

American Funds® American High-Income Trust® - Class R-6**Category**
High Yield Bond**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks to provide a high level of current income; the secondary investment objective is capital appreciation.

The fund invests primarily in higher yielding and generally lower quality debt securities (rated Ba1 / BB+ or below by Nationally Recognized Statistical Rating Organizations or unrated but determined by the fund's investment adviser to be of equivalent quality), including corporate loan obligations. It may also invest a portion of its assets in securities tied economically to countries outside the United States.

Past name(s) : American Funds American Hi-Inc Tr R6.

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 | 7.88 | 1.03 | 1.03 |
| 3 Yr Beta | 0.79 | — | 1.07 |

Principal Risks

Foreign Securities, Loss of Money, Not FDIC Insured, Active Management, Issuer, Market/Market Volatility, High-Yield Securities, Restricted/Illiquid Securities, 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>

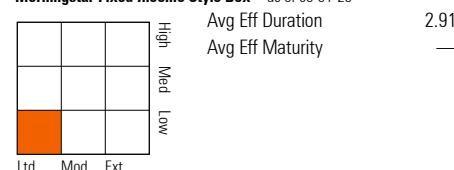
Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed 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 |
|--|----------|
| NFE Financing LLC 12% 11-15-29 | 1.35 |
| Diebold Nixdorf Inc Ordinary Shares- New | 1.08 |
| DISH Network Corporation 11.75% 11-15-27 | 1.07 |
| MPT Operating Partnership LP / MPT | 0.89 |
| F 5% 10-15-27 | |
| Talen Energy Corp Ordinary Shares New | 0.83 |
| EchoStar Corp. 10.75% 11-30-29 | 0.77 |
| Foxtrot Escrow Issuer LLC / Foxt 12.25% 11-15-26 | 0.77 |
| Rotech Healthcare | 0.72 |
| Diebold Nixdorf Incorporated 7.75% 03-31-30 | 0.64 |
| Intelsat Jackson Holdings SA 6.5% 03-15-30 | 0.64 |

Operations

| | |
|---------------------------|----------------------|
| Gross Prosp Exp Ratio | 0.32% of fund assets |
| Net Prosp Exp Ratio | 0.32% of fund assets |
| Management Fee | 0.28% |
| 12b-1 Fee | — |
| Other Fee | 0.00% |
| Miscellaneous Fee(s) | 0.04% |
| Fund Inception Date | 05-01-09 |
| Total Fund Assets (\$mil) | 23,539.2 |
| Annual Turnover Ratio % | 39.00 |
| Fund Family Name | American Funds |

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

| | % Fund |
|-----------------------|--------|
| Government | 0.28 |
| Corporate | 89.75 |
| Securitized | 0.01 |
| Municipal | 0.08 |
| Cash/Cash Equivalents | 9.88 |
| Derivative | 0.00 |

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

| | | | |
|-----|----|-----------|----|
| AAA | 10 | BB | 28 |
| AA | 0 | B | 40 |
| A | 0 | Below B | 17 |
| BBB | 3 | Not Rated | 2 |

| Waiver Data | Type | Exp. Date | % |
|-------------|------|-----------|---|
| — | — | — | — |

Portfolio Manager(s)

David Daigle. Since 2003.
Thomas Chow, CFA. Since 2014.

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