

American Funds® The Bond Fund of America® - Class R-4**Category**

Intermediate Core Bond

Investment Objective & Strategy**From the investment's prospectus**

The investment seeks to provide as high a level of current income as is consistent with the preservation of capital.

The fund invests at least 80% of its assets in bonds and other debt securities, which may be represented by derivatives. It invests at least 60% of its assets in debt securities rated A3 or better or A- or better by Nationally Recognized Statistical Ratings Organizations designated by the fund's investment adviser, or in debt securities that are unrated but determined to be of equivalent quality by the fund's investment adviser, and in U.S. government securities, money market instruments, cash or cash equivalents.

Volatility and Risk

Volatility as of 12-31-23
Investment

Low	Moderate	High
▲		▲
Category		

Risk Measures	as of 12-31-23	Port Avg	Rel BC Aggr	Rel Cat
3 Yr Std Dev		7.17	0.99	1.01
3 Yr Beta		0.99	—	1.02

Principal Risks

Inflation-Protected Securities, Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, Futures, Mortgage-Backed and Asset-Backed Securities, Restricted/Illiquid Securities, U.S. Government Obligations, Derivatives, Fixed-Income Securities

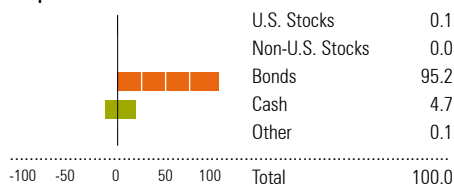
Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at <https://www.voyaretirementplans.com/fundonepagerscolor/DisclosureGlossary.pdf>

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 12-31-23



Top 10 Holdings as of 12-31-23

	% Assets
Federal National Mortgage Associat	6.5%
02-01-54	
United States Treasury Notes	4.625%
02-28-25	
Federal National Mortgage Associat	4.5%
02-01-54	
United States Treasury Notes	4.625%
09-30-30	
Federal National Mortgage Associatio	6%
02-01-54	
United States Treasury Bonds	4.125%
08-15-53	
Federal National Mortgage Associatio	4%
02-01-54	
Federal Home Loan Mortgage Corp.	5.5%
07-01-53	
Federal National Mortgage Associatio	6%
01-01-54	
Federal National Mortgage Associat	3.5%
02-01-54	

Operations

Gross Prosp Exp Ratio	0.57% of fund assets
Net Prosp Exp Ratio	0.57% of fund assets
Management Fee	0.18%
12b-1 Fee	0.25%
Other Fee	0.00%
Miscellaneous Fee(s)	0.14%
Fund Inception Date	05-20-02
Total Fund Assets (\$mil)	80,560.5
Annual Turnover Ratio %	412.00
Fund Family Name	American Funds

Notes

Morningstar Fixed Income Style Box™ as of 12-31-23

			High
			Med
			Low
Ltd	Mod	Ext	

Avg Eff Duration 5.92
Avg Eff Maturity —

Morningstar F-I Sectors as of 12-31-23

	% Fund
Government	17.99
Corporate	26.26
Securitized	40.39
Municipal	0.39
Cash/Cash Equivalents	14.97
Derivative	0.00

Credit Analysis: % Bonds as of 12-31-23

AAA	67	BB	2
AA	4	B	0
A	12	Below B	0
BBB	15	Not Rated	1

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

David Hoag. Since 2009.
Fergus MacDonald. Since 2015.

Advisor	Capital Research and Management Company
Subadvisor	—