opportunities Fund (R) | 2.03\% | \$20.30 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century International Value Fund (R) | 1.64\% | \$16.40 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Mid Cap Value Fund (R) | 1.48\% | \$14.80 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Non-US Intrinsic Value Fund <br> (R) | 1.67\% | \$16.70 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Real Estate Fund (R) | 1.65\% | \$16.50 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Select Fund (R) | 1.50\% | \$15.00 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Small Cap Growth Fund (R) | 1.67\% | \$16.70 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Small Cap Value Fund (R) | 1.59\% | \$15.90 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Small Company Fund (R) | 1.36\% | \$13.60 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Sustainable Equity Fund (R) | 1.29\% | \$12.90 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Ultra Fund (R) | 1.45\% | \$14.50 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Value Fund (R) | 1.52\% | \$15.20 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| BOND |  |  |  |  |
| American Century Short Duration Inflation Protection Bond Fund (R) | 1.13\% | \$11.30 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |

Table 2 - Fees and Expenses

| Name / Type of Option | Total Annual Gross Operating <br> Expense Per <br> As a $\%$ $\$ 1000$ |  | Shareholder Type Fees |  |
| :---: | :---: | :---: | :---: | :---: |
| American Century Inflation- Adjusted Bond Fund (R) | 1.01\% | \$10.10 | Sales charge: 0\% Redemption fee: 0\% charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Core Plus Fund (R) | 1.05\% | \$10.50 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Diversified Bond Fund (R) | 1.10\% | \$11.00 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Emerging Markets Debt Fund (R) | 1.48\% | \$14.80 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Ginnie Mae Fund (R) | 1.05\% | \$10.50 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Global Bond Fund (R) | 1.34\% | \$13.40 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Government Bond Fund (R) | 0.97\% | \$9.70 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century High-Yield Fund (R) | 1.29\% | \$12.90 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century International Bond Fund (R) | 1.30\% | \$13.00 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Multisector Income Fund (R) | 1.06\% | \$10.60 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Short Duration Strategic Income Fund (R) | 1.02\% | \$10.20 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Short Duration Fund (R) | 1.07\% | \$10.70 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century Short-Term Government Fund (R) | 1.05\% | \$10.50 | Sales charge: 0\% Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| BLENDED |  |  |  |  |
| American Century One Choice Portfolio: Aggressive (R) | 1.43\% | \$14.30 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Portfolio: Conservative (R) | 1.30\% | \$13.00 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Portfolio: <br> Moderate (R) | 1.37\% | \$13.70 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |

Table 2 - Fees and Expenses

| Name / Type of Option | Total Annual Gross Operating  <br> Expense Per <br> As a $\%$ $\$ 1000$ |  | Shareholder Type Fees |  |
| :---: | :---: | :---: | :---: | :---: |
| American Century One Choice Portfolio: Very Aggressive (R) | 1.53\% | \$15.30 | Sales charge: 0\% Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Portfolio: Very Conservative (R) | 1.21\% | \$12.10 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice In-Retirement Portfolio (R) | 1.30\% | \$13.00 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2015 Portfolio (R) | 1.11\% | \$11.10 | Sales charge: 0\% Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2020 Portfolio (R) | 1.11\% | \$11.10 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2025 Portfolio (R) | 1.10\% | \$11.00 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2030 Portfolio (R) | 1.11\% | \$11.10 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2035 Portfolio (R) | 1.09\% | \$10.90 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2040 Portfolio (R) | 1.09\% | \$10.90 | Sales charge: 0\% Redemption fee: $0 \%$ charge: 0\% Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2045 Portfolio (R) | 1.09\% | \$10.90 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2050 Portfolio (R) | 1.09\% | \$10.90 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2055 Portfolio (R) | 1.09\% | \$10.90 | Sales charge: 0\% Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2060 Portfolio (R) | 1.10\% | \$11.00 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice Blend+ 2065 Portfolio (R) | 1.10\% | \$11.00 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice 2025 Portfolio <br> (R) | 1.30\% | \$13.00 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |
| American Century One Choice 2030 Portfolio <br> (R) | 1.32\% | \$13.20 | Sales charge: $0 \%$ Redemption fee: $0 \%$ charge: $0 \%$ Purchase fee: $0 \%$ | Deferred sales |

Table 2 - Fees and Expenses

| Name / Type of Option | Total Annual Gross Operating  <br> Expense Per <br> As a $\%$ $\$ 1000$ | Shareholder Type Fees |
| :---: | :---: | :---: |
| American Century One Choice 2035 Portfolio <br> (R) | 1.36\% $\quad \$ 13.60$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales <br> charge: $0 \%$ Purchase fee: $0 \%$  |
| American Century One Choice 2040 Portfolio <br> (R) | 1.39\% $\quad \$ 13.90$ | $\begin{array}{llll}\text { Sales charge: } 0 \% & \text { Redemption fee: } 0 \% & \text { Deferred sales } \\ \text { charge: } 0 \% & \text { Purchase fee: } 0 \% & \end{array}$ |
| American Century One Choice 2045 Portfolio <br> (R) | 1.41\% $\quad \$ 14.10$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales <br> charge: $0 \%$ Purchase fee: $0 \%$  |
| American Century One Choice 2050 Portfolio <br> (R) | 1.43\% $\quad \$ 14.30$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales charge: $0 \%$ Purchase fee: $0 \%$ |
| American Century One Choice 2055 Portfolio <br> (R) | 1.45\% $\quad \$ 14.50$ | $\begin{array}{llll}\text { Sales charge: } 0 \% & \text { Redemption fee: } 0 \% & \text { Deferred sales } \\ \text { charge: } 0 \% & \text { Purchase fee: } 0 \% & \\ \end{array}$ |
| American Century One Choice 2060 Portfolio <br> (R) | 1.46\% $\quad \$ 14.60$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales charge: $0 \%$ Purchase fee: $0 \%$ |
| American Century One Choice 2065 Portfolio <br> (R) | 1.49\% $\quad \$ 14.90$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales charge: $0 \%$ Purchase fee: $0 \%$ |
| American Century Strategic Allocation Aggressive (R) | 1.84\% $\quad \$ 18.40$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales <br> charge: $0 \%$ Purchase fee: $0 \%$  |
| American Century Strategic Allocation Conservative (R) | 1.62\% $\quad \$ 16.20$ | Sales charge: $0 \%$ Redemption fee: $0 \%$ Deferred sales  <br> charge: $0 \%$ Purchase fee: $0 \%$   |
| American Century Strategic Allocation Moderate (R) | 1.76\% $\quad \$ 17.60$ | $\begin{array}{llll}\begin{array}{ll}\text { Sales charge: } & 0 \% \\ \text { charge: } 0 \% & \text { Redemption fee: } 0 \%\end{array} & \text { Deferred sales } \\ \text { Purchase fee: } 0 \% & \end{array}$ |

