

# CollegeAmerica employer-sponsored program

## Investment results as of June 30, 2009

The following information relates only to 529-E shares of funds offered without a sales charge to eligible participants in a CollegeAmerica<sup>®</sup> employer-sponsored program. This material must be preceded or accompanied by the *CollegeAmerica Program Description* and a summary prospectus or prospectus for the fund(s) being offered.

Figures shown are past results for Class 529-E shares and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Share prices and returns will vary, so you may lose money. Investing for short periods makes losses more likely. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the funds. For current information and month-end results, visit [americanfunds.com](http://americanfunds.com). CollegeAmerica is sponsored by Virginia College Savings Plan.

Through 6/30/09 (at net asset value)	Cumulative total returns*			Average annual total returns*		
	Fund began	YTD	1 year	5 years	10 years	Fund lifetime
<b>Growth funds</b>						
AMCAP Fund <sup>®</sup>	5/67	12.39%	-18.44%	-1.98%	0.87%	10.39%
EuroPacific Growth Fund <sup>®</sup>	4/84	12.38	-25.79	5.67	4.35	11.16
The Growth Fund of America <sup>®</sup>	12/73	11.89	-27.03	0.19	2.17	12.94
The New Economy Fund <sup>®</sup>	12/83	18.96	-18.23	1.15	-0.41	9.68
New Perspective Fund <sup>®</sup>	3/73	9.76	-25.10	2.88	3.45	11.71
New World Fund <sup>®</sup>	6/99	23.08	-29.01	10.97	7.66	7.64
SMALLCAP World Fund <sup>®</sup>	4/90	20.13	-29.45	2.45	2.72	7.76
<b>Growth-and-income funds</b>						
American Mutual Fund <sup>®</sup>	2/50	3.63	-20.59	-0.78	1.19	10.93
Capital World Growth and Income Fund <sup>SM</sup>	3/93	6.86	-26.93	4.28	6.05	10.17
Fundamental Investors <sup>SM</sup>	8/78	8.98	-29.20	1.60	1.80	11.52
International Growth and Income Fund <sup>SM</sup>	10/08	9.94	—	—	—	0.82 <sup>†</sup>
The Investment Company of America <sup>®</sup>	1/34	5.51	-22.42	-0.93	0.59	11.53
Washington Mutual Investors Fund <sup>SM</sup>	7/52	-2.15	-25.57	-2.70	-0.37	11.02
<b>Equity-income funds</b>						
Capital Income Builder <sup>®</sup>	7/87	3.37	-21.74	2.88	4.74	8.95
The Income Fund of America <sup>®</sup>	12/73	3.10	-19.44	0.55	3.25	10.52
<b>Balanced fund</b>						
American Balanced Fund <sup>®</sup>	7/75	3.81	-15.88	-0.30	3.16	9.99
<b>Bond funds</b>						
American High-Income Trust <sup>SM</sup>	2/88	22.73	-9.96	2.37	3.90	7.23
The Bond Fund of America <sup>SM</sup>	5/74	6.88	-5.15	1.69	3.91	7.93
Capital World Bond Fund <sup>®</sup>	8/87	2.76	-0.95	5.23	6.04	6.81
Intermediate Bond Fund of America <sup>®</sup>	2/88	2.84	1.54	2.49	3.80	5.20
Short-Term Bond Fund of America <sup>SM</sup>	10/06	1.77	1.96	—	—	2.95
U.S. Government Securities Fund <sup>SM</sup>	10/85	0.18	6.53	4.26	4.81	6.19
<b>Money market funds</b>						
American Funds Money Market Fund <sup>SM</sup>	5/09	—	—	—	—	0.00 <sup>†</sup>
The Cash Management Trust of America <sup>®</sup>	11/76	0.00	0.41	2.41	2.34	5.45

The annualized seven-day SEC yield was 0.00% for The Cash Management Trust of America, which reflects reimbursements (-1.00% without reimbursements) and 0.00% for American Funds Money Market Fund (-0.41% without reimbursements) as of 6/30/09. This yield more accurately reflects the fund's current earnings than does its 30-day yield or total return.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. From 9/1/04 (10/1/05 for The Cash Management Trust of America) to 12/31/08, the investment adviser to the American Funds and the business manager for Washington Mutual Investors Fund waived a portion of their management fees. American Funds Money Market Fund has 12b-1 plans for some share classes, but it won't initially pay advisers 12b-1 fees. If payments commence, investment results will be lower. The investment adviser has also reimbursed certain expenses for some funds and share classes. Reimbursements may be adjusted or discontinued by the investment adviser at any time. Investment results reflect the waivers and/or reimbursements, without which they would have been lower. Please see each fund's most recent shareholder report or prospectus for details.

\* Class 529-E shares were first offered on 2/15/02. Class 529-E share results prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for estimated additional annual expenses. Please see [americanfunds.com](http://americanfunds.com) for more information on specific expense adjustments and the actual dates of first sale. Investment results do not reflect the \$10 account setup fee or an annual \$10 account maintenance fee.

<sup>†</sup> Result shown is a cumulative total return from fund inception.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

	Objective(s) of fund	Expense ratio
<b>Growth funds</b>		
<b>AMCAP Fund</b>	Seeks long-term growth of capital by investing primarily in stocks of U.S. companies with a record of above average long-term growth	1.12%
<b>EuroPacific Growth Fund</b>	Seeks long-term growth of capital by investing primarily in stocks of issuers located in Europe and the Pacific Basin	1.19
<b>The Growth Fund of America</b>	Seeks long-term growth of capital through a diversified portfolio of common stocks	1.05
<b>The New Economy Fund</b>	Seeks long-term growth of capital through investments in services and information industries in the United States and around the world	1.24
<b>New Perspective Fund</b>	Seeks long-term growth of capital through investments in stocks in the United States and all over the world	1.16
<b>New World Fund</b>	Seeks long-term growth of capital by investing in securities that offer exposure to countries with developing economies and/or markets	1.44
<b>SMALLCAP World Fund</b>	Seeks long-term growth of capital by investing in the stocks of smaller companies in the United States and around the world	1.48
<b>Growth-and-income funds</b>		
<b>American Mutual Fund</b>	Strives for the simultaneous accomplishment of three objectives — current income, capital growth and conservation of principal	1.01
<b>Capital World Growth and Income Fund</b>	Seeks to provide long-term capital growth with current income by investing in established, growing companies all over the world, including the United States	1.15
<b>Fundamental Investors</b>	Seeks long-term growth of capital and income by investing in common stocks	1.02
<b>International Growth and Income Fund</b>	Seeks long-term growth of capital, as well as income, by investing primarily in large, well-established companies outside the U.S.	1.39
<b>The Investment Company of America</b>	Seeks to provide long-term growth of capital and income, placing greater emphasis on future dividends than on current income	0.99
<b>Washington Mutual Investors Fund</b>	Seeks to provide current income and the opportunity for growth of principal consistent with sound common-stock investing	1.03
<b>Equity-income funds</b>		
<b>Capital Income Builder</b>	Seeks to provide above-average current income, a growing stream of income and growth of capital	1.00
<b>The Income Fund of America</b>	Seeks to provide current income and, secondarily, growth of capital through a flexible mix of equity and debt instruments	1.00
<b>Balanced fund</b>		
<b>American Balanced Fund</b>	Seeks conservation of capital, current income and long-term growth of capital and income by investing in stocks, bonds and other fixed-income securities	1.00
<b>Bond funds</b>		
<b>American High-Income Trust</b>	Seeks a high level of current income, with capital appreciation as a secondary goal	1.12
<b>The Bond Fund of America</b>	Seeks as high a level of current income as is consistent with preservation of capital	1.00
<b>Capital World Bond Fund</b>	Seeks to provide a high long-term total return consistent with prudent management	1.24
<b>Intermediate Bond Fund of America</b>	Seeks to provide current income and preservation of capital through a bond portfolio with a dollar-weighted average maturity of no less than three years and no greater than five years	1.03
<b>Short-Term Bond Fund of America</b>	Seeks to provide current income and capital preservation consistent with high-quality short-term bonds	1.05
<b>U.S. Government Securities Fund</b>	Seeks as high a level of current income as is consistent with preservation of capital by investing primarily in securities backed by the full faith and credit of the U.S. government	0.99
<b>Money market funds</b>		
<b>American Funds Money Market Fund</b>	Seeks to provide income on cash reserves while preserving capital and maintaining liquidity	1.09
<b>The Cash Management Trust of America</b>	Seeks to provide income on cash reserves while preserving capital and maintaining liquidity through high-quality money market instruments	1.05

Investors should carefully consider the investment objectives, risks, charges and expenses of the American Funds and CollegeAmerica. This and other important information is contained in each fund's summary prospectus and/or prospectus and the *CollegeAmerica Program Description*, which can be obtained from a financial professional and should be read carefully before investing. CollegeAmerica is distributed by American Funds Distributors® and sold through unaffiliated intermediaries. Depending on your state of residence, there may be an in-state plan that provides tax and other benefits not available through CollegeAmerica. There may also be state-tax implications. Talk to your tax adviser. Equity investments are subject to market fluctuations. Investing outside the United States (especially in developing countries) involves additional risks, such as currency fluctuations, as does investing in smaller companies, as more fully described in the prospectuses. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds. The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Shares of U.S. Government Securities Fund are not guaranteed by the U.S. government.

Expense ratios are for the 12 months ended 6/30/09. The expense ratio for International Growth and Income Fund is annualized based on data for a partial year. The expense ratio for American Funds Money Market Fund is estimated.

#### The Capital Group Companies

American Funds      Capital Research and Management      Capital International      Capital Guardian      Capital Bank and Trust