

# Service Options: Understand Your Services



Conduct business with us in the way that's most convenient for you. When you establish your account, you acknowledge that you've read this information and accept the terms of the services.

## Services Available to You

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You will automatically receive the services below for all your accounts with the same Social Security/Tax Identification number.

### Transactions by telephone

You may invest or exchange by telephone or in writing. We will use the bank account or financial institution on file with us.

### Redemptions

You may request redemptions by telephone or in writing.

### Wire and electronic services

Invest or set up automatic investments from your bank account (\$50 minimum per month). Send redemption proceeds to your bank by wire or automated clearing house (ACH). A hold time may apply. Please review your fund's prospectus for details. Your bank usually receives wired funds on the next business day after transmission; you can expect funds sent by ACH in two to five business days. There is a \$10 fee for each domestic wire. Your bank also may charge a fee to accept wired funds.

### Automatic investments

You can set up an automatic investment to invest directly from your bank account. Your bank account information must be on file. If we do not have your bank information, you will be asked to send us a voided, preprinted check. Automatic investments are made on the 15th of each month unless you specify a different date. If the date falls on a weekend or holiday, the investment will be made on the next business day. You can change your automatic investment or allocation instructions at any time; please allow up to five days for changes to be effective. Call us to set up an automatic investment.

## Fees and Charges

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Please refer to the prospectus for an explanation of break-point discounts, sales charges and fees. You can also request a copy of *Pricing Options* for a complete description of pricing structure.

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## CheckWriting Services

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For Investor Class Only:

(Not available for IRAs or Coverdell Education Savings Accounts)

CheckWriting is available to investors who meet the fund's minimum and are invested in eligible CheckWriting funds. You must indicate on the account application if you would like us to send you checks. You may write checks for \$100 to \$1,000,000. We require only one signature on checks unless you specify additional signatures.

We may require additional information to establish checking on corporate, bank, trust company, trust, unincorporated association, limited liability company and partnership accounts.

### CheckWriting terms and conditions

You appoint the check-collecting bank (the Bank) as agent. The Bank shall present checks drawn by you to the funds listed in this form (the Funds) as authority to redeem a sufficient number of shares in your account to cover the amount of the check.

The Funds will redeem a sufficient number of shares, unless such shares are certificated or pledged on the Funds' records, and forward the redemption proceeds to the Bank.

American Century Investments may return checks to you and automatically deduct \$10 from your account for:

- Checks written for less than \$100
- Checks drawn on insufficient funds
- Stop payments
- Checks drawn on shares that posted to the account within the last seven days
- Checks with any irregularities, such as a questionable signature

You agree that neither the Bank nor the Funds are liable for any loss, expense or cost arising from the failure to honor a check or the check redemption procedure. You further agree that the Funds will not be liable for and will not credit the account for the amount of any unauthorized debit or check with an unauthorized or forged signature or material alteration unless reported to the Funds within 15 days of receipt of the first account statement listing such debit or check. The Bank and the Funds reserve the right to modify or terminate checking services at any time.

American Century Investments reserves the right to forgo sight-reviewing signatures on checks. You agree that American Century Investments does not fail to exercise ordinary care in paying a check solely because it does not sight-review or only sight-reviews checks above a certain threshold level, or on a sample basis, at its discretion.

You also agree that if you purchase goods or services from a third party and give information about the account, such as the routing number or account number, to that third party without giving them a physical check, any and all debits to the account initiated by the third party are considered authorized by you, regardless of the amount.

### Investors Using Advisors

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