



# Featured Retirement Funds

Equity	Overall Morningstar Rating™	Morningstar Quartile & Rank				Fi360 Fiduciary Score® Average & Number of Peers					RPAG Score
		1-Year	3-Year	5-Year	10-Year	Score	1-Year Rolling Avg	3-Year Rolling Avg	5-Year Rolling Avg	10-Year Rolling Avg	
<b>Large Cap Growth Fund (ALLIX)</b> Against 1131 Large Growth Funds	★★★★★	2 442/1235	2 237/1131	1 116/1054	1 26/804	0 1173	0 1132	5 1064	4 999	6 750	10
<b>Sustainable Global Thematic Fund (AGTIX)</b> Against 309 Global Large-Stock Growth Funds	★★★★★	3 199/366	1 12/309	1 29/272	1 11/179	20 325	5 305	2 274	2 237	27 150	9
<b>Discovery Value Fund (ABSIX)</b> Against 453 Small Value Funds	★★★★★	4 436/481	3 303/453	3 301/426	2 119/322	63 470	51 458	51 430	45 407	43 293	7
<b>Relative Value Fund (CBBIX)</b> Against 1155 Large Value Funds	★★★★★	2 415/1229	2 321/1155	2 283/1099	1 125/819	0 1192	13 1170	11 1100	8 1008	11 747	10
<b>Small Cap Growth Portfolio (QUAIX)</b> Against 576 Small Growth Funds	★★★★	4 572/604	4 423/576	2 222/530	1 97/399	45 601	31 580	16 546	15 515	21 376	10
<b>Discovery Growth Fund (CHCIX)</b> Against 534 Mid-Cap Growth Funds	★★★	4 516/586	3 353/534	3 324/499	3 211/389	61 553	48 540	24 506	19 483	25 373	10
<b>Fixed Income</b>											
<b>High Yield Portfolio¹ (HIYYX)</b> Against 625 High Yield Bond Funds	★★★★★	3 492/682	1 122/625	1 59/579	1 -/414	25 650	28 635	31 595	32 539	— 346	10
<b>Global Bond Fund (ANAIX)</b> Against 112 Global Bond-USD Hedged Funds	★★★★	2 47/130	2 44/112	3 54/98	2 22/59	29 120	42 111	51 91	40 79	22 39	9

**Past performance does not guarantee future results.** Morningstar percentile ranks are based on a fund's total returns for the specified time period relative to all funds in the same category. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100. The top-performing fund in a category will always receive a rank of 1. Investors can't invest directly in indices or averages, and their performance does not represent the performance of any AB mutual fund. Morningstar rankings are only one metric of performance and do not represent absolute performance of any particular fund.

All investments involve risk, including possible loss of principal. Please see each fund's prospectus for fund risks. A fund's high ranking does not indicate positive performance results.

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score should not be used as the sole source of information in an investment decision. Visit [fi360.com/fi360-Fiduciary-Score](https://fi360.com/fi360-Fiduciary-Score) for the complete methodology document.

1 Reflects ratings, rankings and scores of Advisor share class.

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**Investors should consider the investment objectives, risks, charges and expenses of the Fund/Portfolio carefully before investing. For copies of our prospectus or summary prospectus, which contain this and other information, visit us online at [ABfunds.com](https://abfunds.com) or contact your AB Investments representative. Please read the prospectus and/or summary prospectus carefully before investing.**

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Morningstar ratings are specific metrics of performance and do not represent absolute performance of any fund. Morningstar ratings for the funds shown reflect performance as of December 31, 2022. The value of the Portfolio will fluctuate as the market fluctuates. The market values of the Portfolio's holdings rise and fall from day to day, so investments may lose value. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. Morningstar Rating is for the share class noted only; other classes may have different performance characteristics.

Large Cap Growth was rated 4, 5 and 5 stars against 1131, 1054 and 804 funds in the category, for the 3-, 5- and 10-year periods, respectively. Sustainable Global Thematic was rated 5, 4 and 5 stars against 309, 272 and 179 funds in the category, for the 3-, 5- and 10-year periods, respectively. Discovery Value was rated 3, 3 and 4 stars against 453, 426 and 322 funds in the category, for the 3-, 5- and 10-year periods, respectively. Relative Value was rated 4, 4 and 4 stars against 1155, 1099 and 819 funds in the category, for the 3-, 5- and 10-year periods, respectively. Small Cap Growth was rated 2, 3 and 3 stars against 576, 530 and 399 funds in the category for the 3-, 5- and 10-year periods, respectively. Discovery Growth was rated 2, 2 and 2 stars against 534, 499 and 389 funds in the category, for the 3-, 5- and 10-year periods, respectively. High Yield was rated 4, 4 and 4 stars against 625, 579 and 414 funds in the category, for the 3-, 5- and 10-year periods, respectively. Global Bond was rated 3, 3 and 3 stars against 112, 98 and 59 funds in the category for the 3-, 5- and 10-year periods, respectively.

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The Retirement Plan Advisory Group™ (RPAG™) Scorecard System™ is a proprietary institutionally based investment scoring system that incorporates both quantitative and qualitative factors. The Scorecard score is based on 10 screens, which include style analysis, risk/return factors, peer group rankings, and certain qualitative factors. The Scorecard System is built around pass/fail criteria, on a scale of 0 to 10 (with 10 being the best). RPAG uses separate methodologies to assess active, passive, and asset allocation strategies. Active and asset allocation strategies are evaluated over a five-year time period, and passive strategies are evaluated over a three-year time period. The RPAG Score is calculated on a quarterly basis. The Score is 80% quantitative and 20% qualitative. Combined, these factors are one way of measuring the relative performance, characteristics, behavior, and overall appropriateness of a fund for inclusion into a plan as an investment option.



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DCI-307962-2022-10-11  
DCI-FLY-6653-01222  
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