



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	
Large Cap Growth Fund (ALLIX) Against 1117 Large Growth Funds	★★★★★	3 749/1219	2 422/1117	1 175/1032	1 39/791	16 1151	2 1119	6 1051	4 976	5 740	8
Discovery Value Fund (ABSIX) Against 444 Small Value Funds	★★★★★	2 211/478	3 217/444	3 251/420	2 115/324	39 459	53 447	45 422	48 401	43 292	7
Relative Value Fund (CBBIX) Against 1138 Large Value Funds	★★★★★	2 324/1223	2 326/1138	2 331/1085	1 152/809	0 1173	3 1148	10 1091	8 1001	11 738	10
Sustainable Global Thematic Fund (AGTIX) Against 317 Global Large-Stock Growth Funds	★★★★★	3 265/360	2 101/317	1 37/276	1 10/183	12 332	12 307	4 274	3 238	23 156	9
Small Cap Growth Portfolio (QUAIX) Against 560 Small Growth Funds	★★★★	2 241/589	4 442/560	2 215/525	1 64/390	44 580	45 560	22 534	18 504	23 375	10
Discovery Growth Fund (CHCIX) Against 519 Mid-Cap Growth Funds	★★★	3 342/560	4 419/519	4 389/486	3 229/379	70 536	59 522	32 483	25 462	27 361	7
Fixed Income											
Bond Inflation Strategy (ANBIX) Against 199 Inflation-Protected Bond Funds	★★★★★	1 51/215	1 36/199	1 9/195	1 3/135	46 205	43 203	41 191	43 185	34 111	7
Global Bond Fund (ANAIX) Against 123 Global Bond-USD Hedged Funds	★★★★	3 94/133	2 62/123	3 60/102	2 26/63	48 130	27 120	48 95	39 79	23 50	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 for the complete methodology document.

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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 June 30, 2023. 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 3, 4 and 5 stars against 1117, 1032 and 791 funds in the category, for the 3-, 5- and 10-year periods, respectively. Discovery Value was rated 3, 3 and 4 stars against 444, 420 and 324 funds in the category, for the 3-, 5- and 10-year periods, respectively. Relative Value was rated 4, 3 and 4 stars against 1138, 1085 and 809 funds in the category, for the 3-, 5- and 10-year periods, respectively. Sustainable Global Thematic was rated 3, 4 and 5 stars against 317, 276 and 183 funds in the category, for the 3-, 5- and 10-year periods, respectively. Small Cap Growth was rated 2, 3 and 4 stars against 560, 525 and 390 funds in the category for the 3-, 5- and 10-year periods, respectively. Discovery Growth was rated 2, 2 and 2 stars against 519, 486 and 379 funds in the category, for the 3-, 5- and 10-year periods, respectively. Bond Inflation Strategy was rated 4, 5 and 5 stars against 199, 195 and 135 funds in the category, for the 3-, 5- and 10-year periods, respectively. Global Bond was rated 3, 3 and 3 stars against 123, 102 and 63 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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