Ways to Manage Your Account

You can do business with us in the way that’s most convenient for you. By establishing your account, you acknowledge that you’ve read this information and accept the terms of the services.

Services Available to You

You will automatically receive the services below for all your accounts with the same Social Security/Tax Identification number. Our package of services allows you to transact by telephone, by fax, in writing or online.

If you participate in a 401(a), 403(b), 457 or qualified retirement plan:

• You may not be eligible for some services due to Plan restrictions.

• You may be required to complete a Distribution Request form to redeem shares from your accounts.

Exchanges by telephone

You may exchange by telephone or in writing.

Redemptions by telephone

Only participants in a SEP, SARSEP or SIMPLE IRA may redeem by telephone.

Automatic monthly investments — for self-employed individuals only

SEP and SIMPLE IRA self-employed individuals can automatically invest directly from your bank. Employees participating in a SIMPLE or SARSEP IRA must set up employee contributions through your employer.

Call us to set up an automatic investment. Your bank account information must be on file. If we do not have your bank information, you will be asked to send us a preprinted, voided check. Automatic investments are made on the 15th of each month unless you specify a different date. If the date falls on a weekend or holiday, the investment will be made on the next business day. You can change your automatic investment or investment allocation instructions at any time.

Electronic redemptions

You may request we send redemption proceeds to your personal bank account by automated clearing house (ACH). For businesses and retirement plan trusts your bank account registration must match your American Century Investments® account registration. Set up this service by attaching a voided check to your application. A hold time may apply. Please review your fund’s prospectus for details. Your bank usually receives funds sent by ACH in two to five business days.

Fees and charges

Please refer to your account agreements and prospectus regarding fees.

For investors using advisors, for an explanation of breakpoint discounts, sales charges and fees, please refer to your prospectus or contact your employer. You can also request a copy of Pricing Options for a complete description of our pricing structure.