



**CAPITAL GROUP®**  
**AMERICAN FUNDS®**

FOR RETURN MAIL PURPOSES ONLY  
CAPITAL GROUP  
PO BOX 9003  
SOUTH WINDSOR CT 06074-9003

JACQUES L GORDON  
383 16TH ST NW UNIT 4  
ATLANTA GA 30363-1203

**Account Statement**

December 31, 2023

PLAN ID  
**IRK134610**

SSN  
**XXX-XX-4998**

PLAN SPONSOR  
**Southwest Maxillofacial 401K Plan**

YOUR FINANCIAL PROFESSIONAL  
**No Financial Professional**

MORGAN STANLEY WEALTH MANAGEMENT  
5 CONCOURSE PKWY STE 2000  
ATLANTA GA 30328-7108

<b>Total value of your account</b>	<b>\$847,044.50</b>
<b>Vested balance as of 12/31/23</b>	<b>\$485,524.11</b>

	Since initial investment on 03/13/2017	Year-to-date since 01/01/2023
Beginning balance	\$425,819.14	\$743,988.61
+ Contributions*	\$184,952.25	\$0.00
± Investment gain/decline	\$283,752.34	\$103,427.40
- Withdrawals*	-\$39,881.58	\$0.00
- Plan fees	-\$7,597.65	-\$371.51
<b>Ending balance as of 12/31/23</b>	<b>\$847,044.50</b>	<b>\$847,044.50</b>
<b>Personal rate of return</b>	Annualized <b>6.64%</b>	<b>13.90%</b>

\*Contributions and withdrawals include any investments and redemptions you may have requested, as well as any corrections that involve transfers of funds within this account.

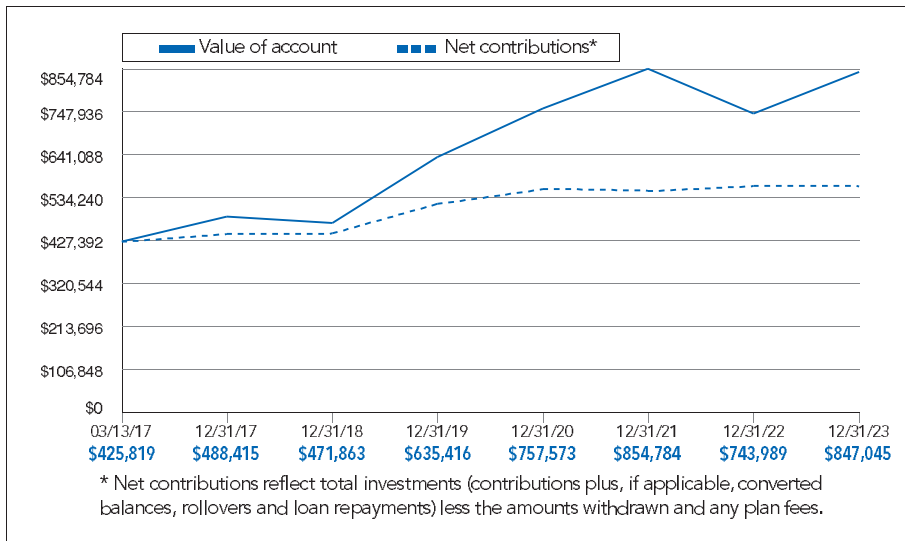
**Access 2023 tax forms online**

If you took a distribution or rollover in 2023, your tax form will post to the participant website by January 11. Simply log in to your account at [americanfunds.com/retire](http://americanfunds.com/retire) and click "view my statements and tax forms" on the Summary tab.

**Coming soon: New web experience**

To improve the online experience, a redesigned participant website and mobile app will be available in early 2024. You will notice an upgraded interface and navigation, a reengineered app with all the functionality of the website; new tools, features and resources; and more.

**Your account value history**



**For more account information**

**By Internet**  
[americanfunds.com/retire](http://americanfunds.com/retire)

**Automated phone service**  
(24 hours/day)  
(877) 833-9322

**Retirement plan services representative**  
8:00 a.m. to 7:00 p.m.  
Eastern time, M-F  
(800) 421-4120  
(Para español, oprima 8.)

**Call your financial professional**  
No Financial Professional

**Need help reading your statement or defining key terms?**

Go to [americanfunds.com/retire](http://americanfunds.com/retire), log in to your account and click on the "View My Statements" link to access more helpful information.

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## How you're invested

The information below shows how your account balance is currently allocated (left pie chart) and where any contributions will be invested (right pie). You may find this helpful as you review your overall investment strategy with your financial professional.

Your current investment mix			Your future contributions		
	<b>13.70% Growth</b> 13.70% The Growth Fund of America-R3	\$116,063.88		<b>10% Growth</b> 10% The Growth Fund of America-R3	
	<b>12.83% Growth-and-income</b> 12.83% Washington Mutual Investors Fund-R3	\$108,697.76		<b>10% Growth-and-income</b> 10% Washington Mutual Investors Fund-R3	
	<b>9.29% Equity income</b> 9.29% Capital Income Builder-R3	\$78,652.00		<b>10% Equity income</b> 10% Capital Income Builder-R3	
	<b>7.25% Bond</b> 7.25% The Bond Fund of America-R3	\$61,423.31		<b>10% Bond</b> 10% The Bond Fund of America-R3	
	<b>56.93% Target date</b> 26.47% American Funds 2010 Target Date-R3 30.46% American Funds 2030 Target Date-R3	\$224,221.97 \$257,985.58		<b>60% Target date</b> 30% American Funds 2010 Target Date-R3 30% American Funds 2030 Target Date-R3	
<b>Total</b>	<b>100.00%</b>	<b>\$847,044.50</b>	<b>Total</b>	<b>100%</b>	

## Fund results from a long-term perspective

We believe investing should have a long-term focus and that one year is not long term. In fact, results should be measured over meaningful periods of time. Below, you will find average annual total returns ended 12/31/23 for all funds available in your plan. All the funds in your plan are listed because it's important to re-evaluate your investment mix from time to time to ensure that it's still aligned with your goals, time horizon and risk tolerance. After reviewing the funds below, visit your plan's website at [americanfunds.com/retire](http://americanfunds.com/retire) for tools that can help you with your evaluation.

	Fund inception date	Fund lifetime	10 years	5 years	1 year	Expense ratio
<b>Growth</b>						
AMCAP Fund-R3	6/4/02	10.94 %	9.70 %	11.72 %	30.59 %	0.99%
The Growth Fund of America-R3	5/21/02	13.05	11.48	14.53	36.76	0.94
Growth Portfolio-R3	5/18/12	11.21	8.81	11.90	28.37	1.03
Global Growth Portfolio-R3	5/18/12	9.91	7.46	10.85	23.75	1.10
<b>Growth-and-income</b>						
Washington Mutual Investors Fund-R3	6/4/02	11.37	10.21	12.89	16.85	0.92
International Growth and Income-R3	10/1/08	5.89	3.35	7.63	14.98	1.19
Growth and Income Portfolio-R3	5/18/12	9.12	7.42	10.15	18.33	0.99
Developing World Growth & Income-R3	3/7/14	1.69	-	3.03	10.99	1.42
<b>Equity income</b>						
Capital Income Builder-R3	6/4/02	8.12	4.83	6.78	8.61	0.91
AF Conservative Growth and Income-R3	5/18/12	6.09	5.09	6.36	9.11	0.92
<b>Balanced</b>						
American Balanced Fund-R3	6/4/02	9.88	7.18	8.55	13.61	0.90

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	Fund inception date	Fund lifetime	10 years	5 years	1 year	Expense ratio
AF Moderate Growth and Income-R3	5/18/12	7.90	6.37	8.32	13.45	0.99
<b>Bond</b>						
The Bond Fund of America-R3	6/4/02	6.40	1.65	1.31	4.42	0.87
Intermediate Bond Fund of America-R3	6/26/02	3.70	1.01	1.17	4.15	0.89
Preservation Portfolio-R3	5/18/12	0.78	0.93	1.05	3.93	0.91
<b>Capital Preservation</b>						
AF U.S. Government Money Market-R3	5/1/09	0.50	0.74	1.29	4.21	0.96
<b>Target date</b>						
American Funds 2010 Target Date-R3	2/1/07	4.24	4.41	5.39	8.00	0.93
American Funds 2015 Target Date-R3	2/1/07	4.54	4.70	5.81	8.93	0.95
American Funds 2020 Target Date-R3	2/1/07	4.83	5.09	6.19	9.78	0.95
American Funds 2025 Target Date-R3	2/1/07	5.47	5.72	7.13	11.28	0.97
American Funds 2030 Target Date-R3	2/1/07	6.12	6.55	8.20	13.70	0.98
American Funds 2035 Target Date-R3	2/1/07	6.64	7.45	9.68	16.18	1.00
American Funds 2040 Target Date-R3	2/1/07	6.92	7.88	10.45	18.59	1.01
American Funds 2045 Target Date-R3	2/1/07	7.01	8.02	10.64	19.38	1.02
American Funds 2050 Target Date-R3	2/1/07	7.03	8.06	10.68	20.04	1.03
American Funds 2055 Target Date-R3	2/1/10	9.49	8.03	10.62	20.61	1.03
American Funds 2060 Target Date-R3	3/27/15	8.17	-	10.60	20.75	1.03
American Funds 2065 Target Date-R3	3/27/20	14.14	-	-	20.82	1.03

Fund results above are preliminary and may be subject to change. Figures shown are past results for the fund and are not predictive of results in future periods nor do they reflect your personal rate of return. Current and future results may be lower or higher than those shown. Share prices and returns will vary, so investors may lose money. Investing for short periods makes losses more likely. Fund results for Class A shares of the American Funds reflect deduction of the funds' maximum sales charge (5.75% for equity funds and target date funds; 3.75% for most bond funds; 2.50% for intermediate and short-term bond funds). There is no sales charge for AF U.S. Government Money Market Fund Class A shares. Effective April 1, 2017, new investments in Class A shares in your retirement plan program are not subject to a sales charge and will be invested at net asset value, whether or not a sales charge applied in the past. There is no sales charge for Class R shares. Investment results assume all distributions are reinvested and reflect applicable fees and expenses. For current information including month-end results, and results for Class A shares at net asset value, please visit [americanfunds.com/retire](http://americanfunds.com/retire). Expense ratios are as of each fund's most recent prospectus. Expense ratios reflect any applicable fee waivers or expense reimbursements. Please see the fund's most recent shareholder report or prospectus for details. Investment results reflect the waivers and/or reimbursements, without which they would have been lower.

Results for Class R shares prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for estimated annual expenses. Results for certain funds also include hypothetical returns because those funds' shares sold after the funds' date of first offering. Fund lifetime results are based on the inception date of Class A shares. Please see [americanfunds.com/retire](http://americanfunds.com/retire) for more information on specific expense adjustments and the actual dates of first sale for each fund and share class.

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## Account details

The summaries and quarterly transaction activity that follow provide key information about your account.

### Summary of contributions by type

Contribution type	Current quarter	Year-to-date	Since initial investment	Ending balance	Percent vested	Ending vested balance
Your Contributions	\$0.00	\$0.00	\$252,277.56	\$362,120.83	100%	\$362,120.83
Discretionary/ProfitShr	\$0.00	\$0.00	\$275,175.69	\$361,520.39	0%	\$0.00
Qualified Matching	\$0.00	\$0.00	\$4,485.39	\$5,882.56	100%	\$5,882.56
Safe Harbor Non-Elective	\$0.00	\$0.00	\$78,832.75	\$117,520.72	100%	\$117,520.72
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$610,771.39</b>	<b>\$847,044.50</b>		<b>\$485,524.11</b>

Your employer's contributions vest - or become yours - according to the schedule defined by the plan document. Your percent vested is based on information provided to Capital Group and may not reflect the most current data. Please check with your employer for the most recent information.

### Quarterly transaction activity

Transaction date	Description	Dollar amount	Share price	Shares this transaction	Total shares
<b>The Growth Fund of America-R3</b>					
10/01/23	Beginning Balance	\$101,661.05	\$57.62		1,764.336
12/05/23	Participant Fee	-\$0.67	\$61.82	-0.011	1,764.325
12/15/23	Dividend Reinvest	\$329.05	\$60.36	5.451	1,769.776
12/15/23	LT Cap Gain Reinvest	\$7,588.36	\$60.36	125.718	1,895.494
12/21/23	Qtrly Recordkeeping Fee	-\$16.15	\$61.03	-0.264	1,895.230
12/31/23	Ending Balance	\$116,063.88	\$61.24		1,895.230
<b>Washington Mutual Investors Fund-R3</b>					
10/01/23	Beginning Balance	\$97,760.21	\$52.21		1,872.442
12/05/23	Participant Fee	-\$0.65	\$55.41	-0.012	1,872.430
12/15/23	Dividend Reinvest	\$127.54	\$55.97	2.279	1,874.709
12/15/23	Dividend Reinvest	\$220.63	\$55.97	3.942	1,878.651
12/15/23	Dividend Reinvest	\$129.48	\$55.97	2.313	1,880.964
12/15/23	Dividend Reinvest	\$37.77	\$55.97	0.675	1,881.639
12/15/23	Dividend Reinvest	\$41.63	\$55.97	0.744	1,882.383
12/15/23	LT Cap Gain Reinvest	\$2,260.02	\$55.97	40.379	1,922.762
12/21/23	Qtrly Recordkeeping Fee	-\$15.07	\$56.15	-0.269	1,922.493
12/31/23	Ending Balance	\$108,697.76	\$56.54		1,922.493
<b>Capital Income Builder-R3</b>					
10/01/23	Beginning Balance	\$72,020.08	\$61.54		1,170.297
12/05/23	Participant Fee	-\$0.46	\$64.39	-0.007	1,170.290
12/15/23	Dividend Reinvest	\$193.36	\$65.37	2.958	1,173.248
12/15/23	Dividend Reinvest	\$485.39	\$65.37	7.426	1,180.674
12/15/23	Dividend Reinvest	\$195.79	\$65.37	2.995	1,183.669
12/15/23	Dividend Reinvest	\$82.20	\$65.37	1.257	1,184.926
12/15/23	Dividend Reinvest	\$62.11	\$65.37	0.950	1,185.876
12/15/23	LT Cap Gain Reinvest	\$85.67	\$65.37	1.311	1,187.187
12/21/23	Qtrly Recordkeeping Fee	-\$10.88	\$65.64	-0.166	1,187.021
12/31/23	Ending Balance	\$78,652.00	\$66.26		1,187.021

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**Quarterly transaction activity**

Transaction date	Description	Dollar amount	Share price	Shares this transaction	Total shares
<b>The Bond Fund of America-R3</b>					
10/01/23	Beginning Balance	\$57,619.91	\$10.88		5,295.947
10/31/23	Dividend Reinvest	\$187.82	\$10.68	17.586	5,313.533
11/30/23	Dividend Reinvest	\$185.28	\$11.12	16.662	5,330.195
12/05/23	Participant Fee	-\$0.37	\$11.24	-0.032	5,330.163
12/21/23	Qtrly Recordkeeping Fee	-\$8.53	\$11.46	-0.744	5,329.419
12/29/23	Dividend Reinvest	\$188.29	\$11.49	16.387	5,345.806
12/31/23	Ending Balance	\$61,423.31	\$11.49		5,345.806
<b>American Funds 2010 Target Date-R3</b>					
10/01/23	Beginning Balance	\$208,801.82	\$10.80		19,333.502
12/05/23	Participant Fee	-\$1.33	\$11.24	-0.119	19,333.383
12/21/23	Qtrly Recordkeeping Fee	-\$31.14	\$11.54	-2.699	19,330.684
12/22/23	Dividend Reinvest	\$5,348.80	\$11.20	477.571	19,808.255
12/22/23	LT Cap Gain Reinvest	\$1,571.58	\$11.20	140.320	19,948.575
12/31/23	Ending Balance	\$224,221.97	\$11.24		19,948.575
<b>American Funds 2030 Target Date-R3</b>					
10/01/23	Beginning Balance	\$235,460.86	\$14.91		15,792.144
12/05/23	Participant Fee	-\$1.52	\$15.67	-0.096	15,792.048
12/21/23	Qtrly Recordkeeping Fee	-\$35.81	\$16.24	-2.206	15,789.842
12/22/23	Dividend Reinvest	\$4,316.94	\$15.88	271.848	16,061.690
12/22/23	LT Cap Gain Reinvest	\$1,793.73	\$15.88	112.955	16,174.645
12/31/23	Ending Balance	\$257,985.58	\$15.95		16,174.645

**Estimated monthly income illustration**

Federal law requires you to be provided with information about how much monthly income you could collect at retirement in the form of a single life annuity or a qualified joint and survivor annuity. Estimated monthly payments are based on your current account balance and are for illustrative purposes only; they are not a guarantee.

Unlike Social Security payments, the estimated monthly payments in this statement do not increase each year with a cost-of-living adjustment. Therefore, as prices increase over time, the fixed monthly payments will buy fewer goods and services.

**Total value of your account** **\$847,044.50**

Single life annuity	Qualified joint and survivor annuity
You could receive \$5,467.00 per month starting at retirement.	You could receive \$4,663.26 per month starting at retirement.
	Your spouse could receive \$4,663.26 per month after your retirement and following your death.

**Single life annuity**

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An arrangement that pays you a fixed amount of money each month for the rest of your life. Following your death, no further payments would be made to your spouse or heirs.

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### Qualified joint and survivor annuity

An arrangement that pays you and your spouse a fixed monthly payment for the rest of your joint lives. In addition, after your death, this type of annuity would continue to provide the same fixed monthly payment to your surviving spouse for their life.

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### Information about estimated monthly payments

This projection assumes your account balance is 100% vested and, if you have taken a loan from the plan and you are not in default, the loan has been fully repaid.

This projection assumes that payments begin 12/31/2023 and that you are 67 on this date. Monthly payments beginning at a younger age would be lower than shown since payments would be made over more years. Monthly payments beginning at an older age would be higher than shown since they would be made over fewer years. Estimated monthly payments are based on an interest rate of 4.22%, which is the 10-year constant maturity U.S. Treasury securities yield rate as of 12/1/2023, as required by federal regulations. This rate fluctuates based on market conditions. The lower the interest rate, the smaller your monthly payment will be, and the higher the interest rate, the larger your monthly payment will be.

Estimated monthly payments are based on how long you and a spouse, who is assumed to be your age, are expected to live. For this purpose, federal regulations require that your life expectancy be estimated using gender neutral mortality assumptions established by the Internal Revenue Service.

Estimated monthly payments are the same whether you are male or female. This is required for annuities payable from an employer's plan. However, the same amount paid for an annuity available outside of an employer's plan may provide a larger monthly payment for males than for females since females are expected to live longer.

Estimated monthly payments are based on prevailing market conditions and other assumptions required under federal regulations. If you decide to purchase an annuity, the actual payments you receive will depend on a number of factors and may vary substantially from the estimated monthly payments in this statement. For example, your actual age at retirement, your actual account balance (reflecting future investment gains and losses, contributions, distributions and fees), and the market conditions at the time of purchase will affect your actual payment amounts.

The estimated monthly payments for a joint and survivor annuity in this statement assume that you are married with a spouse who is the same age as you (even if you do not currently have a spouse, or if you have a spouse who is a different age). If your spouse is younger, monthly payments would be lower than shown since they would be expected to be paid over more years. If your spouse is older, monthly payments would be higher than shown since they would be expected to be paid over fewer years.

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### Information about your investments

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#### Your responsibilities

Please review this statement carefully to confirm that we have accurately acted on your instructions. If you identify any discrepancies, please immediately notify your plan's financial professional or call us at the number shown on the first page of your statement. If you delay in reporting an error, we may be unable to adjust your account.

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#### Personal rate of return

Capital Group uses the Modified Dietz method to calculate the rates of return for your portfolio. This time-weighted calculation does not treat withdrawals as losses or investment amounts as gains. The formula factors in the amounts and daily prices of your account activity; the returns, fees and expenses of your specific funds; and applicable sales charges. Calculations may include closed and previously owned funds. Returns for periods less than a year are cumulative total returns and not annualized. Your personal returns may differ from fund results shown on this statement and online. You can view personal rates of return for your portfolio and by fund by logging in to your account at [americanfunds.com/retire](https://americanfunds.com/retire).

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#### Diversifying your retirement account

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This strategy is helpful because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement

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savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on investing and diversification, go to <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>.

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### Important withholding information for retirement plans

Eligible rollover distributions from plans other than IRAs are subject to mandatory 20% federal income tax withholding. Certain other withdrawals are subject to 10% federal income tax withholding unless you choose not to have tax withheld. State tax withholding requirements vary and will be based on the state in which you live. You may need to pay estimated taxes if you do not have enough withheld. Insufficient withholding or underpayment of estimated taxes may result in IRS penalties. For periodic withdrawals, your choice will be in force until you change it. Please complete the appropriate section of the distribution form or call us if you do not want to have tax withheld from withdrawals.

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### Payment of your plan's expenses

Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses (investment fees and expenses) of one or more of the plan's investment options.

