



Avantis Investors®

By American Century Investments®

# Avantis Retirement Trust Series\*

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Helping You Achieve  
Your Retirement Dreams

**Great Gray Trust Company, LLC is trustee.**

\*Great Gray Trust Company, LLC is trustee for these collective investment funds. See disclosures at the end of this document.

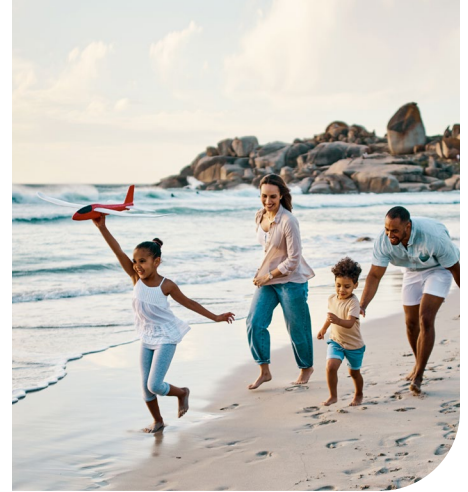


# Let Us Help You Focus on What Matters Most

You have a full life—spending time with loved ones, supporting your children’s growth, staying healthy and working hard to meet today’s needs and plan for tomorrow. With so much on your plate, managing your retirement savings portfolio shouldn’t add stress to your busy life.

That’s where the **Avantis Retirement Trust Series** comes in.

We’re here to help you invest wisely for retirement, so you can stay focused on living your life.

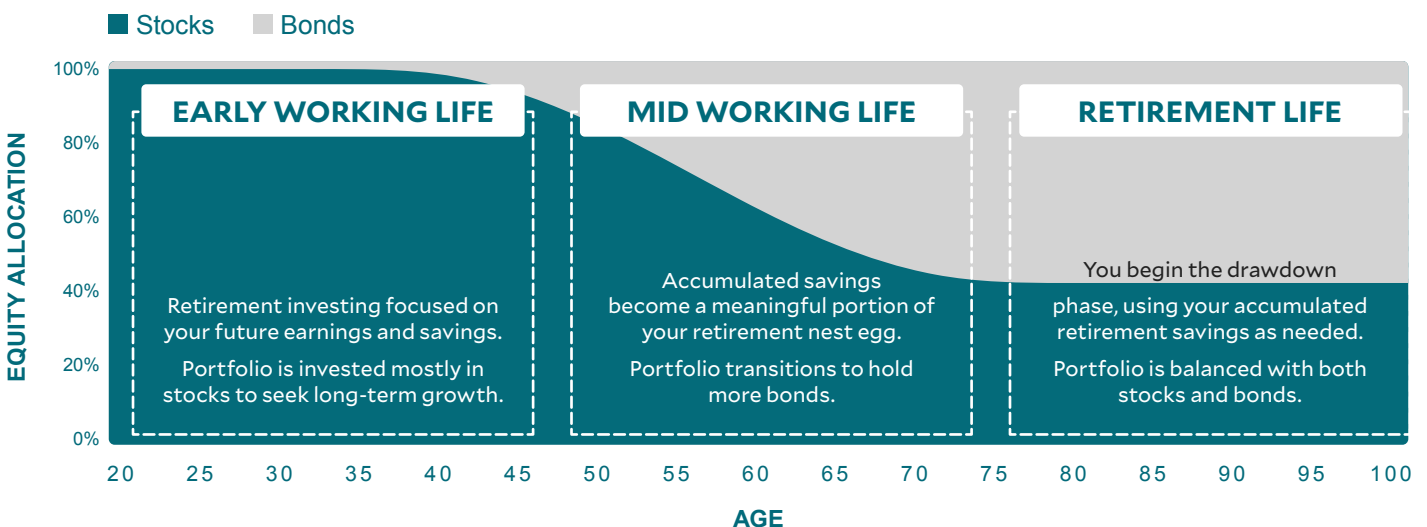


## INTRODUCING A SMARTER WAY TO INVEST FOR RETIREMENT

Avantis Retirement Trust Series seeks to grow your savings and manage risk—automatically—throughout your working years as well as into your retirement.

Here’s how it works:

- Either you can choose or a portfolio is assigned to you that aligns with your retirement year. If you are choosing and are unsure of the exact date, don’t worry—just pick your best estimate. You can always adjust later.
- Over time, the strategy adjusts its mix of stocks and bonds to balance growth and risk as your designated retirement date approaches and into your retirement.
  - Stocks aim to grow your savings.
  - Bonds help manage risk.



Allocations shown are as of 1/15/2026.

You could lose money by investing, even if through your employer’s plan. An investment in Avantis Retirement Trust Series is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

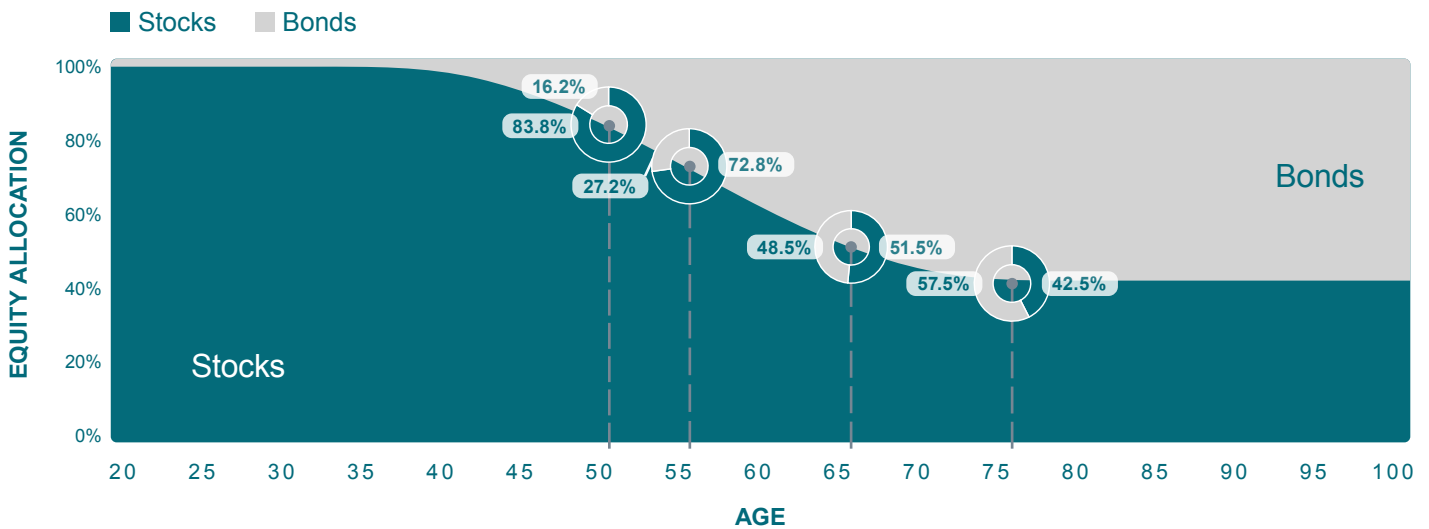


## BALANCE IS KEY

Early in your career, when retirement is far off and your savings are just beginning, the portfolio invests more heavily in stocks to pursue growth.

As retirement gets closer and your savings grow, the portfolio gradually shifts toward bonds to help protect what you've built.

Too much in bonds may limit growth. Too much in stocks may increase risk. The Avantis strategies are designed to strike the right balance—evolving with you from your first job through retirement and beyond.



Allocations shown are as of 1/15/2026.

## DIVERSIFIED FOR THE LONG RUN

We don't just invest in today's biggest companies. We believe that can lead to unnecessary concentration and missed opportunities. Instead, our portfolio aims to participate in the growth of thousands of companies worldwide, giving you broad exposure to potential future winners and helping reduce risk through diversification.

## WE MANAGE IT—SO YOU CAN ENJOY LIFE

We monitor and manage the portfolio every day. Whether you're working, spending time with family or enjoying retirement, our investment professionals are overseeing the portfolio, so you don't have to.

## HOW TO CHOOSE YOUR PORTFOLIO

Simply select the target date closest to when you expect to retire.

Target Date Vintage	Birth Year	Retirement Year
Avantis Retirement In Retirement Trust	Before 1953	Currently Retired
Avantis Retirement 2020 Trust	1953–1957	2016–2020
Avantis Retirement 2025 Trust	1958–1962	2021–2025
Avantis Retirement 2030 Trust	1963–1967	2026–2030
Avantis Retirement 2035 Trust	1968–1972	2031–2035
Avantis Retirement 2040 Trust	1973–1977	2036–2040
Avantis Retirement 2045 Trust	1978–1982	2041–2045
Avantis Retirement 2050 Trust	1983–1987	2046–2050
Avantis Retirement 2055 Trust	1988–1992	2051–2055
Avantis Retirement 2060 Trust	1993–1997	2056–2060
Avantis Retirement 2065 Trust	1998–2002	2061–2065
Avantis Retirement 2070 Trust	2003 and after	After 2065



### Collective Investment Trusts

Avantis Retirement Trust Series are bank collective investment funds; they are not mutual funds. Great Gray Trust Company, LLC serves as the Trustee of the Funds and maintains ultimate fiduciary authority over the management of, and investments made in, the Funds. The Trustee has appointed American Century Investment Management, Inc. as Sub-Advisor to the Funds (Avantis Investors is a division of the Sub-Advisor) to assist it in connection with the investment of the assets of the Funds. Funds and their units are exempt from registration under the Investment Company Act of 1940 and the Securities Act of 1933, respectively.

**Investments in the Funds are not bank deposits or obligations of and are not insured or guaranteed by Great Gray Trust Company, LLC, any bank, the FDIC, the Federal Reserve, or any other governmental agency. The Funds are commingled investment vehicles, and as such, the values of the underlying investments will rise and fall according to market activity; it is possible to lose money by investing in the Funds.**

Participation in Collective Investment Trust Funds is limited primarily to qualified retirement plans and certain state or local government plans and is not available to IRAs, non-governmental health and welfare plans and, in certain cases, Keogh (H.R. 10) plans. Collective Investment Trust Funds may be suitable investments for plan fiduciaries seeking to construct a well-diversified retirement savings program. Investors should consider the investment objectives, risks, charges, and expenses of any pooled investment fund carefully before investing. The Additional Fund Information and Principal Risk Definitions (PRD) contains this and other information about a Collective Investment Trust Fund and is available at [www.greatgray.com/principalriskdefinitions](http://www.greatgray.com/principalriskdefinitions) or ask for a free copy by contacting Great Gray Trust Company, LLC at (866) 427-6885.

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