

Your  
American Century Investments  
prospectus

**INVESTOR CLASS**

**INSTITUTIONAL CLASS**

My Retirement 2015 Portfolio

My Retirement 2025 Portfolio

My Retirement 2035 Portfolio

My Retirement 2045 Portfolio

My Retirement Income Portfolio

**AUGUST 31, 2004**

*The Securities and Exchange  
Commission has not  
approved or disapproved  
these securities or determined  
if this Prospectus is accurate  
or complete. Anyone who  
tells you otherwise is  
committing a crime.*

American Century  
Investment Services, Inc.



American Century  
Investments



Dear Investor,

American Century Investments believes our relationship with you begins with an easy-to-read prospectus that provides the information you need to make confident investment decisions.

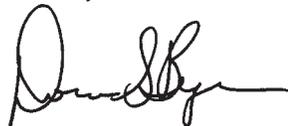
You'll notice that this booklet includes information about Investor Class and Institutional Class shares. While reading through this Prospectus, it's important for you to be aware of the class you own, or are considering for purchase. Certain restrictions may apply to one class or another, and different classes may have different fees, expenses or minimum investment requirements.

Investor Class and Institutional Class shares have no up-front or deferred charges, commissions or 12b-1 fees. Investor Class shares are available directly from American Century Investments. We offer Institutional Class shares primarily through employer-sponsored retirement plans or institutions, such as banks, broker-dealers and insurance companies. The Institutional Class shares also are available to individuals who meet the minimum investment requirements outlined in the prospectus.

If you have questions after reading the Prospectus, please visit the Products and Services section of [americancentury.com](http://americancentury.com) for additional fund information. Or, call an Investor Relations Representative at 1-800-345-2021 weekdays, 7 a.m. to 7 p.m. and Saturdays, 9 a.m. to 2 p.m. Central time.

Thank you for considering American Century Investments.

Sincerely,



Donna Byers  
Senior Vice President  
Direct Sales and Services  
American Century Services Corporation

American Century Investments  
P.O. Box 419200, Kansas City, MO 64141-6200

# Table of Contents

<b>An Overview of the Funds</b> .....	<b>.2</b>
<b>Fund Performance History</b> .....	<b>.5</b>
<b>Fees and Expenses</b> .....	<b>.6</b>
<b>Objectives, Strategies and Risks</b> .....	<b>.8</b>
<b>Management</b> .....	<b>.12</b>
<b>Investing with American Century</b> .....	<b>.14</b>
<b>Share Price and Distributions</b> .....	<b>.21</b>
<b>Taxes</b> .....	<b>.23</b>
<b>Multiple Class Information</b> .....	<b>.25</b>

▶ *This symbol is used throughout the book to highlight **definitions** of key investment terms and to provide other helpful information.*

# An Overview of the Funds

## What are the funds' investment objectives?

My Retirement Income seeks current income. Capital appreciation is a secondary objective.

Each of My Retirement 2015, 2025, 2035 and 2045 seeks the highest *total return* consistent with its asset mix.

► *Total return* includes capital appreciation plus dividend and interest income.

## What are the funds' primary investment strategies?

Each of the My Retirement Portfolios (the funds) is a "fund of funds," meaning that each fund seeks to achieve its objective by investing in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles.

For additional information about the underlying funds see *Objectives, Strategies and Risks*.

The following table shows each fund's target allocation for the various asset classes as of the date of this Prospectus. The funds' asset mixes will become more conservative each year until reaching the target year as described below.

### Target Asset Mix

Asset Class	My Retirement Income	My Retirement 2015	My Retirement 2025	My Retirement 2035	My Retirement 2045
<b>Equity Securities</b>					
(Stocks)	35%	53%	67%	80%	85%
<b>Fixed-Income Securities</b>					
(Bonds)	55%	42%	28%	18%	13%
<b>Cash Equivalents</b>					
(Money Markets)	10%	5%	5%	2%	2%

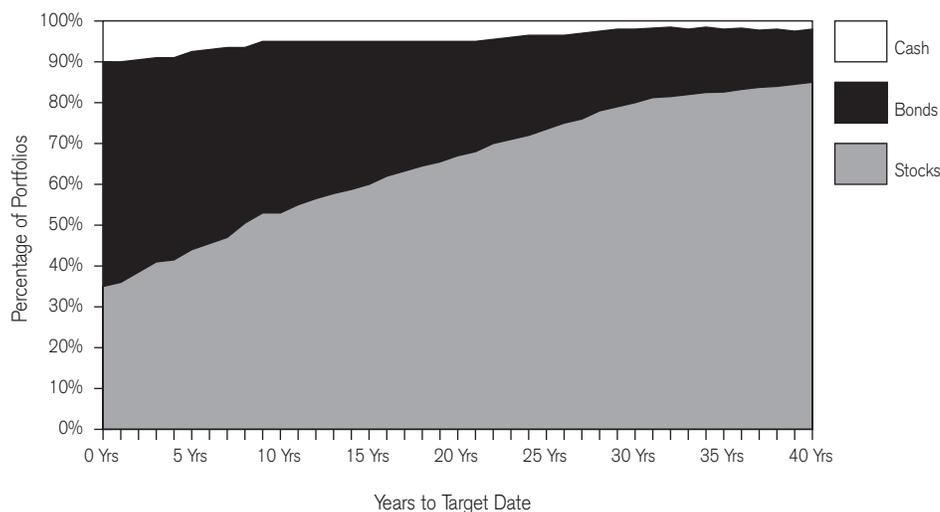
► *A fund with an earlier target date represents a more conservative choice. A fund with a later target date represents a more aggressive choice. The target year does not necessarily represent the specific year you expect to need your assets. It is intended only as a general guide.*

The target asset mix of My Retirement Income is expected to remain fixed over time. The target asset mixes of the other funds are expected to vary with the number of years remaining until the target year. In general, as the target year approaches, the allocation to stocks will decrease and the allocation to bonds and money market instruments will increase. By the time each fund reaches its target year, its target asset mix will become fixed and will match that of My Retirement Income.

For each fund with a target year, the target asset mix and the weightings for each of the underlying funds will be adjusted annually in a step-like fashion. For example, assume the current stock weighting in My Retirement 2035 is 80% and the stock weighting in My Retirement 2025 is 67%. Each year, we would expect to reduce the stock weighting in My Retirement 2035. Over a ten year period the stock weighting would be reduced to 67%. In effect, My Retirement 2035 is expected to have the same stock weighting in ten years as My Retirement 2025 has now. The following chart shows how the asset mix is expected to change over time, based on the amount of time until the target date.



Asset Class Mix and Time Horizon



### What are the funds' principal risks?

The degree to which the risks described below apply to a particular fund varies according to the fund's asset allocation. In general, a fund with a later target date is expected to be more volatile than a fund with an earlier target date. My Retirement Income is expected to be the least volatile of the funds.

- **Market Risk** – The value of a fund's shares will go up and down based on the performance of the underlying funds in which it invests. The value of the underlying funds' shares will, in turn, fluctuate based on the performance of the securities they own and other factors generally affecting the securities market.
- **Small- and Mid-Cap Stock Risks** – Stocks of smaller companies can be more volatile than larger-company stocks. To the extent an underlying fund invests in these companies, it may take on more risk.
- **"Growth" and "Value" Style Risks** – The underlying funds represent a mix of investment styles, each of which has risks associated with it. Growth stocks can be volatile and may lack dividends that can cushion share prices during market declines. Value stocks may continue to be undervalued by the market for long periods of time.
- **Interest Rate Risk** – Generally, when interest rates rise, the value of an underlying fund's fixed-income securities will decline. The opposite is true when interest rates decline.
- **Credit Risk** – The value of an underlying fund's fixed-income securities will be affected adversely by any erosion in the ability of the issuers of these securities to make interest and principal payments as they become due.
- **Foreign Risk** – Some of the underlying funds invest in foreign securities, which are generally riskier than U.S. securities. As a result the funds are subject to foreign risk, meaning that political events (such as civil unrest, national elections and imposition of exchange controls), social and economic events (such as labor strikes and rising inflation), and natural disasters occurring in a country where the funds invest could cause the funds' investments in that country to experience gains or losses.
- **Principal Loss** – At any given time your shares may be worth more or less than the price you paid for them. In other words, it is possible to lose money by investing in the funds.



### **Who *may* want to invest in the funds?**

The funds may be a good investment if you are

- seeking a diversified investment whose asset allocation mix becomes more conservative over time
- seeking funds that combine the potential for long-term capital growth with income
- seeking the convenience of funds that invest in both stocks and bonds

### **Who *may not* want to invest in the funds?**

The funds may not be a good investment if you are

- not seeking current income from your investment
- investing for a short period of time
- uncomfortable with volatility in the value of your investment

▶ *An investment in the funds is not a bank deposit, and it is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.*

## **Fund Performance History**

---

**My Retirement 2015 Portfolio**

**My Retirement 2025 Portfolio**

**My Retirement 2035 Portfolio**

**My Retirement 2045 Portfolio**

**My Retirement Income Portfolio**

The funds' performance history is not available as of the date of this prospectus.

When a class of a fund has investment results for a full calendar year, this section will feature charts that show annual total returns, highest and lowest quarterly returns and average annual total returns for that fund. This information indicates the volatility of the funds' historical returns from year to year. Performance history for each underlying fund is available in its Prospectus.

## Fees and Expenses

There are no sales loads, fees or other charges

- to buy fund shares directly from American Century
- to reinvest dividends in additional shares
- to exchange into the same class of shares of other American Century funds
- to redeem your shares, other than a \$10 fee to redeem by wire

The following tables describe the fees and expenses you may pay if you buy and hold shares of the funds.

### Shareholder Fees (fees paid directly from your investment)

#### Investor Class (all funds)

Maximum Account Maintenance Fee	\$25 <sup>(1)</sup>
---------------------------------	---------------------

<sup>1</sup> Applies only to investors whose total eligible investments with American Century are less than \$10,000. See Account Maintenance Fee under Investing with American Century for more details.

### Annual Fund Operating Expenses (expenses that are deducted from fund assets)

	All Funds Investor Class	All Funds Institutional Class
<b>Management Fee</b>	None	None
<b>Distribution and Service (12b-1) Fees</b>	None	None
<b>Other Expenses</b>		
Administrative Fee <sup>(1)</sup>	0.20%	0.00%
Other <sup>(2)</sup>	0.00%	0.00%
<b>Total Annual Fund Operating Expenses</b>	0.20%	0.00%

<sup>1</sup> Payable to the funds' advisor for certain shareholder services provided for this class of shares.

<sup>2</sup> Other expenses, which include the fees and expenses of the funds' independent directors and their legal counsel, as well as interest, are expected to be less than 0.005% for the current fiscal year.

In addition to the total operating expenses shown above, each fund, as a shareholder in the underlying American Century funds, will indirectly bear its pro rata share of the expenses incurred by the underlying funds. Each fund's return will be net of these expenses. The following table provides an estimate of these expenses based on each fund's target asset allocation as of the date of this prospectus and each underlying fund's total annual operating expenses as of August 1, 2004. The table also shows the total expense that results from combining the annual fund operating expenses shown above with the estimated underlying fund expenses.

	<i>Estimated Total Annual Underlying Fund Operating Expenses<sup>(1)</sup></i>	<i>Estimated Combined Total Annual Expense Ratio</i>
<b>My Retirement 2015</b>		
Investor Class	0.63%	0.83%
Institutional Class	0.63%	0.63%
<b>My Retirement 2025</b>		
Investor Class	0.68%	0.88%
Institutional Class	0.68%	0.68%
<b>My Retirement 2035</b>		
Investor Class	0.74%	0.94%
Institutional Class	0.74%	0.74%
<b>My Retirement 2045</b>		
Investor Class	0.76%	0.96%
Institutional Class	0.76%	0.76%
<b>My Retirement Income</b>		
Investor Class	0.55%	0.75%
Institutional Class	0.55%	0.55%

<sup>1</sup> The funds invest in Institutional Class shares for each underlying fund other than Premium Money Market. The funds invest in Investor Class shares of Premium Money Market.

## Example

The examples in the table below are intended to help you compare the costs of investing in a fund with the costs of investing in other mutual funds. Of course, your actual costs may be higher or lower. Assuming you . . .

- invest \$10,000 in the fund
- redeem all of your shares at the end of the periods shown below
- earn a 5% return each year
- incur the combined total expenses shown above

. . . your cost of investing in the fund would be:

	<i>1 year</i>	<i>3 years</i>
<b>My Retirement 2015</b>		
Investor Class	\$85	\$264
Institutional Class	\$64	\$201
<b>My Retirement 2025</b>		
Investor Class	\$90	\$280
Institutional Class	\$69	\$217
<b>My Retirement 2035</b>		
Investor Class	\$96	\$299
Institutional Class	\$75	\$236
<b>My Retirement 2045</b>		
Investor Class	\$98	\$305
Institutional Class	\$78	\$242
<b>My Retirement Income</b>		
Investor Class	\$76	\$239
Institutional Class	\$56	\$176

## Objectives, Strategies and Risks

### My Retirement 2015 Portfolio

### My Retirement 2025 Portfolio

### My Retirement 2035 Portfolio

### My Retirement 2045 Portfolio

### My Retirement Income Portfolio

#### What are the funds' investment objectives?

My Retirement Income seeks current income. Capital appreciation is a secondary objective.

Each of My Retirement 2015, 2025, 2035 and 2045 seeks the highest total return consistent with its asset mix.

#### How do the funds pursue their investment objectives?

Each fund invests in a combination of underlying American Century funds. Each fund's target allocation is intended to diversify investments among various asset classes such as stocks, bonds and money market instruments. The target asset mix for My Retirement Income is expected to remain fixed over time. For each fund with a target year, the target asset mix will be adjusted annually in a step-like fashion. In general, as the target year approaches, the allocation to stocks will decrease and the allocation to bonds and money market instruments will increase. By the time each fund reaches its target year, its target asset mix will become fixed and will match that of My Retirement Income.

The following table shows which underlying funds are currently being used within each asset class and the target allocations for each individual underlying fund.

We do not intend to make frequent tactical adjustments to the target asset mix or to trade actively among underlying funds, other than the annual adjustments described above. However, we reserve the right to modify the target allocations and underlying fund weightings and to substitute other underlying funds from time to time should circumstances warrant a change.

<i>Asset Class</i>	<i>Underlying Fund <sup>(1)</sup></i>	<i>My Retirement Income</i>	<i>My Retirement 2015</i>	<i>My Retirement 2025</i>	<i>My Retirement 2035</i>	<i>My Retirement 2045</i>
<b>Equity Securities (Stock)</b>						
	Ultra	5.0%	8.0%	12.0%	14.0%	15.0%
	Equity Growth	0.0%	0.0%	12.0%	14.0%	15.0%
	Income & Growth	10.0%	11.0%	0.0%	0.0%	0.0%
	Large Company Value	8.5%	10.0%	12.0%	14.0%	15.0%
	Vista	2.0%	4.0%	5.0%	7.0%	7.5%
	Value	3.0%	5.0%	5.0%	7.0%	7.5%
	Small Company	1.5%	2.0%	4.0%	4.0%	5.0%
	International Growth	0.0%	6.0%	9.0%	10.0%	9.0%
	Emerging Markets	0.0%	2.0%	3.0%	5.0%	6.0%
	Real Estate	5.0%	5.0%	5.0%	5.0%	5.0%
	<b>TOTAL</b>	<b>35.0%</b>	<b>53.0%</b>	<b>67.0%</b>	<b>80.0%</b>	<b>85.0%</b>
<b>Fixed-Income Securities (Bonds)</b>						
	Diversified Bond	36.0%	29.6%	22.4%	14.4%	10.4%
	High-Yield	4.5%	3.7%	2.8%	1.8%	1.3%
	Inflation-Adjusted Bond	4.5%	3.7%	2.8%	1.8%	1.3%
	International Bond	10.0%	5.0%	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>55.0%</b>	<b>42.0%</b>	<b>28.0%</b>	<b>18.0%</b>	<b>13.0%</b>
<b>Cash Equivalents (Money Markets)</b>						
	Premium Money Market	10.0%	5.0%	5.0%	2.0%	2.0%

<sup>1</sup> Institutional Class for each underlying fund other than Premium Money Market (Investor Class).

---

To help maintain these weightings, new money invested in each fund will be allocated to the underlying funds in accordance with the target weightings. We also will review each fund quarterly to determine whether rebalancing is appropriate. In making this determination, we may consider a number of factors, including a fund's allocations among asset classes, investment style, market capitalization, global diversification and real estate holdings.

The underlying stock funds draw on growth, value and quantitative investment techniques and diversify investments among small, medium and large U.S. companies. They also include investments in the real estate sector as well as foreign stocks from developed and emerging markets.

The American Century growth strategy looks for companies with earnings and revenues that are not only growing, but growing at a successively faster, or accelerating, pace. It also includes companies whose growth rates, although still negative, are less negative than prior periods. This strategy is based on the premise that, over the long term, the stocks of companies with accelerating earnings and revenues have a greater-than-average chance to increase in value. The value investment discipline seeks capital growth by investing in equity securities of well-established companies that the funds' managers believe to be temporarily undervalued. For underlying funds that are quantitatively managed, the managers utilize quantitative, computer-driven models to construct and manage portfolios that they believe provide the optimal balance between risk and expected return.

The underlying bond funds represent a diverse range of fixed-income investments that vary by issuer type (corporate and government), credit quality (investment-grade and high yield) and geographic exposure (domestic and international).

A brief description of each of the underlying funds follows. Additional details are available in the Statement of Additional Information and the underlying funds' Prospectuses.

### **Stock Funds**

*Ultra* seeks long-term capital growth. It uses a growth investment strategy and generally invests in larger U.S. companies.

*Equity Growth* seeks long-term capital growth. It uses a quantitative investment strategy to construct an optimized portfolio drawn primarily from the 1,500 largest publicly traded U.S. companies without regard to dividend yield.

*Income & Growth* seeks long-term capital growth with income as a secondary objective. It uses a quantitative investment strategy to construct an optimized portfolio drawn primarily from the 1,500 largest publicly traded U.S. companies. The fund's managers also attempt to create a dividend yield for the fund that exceeds that of the S&P 500 Index.

*Large Company Value* seeks long-term capital growth with income as a secondary objective. It uses a value investment strategy and invests primarily in larger U.S. companies.

*Vista* seeks long-term capital growth. It uses a growth investment strategy and generally invests in medium-sized and smaller U.S. companies.

*Value* seeks long-term capital growth with income as a secondary objective. It uses a value investment strategy and invests primarily in U.S. companies of all sizes.

*Small Company* seeks long-term capital growth. It uses a quantitative investment strategy and invests primarily in smaller U.S. companies.

*International Growth* seeks capital growth. It uses a growth investment strategy and invests primarily in securities of companies located in developed countries other than the United States.



*Emerging Markets* seeks capital growth. It uses a growth investment strategy and invests primarily in securities of companies located in emerging market countries and companies that derive a significant portion of their business from emerging market countries.

*Real Estate* seeks long-term capital appreciation with income as a secondary objective. It invests primarily in equity securities issued by real estate investment trusts (REITs) and companies engaged in the real estate industry.

### **Bond Funds**

*Diversified Bond* seeks a high level of income by investing primarily in high- and medium-grade non-money market debt securities. These securities, which may be payable in U.S. or foreign currencies, may include corporate bonds and notes, government securities and securities backed by mortgages or other assets.

*High-Yield* seeks high current income by investing in a diversified portfolio of high-yield corporate bonds and other debt securities.

*Inflation-Adjusted Bond* seeks to provide total return and inflation protection consistent with investment in inflation-indexed securities.

*International Bond* seeks high total return by investing in high-quality, non-dollar-denominated government and corporate debt securities outside the United States.

### **Money Market Funds**

*Premium Money Market* seeks to earn the highest level of current income while preserving the value of shareholder investments by investing in high-quality, cash-equivalent securities.

## **What are the principal risks of investing in the funds?**

Each fund's performance and risks reflect the performance and risks of the underlying American Century funds in which it invests. Some of these risks relate to investments in stocks. Others relate primarily to fixed income or foreign investments. The degree to which the risks described below apply to a particular fund varies according to its asset allocation.

The value of an underlying fund's shares depends on the value of the stocks and other securities it owns. The value of the individual securities a fund owns will go up and down, depending on the performance of the companies that issued them, general market and economic conditions, and investor confidence.

Underlying funds that invest in smaller companies may be more volatile, and subject to greater short-term risk, than funds that invest in larger companies. Smaller companies may have limited financial resources, product lines and markets, and their securities may trade less frequently and in more limited volumes than the securities of larger companies. In addition, smaller companies may have less publicly available information and, when available, it may be inaccurate or incomplete.

Market performance tends to be cyclical. In the various cycles, certain investment styles, such as growth and value styles, may fall in and out of favor. If the market is not favoring an underlying fund's style, that fund's gains may not be as big as, or its losses may be bigger than, other equity funds using different investment styles. Even well-established growth stocks can be volatile. They may suffer sharp declines as a result of earnings disappointments or other market or economic events.

---

Similarly, if the market does not consider the individual stocks purchased by a value fund to be undervalued, the fund's shares may not rise as high as other funds and may in fact decline, even if stock prices generally are increasing.

The value of an underlying fund's *fixed-income securities* will be affected by rising or falling interest rates. Generally interest rates and the prices of debt securities move in opposite directions. When interest rates fall, the prices of most debt securities rise; when interest rates rise, prices fall.

► *Fixed-income securities* are rated by nationally recognized securities rating organizations (SROs), such as Moody's and Standard & Poor's. Each SRO has its own system for classifying securities, but each tries to indicate a company's ability to make timely payments of interest and principal.

The value of an underlying fund's fixed-income securities also will be affected by the continued ability of the issuers of these securities to make payments of interest and principal as they become due.

The lowest-rated investment-grade bonds in which the underlying funds may invest contain some speculative characteristics. Having those bonds in the funds' portfolios means the funds' values may go down more if interest rates or other economic conditions change than if the funds contained only higher-rated bonds. In addition, higher-risk high-yield securities, which are below investment-grade and sometimes referred to as junk bonds, are considered to be predominantly speculative and are more likely to be negatively affected by changes in interest rates or other economic conditions.

Some of the underlying funds may invest in foreign securities. Foreign investment involves additional risks, including fluctuations in currency exchange rates, less stable political and economic structures, reduced availability of public information, and lack of uniform financial reporting and regulatory practices similar to those that apply in the United States. These factors make investing in foreign securities generally riskier than investing in U.S. stocks.

At any given time your shares may be worth more or less than the price you paid for them. In other words, it is possible to lose money by investing in the funds.

These funds are intended for investors who seek a diversified investment whose asset mix becomes more conservative over time, and who are willing to accept the risks associated with the funds' asset allocation strategies.

### **What will happen when a fund reaches its target year?**

When a fund reaches its most conservative planned target asset allocation, which is expected to occur on approximately November 30 of the year before the target year, its target allocation will become fixed and will match that of My Retirement Income. Within two to three years thereafter, the fund's board of directors may approve combining such fund with My Retirement Income. Once such a combination occurs, shareholders of the fund will become shareholders of My Retirement Income.

### **Who manages the funds?**

The Board of Directors, investment advisor and fund management team play key roles in the management of the funds.

### **The Board of Directors**

The Board of Directors oversees the management of the funds and meets at least quarterly to review reports about fund operations. Although the Board of Directors does not manage the funds, it has hired an investment advisor to do so. More than three-fourths of the directors are independent of the funds' advisor; that is, they are not employed by and have no financial interest in the advisor. The directors also serve in that capacity for many of the underlying funds.

### **The Investment Advisor**

The funds' investment advisor is American Century Investment Management, Inc. (the advisor). The advisor has been managing mutual funds since 1958 and is headquartered at 4500 Main Street, Kansas City, Missouri 64111.

The advisor is responsible for managing the investment portfolios of the funds and directing the purchase and sale of the underlying American Century funds in which they invest. The advisor also arranges for transfer agency, custody and all other services necessary for the funds to operate.

For the shareholder services it provides to the Investor Class, the advisor receives an administrative fee of 0.20% of the average net assets of the Investor Class of shares. The amount of the administrative fee for a fund is calculated daily and paid monthly in arrears.

The advisor is responsible for the selection and management of the underlying funds' portfolio investments. The advisor receives a management fee for managing the underlying funds. See the underlying funds' Statement of Additional Information for specific fees.

---

## **The Fund Management Team**

The advisor uses a team of portfolio managers to develop and execute the funds' investment programs, guided by the funds' investment objectives and strategies. The team meets as necessary to review the funds' target allocations.

The portfolio managers on the investment team are identified below.

### **Jeffrey R. Tyler**

Mr. Tyler, Senior Vice President and Senior Portfolio Manager, has been a member of the team that manages the funds since their inception in August 2004. He also is a member of the teams that manage the Strategic Allocation funds, Equity Growth, Income & Growth and Balanced. He joined American Century as a Portfolio Manager in January 1988. He has a bachelor's degree in business economics from the University of California – Santa Barbara and an MBA in finance and economics from Northwestern University. He is a CFA charterholder.

### **Gina Sanchez**

Ms. Sanchez, Portfolio Manager, has been a member of the team that manages the funds since their inception in August 2004. She also is a member of the team that manages the Strategic Allocation funds. She joined American Century in March 1998 as an Analyst and was promoted to Portfolio Manager in February 2001. She has a bachelor's degree in economics from Harvard University and a master's degree in International Policy from Stanford University.

## **Code of Ethics**

American Century has a Code of Ethics designed to ensure that the interests of fund shareholders come before the interests of the people who manage the funds. Among other provisions, the Code of Ethics prohibits portfolio managers and other investment personnel from buying securities in an initial public offering or profiting from the purchase and sale of the same security within 60 calendar days. It also contains limits on short-term transactions in American Century-managed funds. In addition, the Code of Ethics requires portfolio managers and other employees with access to information about the purchase or sale of securities by the funds to obtain approval before executing permitted personal trades.

## **Fundamental Investment Policies**

Fundamental investment policies contained in the Statement of Additional Information and the investment objectives of the funds may not be changed without shareholder approval. The Board of Directors may change any other policies and investment strategies.

# Investing with American Century

## Services Automatically Available to You

Most accounts automatically will have access to the services listed below when the account is opened. If you do not want these services, see *Conducting Business in Writing*. If you have questions about the services that apply to your account type, please call us.

## Conducting Business in Writing

If you prefer to conduct business in writing only, you can indicate this on the account application. If you choose this option, you must provide written instructions to invest, exchange and redeem. All account owners must sign transaction instructions (with signatures guaranteed for redemptions in excess of \$100,000). If you want to add services later, you can complete an Investor Service Options form. By choosing this option, you are not eligible to enroll for exclusive online account management to waive the account maintenance fee. See *Account Maintenance Fee* in this section.

## A Note About Mailings to Shareholders

To reduce the amount of mail you receive from us, we may deliver a single copy of certain investor documents (such as shareholder reports and prospectuses) to investors who share an address, even if accounts are registered under different names. If you prefer to receive multiple copies of these documents individually addressed, please call 1-800-345-2021. If you invest in American Century mutual funds through a financial intermediary, please contact them directly. For American Century Brokerage accounts, please call 1-888-345-2071.

## Your Responsibility for Unauthorized Transactions

American Century and its affiliated companies use procedures reasonably designed to confirm that telephone, electronic and other instructions are genuine. These procedures include recording telephone calls, requesting personalized security codes or other information, and sending confirmation of transactions. If we follow these procedures, we are not responsible for any losses that may occur due to unauthorized instructions. For transactions conducted over the Internet, we recommend the use of a secure Internet browser. In addition, you should verify the accuracy of your confirmation statements immediately after you receive them.

## Ways to Manage Your Account

---

### ONLINE

---

[americancentury.com](http://americancentury.com)

### INVESTOR CLASS ONLY

#### Open an account

If you are a current or new investor, you can open an account by completing and submitting our online application. Current investors also can open an account by exchanging shares from another American Century account.

#### Exchange shares

Exchange shares from another American Century account.

#### Make additional investments

Make an additional investment into an established American Century account if you have authorized us to invest from your bank account.

#### Sell shares\*

Redeem shares and proceeds will be electronically transferred to your authorized bank account.

\*Online redemptions up to \$25,000 per day.

---

## BY TELEPHONE

---

### INVESTOR CLASS

**Investor Relations**  
1-800-345-2021

**Business, Not-For-Profit and  
Employer-Sponsored Retirement Plans**  
1-800-345-3533

**Automated Information Line**  
1-800-345-8765

### INSTITUTIONAL CLASS

**Service Representative**  
1-800-345-3533

#### Open an account

If you are a current investor, you can open an account by exchanging shares from another American Century account.

#### Exchange shares

Call or use our Automated Information Line if you have authorized us to accept telephone instructions. The Automated Information Line is available only to Investor Class shareholders.

#### Make additional investments

Call or use our Automated Information Line if you have authorized us to invest from your bank account. The Automated Information Line is available only to Investor Class shareholders.

#### Sell shares

Call a Service Representative.

---

## BY WIRE

---

### INVESTOR AND INSTITUTIONAL CLASS

Please remember, if you request redemptions by wire, \$10 will be deducted from the amount redeemed. Your bank also may charge a fee.

#### Open an account

Call to set up your account or mail a completed application to the address provided in the *By mail or fax* section. Give your bank the following information to wire money.

- Our bank information
  - Commerce Bank N.A.
  - Routing No. 101000019
  - Account No. Please call for the appropriate account number
- The fund name
- Your American Century account number, if known\*
- Your name
- The contribution year (for IRAs only)

*\*For additional investments only*

#### Make additional investments

Follow the *By wire-Open an account* instructions.

#### Sell shares

You can receive redemption proceeds by wire or electronic transfer.

#### Exchange shares

Not available.

---

## BY MAIL OR FAX

---

### INVESTOR CLASS

P.O. Box 419200  
Kansas City, MO 64141-6200

Fax  
816-340-7962

### INSTITUTIONAL CLASS

P.O. Box 419385  
Kansas City, MO 64141-6385

Fax  
816-340-4655

#### Open an account

Send a signed, completed application and check or money order payable to American Century Investments.

#### Exchange shares

Send written instructions to exchange your shares from one American Century account to another.

#### Make additional investments

Send your check or money order for at least \$50 with an investment slip or \$250 without an investment slip. If you don't have an investment slip, include your name, address and account number on your check or money order.

#### Sell shares

Send written instructions or a redemption form to sell shares. Call a Service Representative to request a form.

---

## AUTOMATICALLY

---

### INVESTOR AND INSTITUTIONAL CLASS

#### Open an account

Not available.

#### Exchange shares

Send written instructions to set up an automatic exchange of your shares from one American Century account to another.

#### Make additional investments

With the automatic investment service, you can purchase shares on a regular basis. You must invest at least \$600 per year per account.

#### Sell shares

If you have at least \$10,000 in your account, you may sell shares automatically by establishing Check-A-Month or Automatic Redemption plans.

---

## IN PERSON

---

### INVESTOR CLASS ONLY

If you prefer to handle your transactions in person, visit one of our Investor Centers and a representative can help you open an account, make additional investments, and sell or exchange shares.

4500 Main Street  
Kansas City, Missouri  
8 a.m. to 5 p.m., Monday – Friday

4917 Town Center Drive  
Leawood, Kansas  
8 a.m. to 5 p.m., Monday – Friday  
8 a.m. to noon, Saturday

1665 Charleston Road  
Mountain View, California  
8 a.m. to 5 p.m., Monday – Friday

10350 Park Meadows Drive  
Littleton, Colorado  
8:30 a.m. to 5 p.m., Monday – Friday

---

## Minimum Initial Investment Amounts (Investor Class)

To open an account, the minimum initial investment amounts are \$2,000 for a Coverdell Education Savings Account (CESA), and \$2,500 for all other accounts.

## Account Maintenance Fee

If you hold Investor Class shares of any American Century fund, or Institutional Class shares of the American Century Diversified Bond fund, in an American Century account (i.e., not a financial intermediary or retirement plan account), we may charge you a \$12.50 semiannual account maintenance fee if the value of those shares is less than \$10,000. We will determine the amount of your total eligible investments twice per year, generally the last Friday in October and April. If the value of those investments is less than \$10,000 at that time, we will redeem shares automatically in one of your accounts to pay the \$12.50 fee. Please note that you may incur a tax liability as a result of the redemption. In determining your total eligible investment amount, we will include your investments in all *personal accounts* (including American Century Brokerage accounts) registered under your Social Security number. We will not charge the fee as long as you choose to manage your accounts exclusively online. You may enroll for exclusive online account management on our Web site. To find out more about exclusive online account management, visit [americancentury.com/info/demo](http://americancentury.com/info/demo).

► *Personal accounts* include individual accounts, joint accounts, UGMA/UTMA accounts, personal trusts, Coverdell Education Savings Accounts, IRAs (including traditional, Roth, Rollover, SEP-, SARSEP- and SIMPLE-IRAs), and certain other retirement accounts. If you have only business, business retirement, employer-sponsored or American Century Brokerage accounts, you are currently not subject to this fee, but you may be subject to other fees.

## Eligibility for Institutional Class Shares

The Institutional Class shares are made available for purchase by large institutional shareholders such as bank trust departments, corporations, retirement plans, endowments, foundations and financial advisors that meet the funds' minimum investment requirements. Institutional Class shares are not available for purchase by insurance companies for variable annuity and variable life products.

## Minimum Initial Investment Amounts (Institutional Class)

The minimum investment is \$5 million (\$3 million for endowments and foundations) per fund. If you invest with us through a financial intermediary, this requirement may be met if your financial intermediary aggregates investments of multiple clients into a single account that meets the minimum. The minimum investment requirement may be waived if you, or your financial intermediary who combines client investments in this way, has an aggregate investment in our family of funds of \$10 million or more (\$5 million for endowments and foundations). In addition, financial intermediaries or plan recordkeepers may require retirement plans to meet certain other conditions, such as plan size or a minimum level of assets per participant, in order to be eligible to purchase Institutional Class shares.



The following policies apply to Investor Class and Institutional Class shareholders.

## Redemptions

Your redemption proceeds will be calculated using the *net asset value* (NAV) next determined after we receive your transaction request in good order.

► A fund's *net asset value*, or NAV, is the price of the fund's shares.

However, we reserve the right to delay delivery of redemption proceeds up to seven days. For example, each time you make an investment with American Century, there is a seven-day holding period before we will release redemption proceeds from those shares, unless you provide us with satisfactory proof that your purchase funds have cleared. For funds with CheckWriting privileges, we will not honor checks written against shares subject to this seven-day holding period. Investments by wire generally require only a one-day holding period. If you change your address, we may require that any redemption request made within 15 days be submitted in writing and be signed by all authorized signers with their signatures guaranteed. If you change your bank information, we may impose a 15-day holding period before we will transfer or wire redemption proceeds to your bank. In addition, we reserve the right to honor certain redemptions with securities, rather than cash, as described in the next section.

## Special Requirements for Large Redemptions

If, during any 90-day period, you redeem fund shares worth more than \$250,000 (or 1% of the value of a fund's assets if that amount is less than \$250,000), we reserve the right to pay part or all of the redemption proceeds in excess of this amount in readily marketable securities instead of in cash. The fund managers would select these securities from the fund's portfolio.

We will value these securities in the same manner as we do in computing the fund's net asset value. We may provide these securities in lieu of cash without prior notice. Also, if payment is made in securities, you may have to pay brokerage or other transaction costs to convert the securities to cash.

If your redemption would exceed this limit and you would like to avoid being paid in securities, please provide us with an unconditional instruction to redeem at least 15 days prior to the date on which the redemption transaction is to occur. The instruction must specify the dollar amount or number of shares to be redeemed and the date of the transaction. This minimizes the effect of the redemption on the fund and its remaining investors.

## Redemption of Shares in Low-Balance Accounts

If your account balance falls below the minimum initial investment amount for any reason other than as a result of market fluctuation, we will notify you and give you 90 days to meet the minimum. For Investor Class shares, if you do not meet the deadline, American Century reserves the right to redeem the shares in the account and send the proceeds to your address of record. Please note that you may incur tax liability as a result of the redemption. For Institutional Class shares, we reserve the right to convert your shares to Investor Class shares of the same fund. The Investor Class shares have a 0.20% administrative fee not payable by the Institutional Class.

---

## Signature Guarantees

A signature guarantee — which is different from a notarized signature — is a warranty that the signature presented is genuine. We may require a signature guarantee for the following transactions:

- Your redemption or distribution check, Check-A-Month or automatic redemption is made payable to someone other than the account owners
- Your redemption proceeds or distribution amount is sent by wire or EFT to a destination other than your personal bank account
- You are transferring ownership of an account over \$100,000

We reserve the right to require a signature guarantee for other transactions, at our discretion.

## Modifying or Canceling an Investment

Investment instructions are irrevocable. That means that once you have mailed or otherwise transmitted your investment instruction, you may not modify or cancel it. Each fund reserves the right to suspend the offering of shares for a period of time and to reject any specific investment (including a purchase by exchange). Additionally, we may refuse a purchase if, in our judgment, it is of a size that would disrupt the management of a fund.

## Abusive Trading Practices

We discourage excessive, short-term trading and other abusive trading practices that may disrupt portfolio management strategies and harm fund performance. We take steps to reduce the frequency and effect of these activities in our funds. These steps include monitoring trading activity, imposing trading restrictions on certain accounts, imposing redemption fees on certain funds, and using fair value pricing when the advisor determines current market prices are not readily available. Although these efforts are designed to discourage abusive trading practices, these tools cannot eliminate the possibility that such activity will occur. American Century seeks to exercise its judgment in implementing these tools to the best of its abilities in a manner that it believes is consistent with shareholder interests.

American Century uses a variety of techniques to monitor for and detect abusive trading practices. These techniques may change from time to time as determined by American Century in its sole discretion. To minimize harm to the funds and their shareholders, we reserve the right to reject any purchase order (including exchanges) from any shareholder we believe has a history of abusive trading or whose trading, in our judgment, has been or may be disruptive to the funds. In making this judgment, we may consider trading done in multiple accounts under common ownership or control.

Currently, we may deem the sale of all or a substantial portion of a shareholder's purchase of fund shares to be abusive if the sale is made

- within seven days of the purchase, or
- within 30 days of the purchase, if it happens more than once per year.

American Century reserves the right, in its sole discretion, to identify other trading practices as abusive. In addition, American Century reserves the right to accept purchases and exchanges in excess of the trading restrictions discussed above if it believes that such transactions would not be inconsistent with the best interests of fund shareholders or this policy.

Due to the complexity and subjectivity involved in identifying abusive trading activity and the volume of shareholder transactions American Century handles, there can be no assurance that American Century's efforts will identify all trades or trading practices that may be considered abusive. In addition, American Century's ability to monitor trades that are placed by the individual shareholders of omnibus accounts maintained by financial intermediaries



is severely limited because American Century does not have access to the underlying shareholder account information. However, American Century monitors aggregate trades placed in omnibus accounts and seeks to work with financial intermediaries to discourage shareholders from engaging in abusive trading practices and to impose restrictions on excessive trades. There may be limitations on the ability of financial intermediaries to impose restrictions on the trading practices of their clients. As a result, American Century's ability to monitor and discourage abusive trading practices in omnibus accounts may be limited.

### **Investing through Financial Intermediaries**

If you do business with us through a financial intermediary or a retirement plan, your ability to purchase, exchange, redeem and transfer shares will be affected by the policies of that entity. Some policy differences may include

- minimum investment requirements
- exchange policies
- fund choices
- cutoff time for investments
- trading restrictions

Please contact your *financial intermediary* or plan sponsor for a complete description of its policies.

► *Financial intermediaries include banks, broker-dealers, insurance companies and investment advisors.*

Certain financial intermediaries perform recordkeeping and administrative services for their clients that would otherwise be performed by American Century's transfer agent. In some circumstances, the advisor will pay such service providers a fee for performing those services. Also, the advisor and the funds' distributor may make payments for various additional services or other expenses out of their profits or other available sources. Such expenses may include distribution services, shareholder services or marketing, promotional or related expenses. The amount of any payments described by this paragraph is determined by the advisor or the distributor and is not paid by you.

Although fund share transactions may be made directly with American Century at no charge, you also may purchase, redeem and exchange fund shares through financial intermediaries that charge a transaction-based or other fee for their services. Those charges are retained by the intermediary and are not shared with American Century or the funds.

The funds have authorized certain financial intermediaries to accept orders on each fund's behalf. American Century has contracts with these intermediaries requiring them to track the time investment orders are received and to comply with procedures relating to the transmission of orders. Orders must be received by the intermediary on a fund's behalf before the time the net asset value is determined in order to receive that day's share price. If those orders are transmitted to American Century and paid for in accordance with the contract, they will be priced at the net asset value next determined after your request is received in the form required by the intermediary.

### **Right to Change Policies**

We reserve the right to change any stated investment requirement, including those that relate to purchases, exchanges and redemptions. We also may alter, add or discontinue any service or privilege. Changes may affect all investors or only those in certain classes or groups.

# Share Price and Distributions

---

## Share Price

American Century determines the net asset value (NAV) of each fund as of the close of regular trading on the New York Stock Exchange (usually 4 p.m. Eastern time) on each day the Exchange is open. On days when the Exchange is closed (including certain U.S. holidays), we do not calculate the NAV. A fund share's NAV is the current value of the fund's assets, minus any liabilities, divided by the number of fund shares outstanding.

If the advisor determines that the current market price of a security owned by a non-money market fund is not readily available, the advisor may determine its fair value in accordance with procedures adopted by the fund's board. Circumstances that may cause the advisor to determine the fair value of a security held by a fund include, but are not limited to:

- an event occurs after the close of the foreign exchange on which a portfolio security principally trades, but before the close of the Exchange, that is likely to have changed the value of the security
- a debt security has been declared in default
- trading in a security has been halted during the trading day
- the demand for the security (as reflected by its trading volume) is insufficient for quoted prices to be reliable

If such circumstances occur, the advisor may determine the security's fair value if the fair value determination would materially impact the fund's net asset value. While fair value determinations involve judgments that are inherently subjective, these determinations are made in good faith in accordance with procedures adopted by a fund's board.

Trading of securities in foreign markets may not take place every day the Exchange is open. Also, trading in some foreign markets and on some electronic trading networks may take place on weekends or holidays when a fund's NAV is not calculated. So, the value of a fund's portfolio may be affected on days when you can't purchase or redeem shares of the fund.

We will price your purchase, exchange or redemption at the NAV next determined after we receive your transaction request in **good order**.

► **Good order** means that your instructions have been received in the form required by American Century. This may include, for example, providing the fund name and account number, the amount of the transaction and all required signatures.



## Distributions

Federal tax laws require each fund to make distributions to its shareholders in order to qualify as a regulated investment company. Qualification as a regulated investment company means that the funds will not be subject to state or federal income tax on amounts distributed. The distributions generally consist of dividends and interest received by a fund, as well as *capital gains* realized by a fund on the sale of its investment securities.

► *Capital gains* are increases in the values of capital assets, such as stock, from the time the assets are purchased.

Distributions of substantially all of their income are paid quarterly for My Retirement Income and annually for My Retirement 2015, 2025, 2035 and 2045. Distributions from realized capital gains for all the funds are generally paid annually, usually in December. The funds may make more frequent distributions, if necessary, to comply with Internal Revenue Code provisions. The funds' distributions may be taxable as ordinary income, capital gains or a combination of the two. Capital gains are taxed at different rates, depending on the length of time the fund held the securities that were sold. Distributions are reinvested automatically in additional shares unless you choose another option.

You will participate in fund distributions when they are declared, starting the next business day after your purchase is effective. For example, if you purchase shares on a day that a distribution is declared, you will not receive that distribution. If you redeem shares, you will receive any distribution declared on the day you redeem. If you redeem all shares, we will include any distributions received with your redemption proceeds.

Participants in tax-deferred retirement plans must reinvest all distributions. For investors investing through taxable accounts, we will reinvest distributions unless you elect to have dividends and/or capital gains sent to another American Century account, to your bank electronically, or to your home address or to another person or address by check.

# Taxes

---

The tax consequences of owning shares of the funds will vary depending on whether you own them through a taxable or tax-deferred account. Tax consequences result from distributions by the funds of dividend and interest income they have received or capital gains they have generated through their investment activities. Tax consequences also may result when investors sell fund shares after the net asset value has increased or decreased.

## Tax-Deferred Accounts

If you purchase fund shares through a tax-deferred account, such as an IRA or a qualified employer-sponsored retirement or savings plan, income and capital gains distributions usually will not be subject to current taxation but will accumulate in your account under the plan on a tax-deferred basis. Likewise, moving from one fund to another fund within a plan or tax-deferred account generally will not cause you to be taxed. For information about the tax consequences of making purchases or withdrawals through a tax-deferred account, please consult your plan administrator, your summary plan description or a tax advisor.

## Taxable Accounts

If you own fund shares through a taxable account, you may be taxed on your investments if the fund makes distributions or if you sell your fund shares.

## Taxability of Distributions

Fund distributions may consist of income such as dividends and interest earned by a fund from its investments, or capital gains generated by a fund from the sale of investment securities. Distributions of income are taxed as ordinary income, unless they are designated as *qualified dividend income* and you meet a minimum required holding period with respect to your shares of the fund, in which case distributions of income are taxed as long-term capital gains.

► *Qualified dividend income* is a dividend received by the fund from the stock of a domestic or qualifying foreign corporation, provided that the fund has held the stock for a required holding period.

For capital gains and for income distributions designated as qualified dividend income, the following rates apply:

<i>Type of Distribution</i>	<i>Tax Rate for 10% and 15% Brackets</i>	<i>Tax Rate for All Other Brackets</i>
Short-term capital gains	Ordinary Income	Ordinary Income
Long-term capital gains (> 1 year) and Qualified Dividend Income	5%	15%

The tax status of any distributions of capital gains is determined by how long a fund held the underlying security that was sold, not by how long you have been invested in the fund, or whether you reinvest your distributions in additional shares or take them in cash. For taxable accounts, American Century or your financial intermediary will inform you of the tax status of fund distributions for each calendar year in an annual tax mailing (Form 1099-DIV).

Distributions also may be subject to state and local taxes. Because everyone's tax situation is unique, you may want to consult your tax professional about federal, state and local tax consequences.



## **Taxes on Transactions**

Your redemptions — including exchanges to other American Century funds — are subject to capital gains tax. The table above can provide a general guide for your potential tax liability when selling or exchanging fund shares. Short-term capital gains are gains on fund shares you held for 12 months or less. Long-term capital gains are gains on fund shares you held for more than 12 months. If your shares decrease in value, their sale or exchange will result in a long-term or short-term capital loss. However, you should note that loss realized upon the sale or exchange of shares held for six months or less will be treated as a long-term capital loss to the extent of any distribution of long-term capital gain to you with respect to those shares. If a loss is realized on the redemption of fund shares, the reinvestment in additional fund shares within 30 days before or after the redemption may be subject to the wash sale rules of the Internal Revenue Code. This may result in a postponement of the recognition of such loss for federal income tax purposes.

If you have not certified to us that your Social Security number or tax identification number is correct and that you are not subject to withholding, we are required to withhold and pay to the IRS the applicable federal withholding tax rate on taxable dividends, capital gains distributions and redemption proceeds.

## **Buying a Dividend**

Purchasing fund shares in a taxable account shortly before a distribution is sometimes known as buying a dividend. In taxable accounts, you must pay income taxes on the distribution whether you reinvest the distribution or take it in cash. In addition, you will have to pay taxes on the distribution whether the value of your investment decreased, increased or remained the same after you bought the fund shares.

The risk in buying a dividend is that the fund's portfolio may build up taxable gains throughout the period covered by a distribution, as securities are sold at a profit. The funds distribute those gains to you, after subtracting any losses, even if you did not own the shares when the gains occurred.

If you buy a dividend, you incur the full tax liability of the distribution period, but you may not enjoy the full benefit of the gains realized in the fund's portfolio.

## Multiple Class Information

---

American Century offers four classes of shares of the funds: Investor Class, Institutional Class, Advisor Class and R Class.

The shares offered by this Prospectus are Investor Class shares and Institutional Class shares. Investor Class and Institutional Class shares have no up-front or deferred charges, commissions or 12b-1 fees. Institutional Class shares are offered primarily through employer-sponsored retirement plans, or through institutions like banks, broker-dealers and insurance companies.

The other classes have different fees, expenses and/or minimum investment requirements from the classes offered by this prospectus. The difference in the fee structures between the classes is the result of their separate arrangements for shareholder and distribution services and not the result of any difference in amounts charged by the advisor for core investment advisory services. Accordingly, the core investment advisory expenses do not vary by class. Different fees and expenses will affect performance. For additional information concerning Advisor Class or R Class shares, call us at 1-800-378-9878. You also can contact a sales representative or financial intermediary who offers those classes of shares.

Except as described below, all classes of shares of a fund have identical voting, dividend, liquidation and other rights, preferences, terms and conditions. The only differences between the classes are (a) each class may be subject to different expenses specific to that class; (b) each class has a different identifying designation or name; (c) each class has exclusive voting rights with respect to matters solely affecting such class; (d) each class may have different exchange privileges; and (e) the Institutional Class may provide for automatic conversion from that class into shares of the Investor Class of the same fund.

## More information about the funds is contained in these documents

### Annual and Semiannual Reports

Annual and semiannual reports contain more information about the funds' investments and the market conditions and investment strategies that significantly affected the funds' performance during the most recent fiscal period.

### Statement of Additional Information (SAI)

The SAI contains a more detailed, legal description of the funds' operations, investment restrictions, policies and practices. The SAI is incorporated by reference into this Prospectus. This means that it is legally part of this Prospectus, even if you don't request a copy.

You may obtain a free copy of the SAI or annual and semiannual reports, and ask questions about the funds or your accounts, by contacting American Century at the address or telephone numbers listed below.

You also can get information about the funds (including the SAI) from the Securities and Exchange Commission (SEC). The SEC charges a duplicating fee to provide copies of this information.

*In person* SEC Public Reference Room, Washington, D.C.  
Call 202-942-8090 for location and hours.

*On the Internet*

- EDGAR database at [sec.gov](http://sec.gov)
- By email request at [publicinfo@sec.gov](mailto:publicinfo@sec.gov)

*By mail* SEC Public Reference Section, Washington, D.C. 20549-0102

This Prospectus shall not constitute an offer to sell securities of a fund in any state, territory, or other jurisdiction where the fund's shares have not been registered or qualified for sale, unless such registration or qualification is not required, or under any circumstances in which such offer or solicitation would be unlawful.

<i>Fund Reference</i>	<i>Fund Code</i>
<b>My Retirement 2015 Portfolio</b>	
Investor Class	952
Institutional Class	352
<b>My Retirement 2025 Portfolio</b>	
Investor Class	953
Institutional Class	353
<b>My Retirement 2035 Portfolio</b>	
Investor Class	954
Institutional Class	354
<b>My Retirement 2045 Portfolio</b>	
Investor Class	955
Institutional Class	355
<b>My Retirement Income Portfolio</b>	
Investor Class	956
Institutional Class	356

Investment Company Act File No. 811-21591

**American Century Investments**  
[americancentury.com](http://americancentury.com)

**Investor Class**  
P.O. Box 419200  
Kansas City, Missouri 64141-6200  
1-800-345-2021 or 816-531-5575

**Institutional Class**  
P.O. Box 419385  
Kansas City, Missouri 64141-6385  
1-800-345-3533 or 816-531-5575