

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 03-31-25
Investment



| Risk Measures as of 03-31-25 | Port Avg | Rel BC Aggr | Rel Cat |
|------------------------------|----------|-------------|---------|
| 3 Yr Std Dev | 7.67 | 1.00 | 1.02 |
| 3 Yr Beta | 1.00 | — | 1.03 |

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 03-31-25**Top 10 Holdings** as of 03-31-25

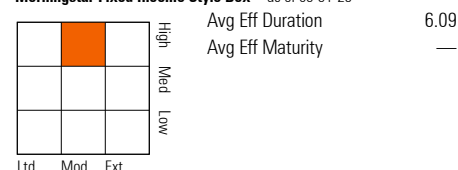
| | % Assets |
|--------------------------------------|----------|
| Federal National Mortgage Associat | 1.75 |
| 6.5% 05-01-55 | |
| United States Treasury Notes | 1.52 |
| 4.375% 07-31-26 | |
| United States Treasury Notes | 0.96 |
| 3.875% 03-31-27 | |
| United States Treasury Notes | 0.85 |
| 4.25% 01-31-26 | |
| United States Treasury Notes | 0.74 |
| 4% 03-31-30 | |
| Federal National Mortgage Associatio | 0.72 |
| 6% 05-01-55 | |
| United States Treasury Bonds | 0.70 |
| 4.5% 11-15-54 | |
| Federal National Mortgage Associat | 0.68 |
| 2.5% 05-01-55 | |
| Federal Home Loan Mortgage Corp. | 0.65 |
| 3% 05-01-52 | |
| United States Treasury Notes | 0.65 |
| 4.625% 09-30-30 | |

Operations

| | |
|---------------------------|----------------------|
| Gross Prosp Exp Ratio | 0.59% of fund assets |
| Net Prosp Exp Ratio | 0.58% of fund assets |
| Management Fee | 0.21% |
| 12b-1 Fee | 0.25% |
| Other Fee | 0.00% |
| Miscellaneous Fee(s) | 0.13% |
| Fund Inception Date | 05-20-02 |
| Total Fund Assets (\$mil) | 93,452.8 |
| Annual Turnover Ratio % | 370.00 |
| Fund Family Name | American Funds |

Notes

The investment adviser is currently waiving a portion of its management fee. This waiver will be in effect through at least March 1, 2026. The adviser may elect at its discretion to extend, modify or terminate the waiver at that time. Restated to reflect current fees.

Morningstar Fixed Income Style Box™ as of 03-31-25**Morningstar F-I Sectors** as of 03-31-25

| | % Fund |
|-----------------------|--------|
| Government | 23.99 |
| Corporate | 27.18 |
| Securitized | 40.59 |
| Municipal | 0.51 |
| Cash/Cash Equivalents | 7.73 |
| Derivative | 0.00 |

Credit Analysis: % Bonds as of 03-31-25

| | | | |
|-----|----|-----------|---|
| AAA | 65 | BB | 2 |
| AA | 4 | B | 0 |
| A | 13 | Below B | 0 |
| BBB | 14 | Not Rated | 1 |

| Waiver Data | Type | Exp. Date | % |
|----------------|-------------|-----------|------|
| Management Fee | Contractual | 03-01-26 | 0.01 |

Portfolio Manager(s)

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

| | |
|------------|---|
| Advisor | Capital Research and Management Company |
| Subadvisor | — |