



CAPITAL GROUP®
AMERICAN FUNDS®

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 PO Box 1148
 Norfolk VA 23501-1148

Quarterly Statement

September 30, 2024

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Primary account number: **82743568**

CB&T CUST IRA
 JEFFERY S BIDDLE
 2390 COMPASS POINTE DR
 VERO BEACH FL 32966-2112

Annual custodial fee due

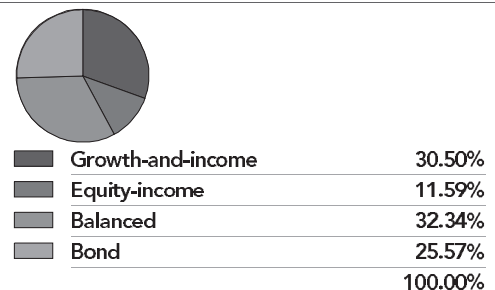
A \$10 annual fee will be deducted at year-end from 403(b), 457(b), Coverdell ESA and any IRA accounts. A \$10 fee per fund will also apply to MPPP and PSRP type plans. If paying by check, it must be received by Nov. 29.

Are your beneficiaries up-to-date?

Review them here on your statement or on our website. A quick check will help ensure your beneficiaries receive your assets as you intended. If you need to make a change, you can easily make updates at capitalgroup.com/changebene.

Portfolio value of all accounts \$127,580.94 Portfolio allocation

	Since initial investment on 7/23/2007	Year-to-date since 1/1/2024
Beginning value	\$17,869.65	\$113,301.77
+ Additions	\$405.42	\$0.00
- Withdrawals	\$0.00	\$0.00
- Setup/Annual fees	-\$180.00	\$0.00
+/- Exchanges	\$23,275.86	\$0.00
+/- Investment gain/decline	\$86,210.01	\$14,279.17
Ending value as of 9/30/2024	\$127,580.94	\$127,580.94
Dividends and capital gains paid in cash	\$5.42	\$0.00

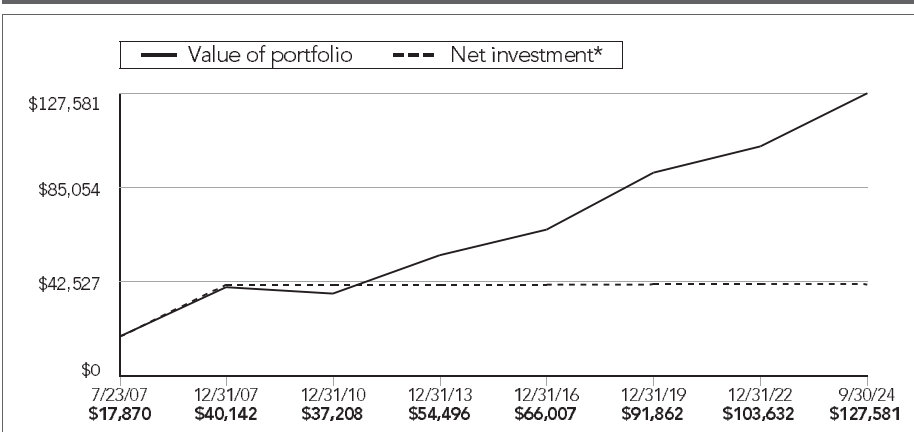


Need help reading your statement or defining key terms? For a description of what's included in the above numbers, go to capitalgroup.com/statement.

Portfolio rate of return

Annualized since initial investment on 7/23/2007	6.81%
Year-to-date since 1/1/2024	12.60%

Portfolio value history



* Net investment is the total amount you invested minus the total amount you withdrew (including any dividends and capital gains paid to you in cash).

How to contact us

Through your financial professional

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Questions about your statement

capitalgroup.com/statement

Your portfolio at a glance

\$127,580.94

Retirement	Fund	Initial investment date	Value on 9/30/24	Change in value for the quarter	YTD return since 1/1/24	Annualized return since initial investment
CB&T CUST IRA	American Balanced Fund-A	11/10/11	\$41,263.92	\$2,098.07	14.57%	9.24%
JEFFERY S BIDDLE	American Mutual Fund-A	5/13/22	\$38,914.56	\$3,336.83	17.66%	12.98%
Account #82743568	The Bond Fund of America-A	5/13/22	\$9,824.80	\$488.57	4.47%	2.22%
	Capital Income Builder-A	6/16/17	\$14,781.76	\$1,186.32	13.52%	6.31%
	Intermediate Bond Fund of America-A	6/16/17	\$22,795.90	\$955.51	4.64%	1.01%
			\$127,580.94	\$8,065.30	12.60%	6.81%

Total portfolio

\$127,580.94 \$8,065.30 12.60% 6.81%

Historical transaction information: To view historical purchases, withdrawals, exchanges, dividends and capital gains since your initial investment date shown above, log in to your account at capitalgroup.com and click on "View transactions" for more details.

Fund results from a long-term perspective

We believe investing should have a long-term focus and that one year is not long-term. Therefore, results should be measured over meaningful periods of time. Below, you will find the funds' average annual total returns for periods ended 9/30/24, reflecting the deduction of the maximum sales charge.

	Fund inception date	Fund lifetime	10 years	5 years	1 year	Expense ratio
American Balanced Fund-A	7/26/75	10.28%	7.80%	8.01%	18.66%	0.57%
American Mutual Fund-A	2/21/50	11.45	9.57	9.90	21.19	0.59
The Bond Fund of America-A	5/28/74	6.69	1.61	0.23	7.32	0.62
Capital Income Builder-A	7/30/87	8.57	5.36	6.28	16.94	0.60
Intermediate Bond Fund of America-A	2/19/88	4.02	1.35	1.01	6.58	0.62

Fund results above are preliminary and may be subject to change. Figures shown are past results for the funds 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. Results for other share classes are at net asset value. If a sales charge had been deducted, results would have been lower. Investment results assume all distributions are reinvested and reflect applicable fees and expenses. For current information, including month-end results, results that reflect the impact of sales charges and results for Class A shares at net asset value, please visit capitalgroup.com. 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.



Summary of traditional IRA contributions (for accounts with CB&T as custodian)

Account owner	Contribution type	2023 tax year		2024 tax year	
		Contributions	Rollover	Contributions	Rollover
JEFFERY BIDDLE	Traditional IRA	\$0.00	\$0.00	\$0.00	\$0.00

Review your IRA contributions. If you have taxable compensation, you may be eligible to contribute up to \$7,000 (\$8,000 if you are age 50 or older) in a traditional or Roth IRA for tax year 2024 by April 15, 2025. For more information visit capitalgroup.com/IRAcontributions.

Activity detail for account # 82743568

Account value: \$127,580.94

American Balanced Fund-A Fund number: 11 Symbol: ABALX Objective: Balanced

32.34% of the account's assets are in this fund

Year-to-date: Dividends \$372.77 Short-term capital gains \$0.00 Long-term capital gains \$0.00

Year-to-date transaction history

Trade date	Description	Dollar amount	Share price	Shares transacted	Share balance
01/01/24	Beginning balance	\$36,017.64	\$31.99		1,125.903
03/11/24	Income Dividend 0.11	\$123.85	\$33.31	3.718	1,129.621
06/10/24	Income Dividend 0.11	\$124.26	\$34.04	3.650	1,133.271
09/16/24	Income Dividend 0.11	\$124.66	\$35.86	3.476	1,136.747
09/30/24	Ending balance	\$41,263.92	\$36.30		1,136.747

American Mutual Fund-A Fund number: 03 Symbol: AMRMX Objective: Growth-and-income

30.50% of the account's assets are in this fund

Year-to-date: Dividends \$426.51 Short-term capital gains \$0.00 Long-term capital gains \$0.00

Year-to-date transaction history

Trade date	Description	Dollar amount	Share price	Shares transacted	Share balance
01/01/24	Beginning balance	\$33,074.27	\$51.00		648.515
03/13/24	Income Dividend 0.215	\$139.43	\$53.55	2.604	651.119
06/12/24	Income Dividend 0.22	\$143.25	\$54.21	2.643	653.762
09/18/24	Income Dividend 0.22	\$143.83	\$58.24	2.470	656.232
09/30/24	Ending balance	\$38,914.56	\$59.30		656.232

The Bond Fund of America-A Fund number: 08 Symbol: ABNDX Objective: Bond

7.70% of the account's assets are in this fund

Year-to-date: Dividends \$297.33 Short-term capital gains \$0.00 Long-term capital gains \$0.00

Year-to-date transaction history

Trade date	Description	Dollar amount	Share price	Shares transacted	Share balance
01/01/24	Beginning balance	\$9,404.09	\$11.49		818.459
01/31/24	Income Dividend	\$31.84	\$11.44	2.783	821.242
02/29/24	Income Dividend	\$30.37	\$11.22	2.707	823.949
03/28/24	Income Dividend	\$32.17	\$11.28	2.852	826.801
04/30/24	Income Dividend	\$33.51	\$10.96	3.057	829.858
05/31/24	Income Dividend	\$33.56	\$11.09	3.026	832.884
06/28/24	Income Dividend	\$32.92	\$11.17	2.947	835.831
07/31/24	Income Dividend	\$34.88	\$11.38	3.065	838.896
08/30/24	Income Dividend	\$34.30	\$11.51	2.980	841.876
09/30/24	Income Dividend	\$33.78	\$11.63	2.905	844.781
09/30/24	Ending balance	\$9,824.80	\$11.63		844.781

Daily dividend. When the fund declares daily dividends, the amount of your income dividend depends on the number of days between the day you paid for your shares and the day the dividend was paid.

Capital Income Builder-A Fund number: 12 Symbol: CAIBX Objective: Equity-income

11.59% of the account's assets are in this fund

Year-to-date: Dividends \$267.24 Short-term capital gains \$0.00 Long-term capital gains \$0.00

Year-to-date transaction history

Trade date	Description	Dollar amount	Share price	Shares transacted	Share balance
01/01/24	Beginning balance	\$13,021.30	\$66.22		196.637
03/11/24	Income Dividend 0.45	\$88.49	\$67.43	1.312	197.949
06/10/24	Income Dividend 0.45	\$89.08	\$67.98	1.310	199.259

Activity detail for account # 82743568 (continued)

Account value: \$127,580.94

Capital Income Builder-A Fund number: 12 Symbol: CAIBX Objective: Equity-income

Year-to-date transaction history

Trade date	Description	Dollar amount	Share price	Shares transacted	Share balance
09/16/24	Income Dividend 0.45	\$89.67	\$73.12	1.226	200.485
09/30/24	Ending balance	\$14,781.76	\$73.73		200.485

Intermediate Bond Fund of America-A Fund number: 23 Symbol: AIBAX Objective: Bond

17.87% of the account's assets are in this fund

Year-to-date: Dividends	\$648.75	Short-term capital gains	\$0.00	Long-term capital gains	\$0.00
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Year-to-date transaction history

Trade date	Description	Dollar amount	Share price	Shares transacted	Share balance
01/01/24	Beginning balance	\$21,784.47	\$12.55		1,735.814
01/31/24	Income Dividend	\$67.82	\$12.56	5.400	1,741.214
02/29/24	Income Dividend	\$66.58	\$12.36	5.387	1,746.601
03/28/24	Income Dividend	\$70.78	\$12.40	5.708	1,752.309
04/30/24	Income Dividend	\$71.48	\$12.17	5.873	1,758.182
05/31/24	Income Dividend	\$72.22	\$12.29	5.876	1,764.058
06/28/24	Income Dividend	\$71.92	\$12.34	5.828	1,769.886
07/31/24	Income Dividend	\$77.72	\$12.53	6.203	1,776.089
08/30/24	Income Dividend	\$75.62	\$12.66	5.973	1,782.062
09/30/24	Income Dividend	\$74.61	\$12.75	5.852	1,787.914
09/30/24	Ending balance	\$22,795.90	\$12.75		1,787.914

Daily dividend. When the fund declares daily dividends, the amount of your income dividend depends on the number of days between the day you paid for your shares and the day the dividend was paid.

About your accounts

Beneficiary information

	Account #	Primary	Contingent
CB&T CUST IRA	82743568	CRYSTAL M BIDDLE 100%	KALEIGH M BIDDLE 100%
JEFFERY S BIDDLE			

To update and read important legal information about your beneficiary designations, please go to capitalgroup.com/beneficiary.

Information about your investments

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 financial professional or call us at (800) 421-4225. If you delay in reporting an error, we may be unable to adjust your account.

Estate planning information. If you are an executor or administrator of a recently deceased IRA owner's estate, we can provide a statement showing the value of the account as of the IRA owner's date of death. Please contact Shareholder Services at (800) 421-4225 for additional details on how to order this statement. We will provide the information within 90 days of the request.

Personal rate of return. American Funds uses the Modified Dietz method to calculate the rates of return for your fund holdings, accounts and 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. Portfolio rate of return is the combined return for all of the accounts on this statement. Returns for investments made before 2003 are

Primary account number: **82743568**

calculated with an initial investment date of January 1, 2003, and the investment value as of that date. 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 your fund and account personal rates of return, updated after each business day, by logging in to your account at capitalgroup.com. For more information, please visit capitalgroup.com/statement or call Shareholder Services at (800) 421-4225.

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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