

American Funds American Balanced R4 RLBEX

Category  
Moderate Allocation

Overall Morningstar Rating™  
★★★★  
Out of 687 Moderate Allocation funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for details.

Morningstar Return  
Above Average

Morningstar Risk  
Below Average

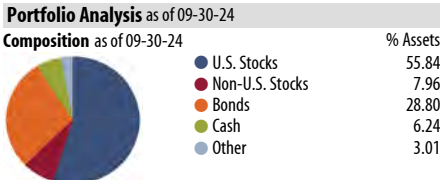
Investment Information from investment's prospectus  
Investment Objective & Strategy  
The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests i

Broad Asset Class: Asset Allocation  
Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes  
This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a current plan performance summary, and a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional or your plan's website and should be read carefully before investing or sending money.  
Morningstar ratings reflect the reduction of the fund's expense ratio. However, your plan may charge an administrative fee and/or plan-level fee, which is not reflected in this rating.  
To determine a fund's star rating for a given period, the fund's Morningstar risk score is subtracted from its Morningstar return score. If the fund scores in the top 10% of its respective Morningstar category, it receives five stars; if it falls in the next 22.5%, it receives four stars; a place in the middle 35% earns it three stars; those in the next 22.5% receive two stars; and the bottom 10% get one star.  
The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against loss in a declining market.  
NOT A DEPOSIT — NOT FDIC INSURED — NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY — NOT GUARANTEED BY THE INSTITUTION — MAY GO DOWN IN VALUE

Morningstar Proprietary Statistics

	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	★★★★	★★★★	★★★★
Fund Rank Percentile	17	14	23	14
Out of # of Investments	727	687	641	489



Top 10 Holdings as of 09-30-24

	% Assets
Broadcom Inc	4.68
Microsoft Corp	3.45
Cap Grp Cent Fd Ser Ii	2.92
UnitedHealth Group Inc	2.10
Meta Platforms Inc Class A	2.08
Philip Morris International Inc	1.88
Taiwan Semiconductor Manufacturing Co Ltd ADR	1.81
Alphabet Inc Class C	1.68
Apple Inc	1.44
Eli Lilly and Co	1.35

Total Number of Stock Holdings	188
Total Number of Bond Holdings	2956
Annual Turnover Ratio %	171.00
Total Fund Assets (\$mil)	236,166.16

Operations

Fund Inception Date	06-21-02
Initial Share Class Inception Date	07-25-75
Advisor	Capital Research and Management Company
Subadvisor	—

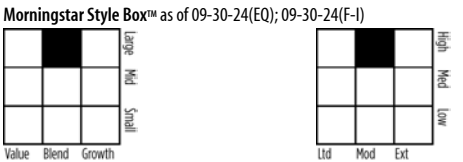
Fees and Expenses as of 03-01-24

Gross Prospectus Expense Ratio	.6000%
Net Prospectus Expense Ratio	.6000%

Waiver Data

Type	Exp.Date	%
—	—	—

Portfolio Manager(s)  
Hilda L. Applbaum, CFA. M.A., New York University. B.A., Barnard College. Since 1999.  
Alan N. Berro, CFA. M.B.A., Harvard University. B.A., University of California, Los Angeles. Since 2006.



Statistics as of 09-30-24

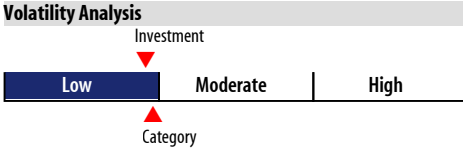
	Stk Port Avg	S&P 500	Category
P/E Ratio	18.57	21.83	19.81
P/B Ratio	3.68	4.33	3.35
P/C Ratio	12.90	15.69	13.42
GeoAvgCap(\$mil)	238,293.13	362,165.05	198,189.59

Risk Measures as of 12-31-24

	Port Avg	S&P 500	Category
3 Yr Std Dev	11.97	17.40	12.32
3 Yr Sharpe Ratio	0.10	0.34	-0.06
3 Yr Alpha	2.98	—	1.20
3 Yr Beta	0.92	—	0.92
3 Yr R-squared	94.99	—	90.56

Morningstar Sectors as of 09-30-24

	%Fund	S&P 500 %
Cyclical	24.32	28.35
Basic Materials	2.77	1.67
Consumer Cyclical	7.02	11.42
Financial Services	12.53	13.16
Real Estate	2.00	2.10
Sensitive	51.11	53.51
Communication Services	10.34	9.37
Energy	4.95	3.16
Industrials	10.45	7.26
Technology	25.37	33.72
Defensive	24.56	18.13
Consumer Defensive	8.33	5.52
Healthcare	13.16	10.10
Utilities	3.07	2.51



In the past, this investment has shown a relatively small range of fluctuations relative to other investments. Based on this measure, currently more than two thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.