



AMERICAN FUNDS®

From Capital Group

PO Box 2560
Norfolk VA 23501-2560

Year-End Statement

December 31, 2013

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Primary account number: **60105866**

CB&T CUST IRA
DAVID D HAMBLETON
6412 BRANDON AVE STE 157
SPRINGFIELD VA 22150-2513

Best wishes for the New Year

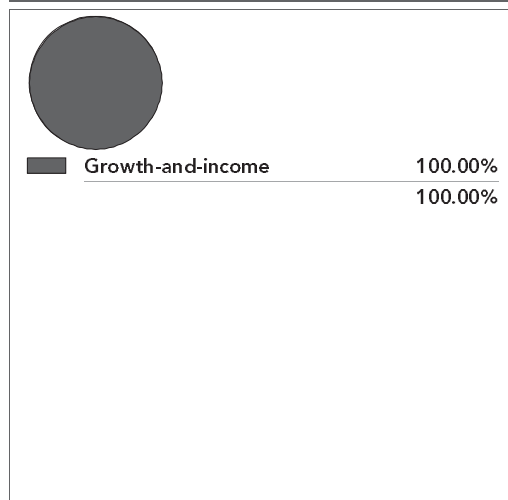
This statement shows your complete account activity for 2013. We recommend you keep it for your tax records. See our online Tax Center for tax information, including forms, worksheets, cost basis information, how to make IRA contributions, and more. Visit us at americanfunds.com/taxes.

Portfolio value of all accounts \$20,948.49 **Portfolio allocation**

	Since initial investment on 1/1/2003*	Year-to-date since 1/1/2013
Beginning value	\$4,740.49	\$16,788.84
+ Additions	\$3,600.00	\$0.00
- Withdrawals	\$0.00	\$0.00
- Setup/Annual fees	-\$110.00	-\$10.00
+/- Investment gain/decline	\$12,718.00	\$4,169.65
Ending value as of 12/31/2013	\$20,948.49	\$20,948.49

*For accounts opened prior to 2003, an initial investment date of January 1, 2003, is used. More information is available at americanfunds.com/statement.

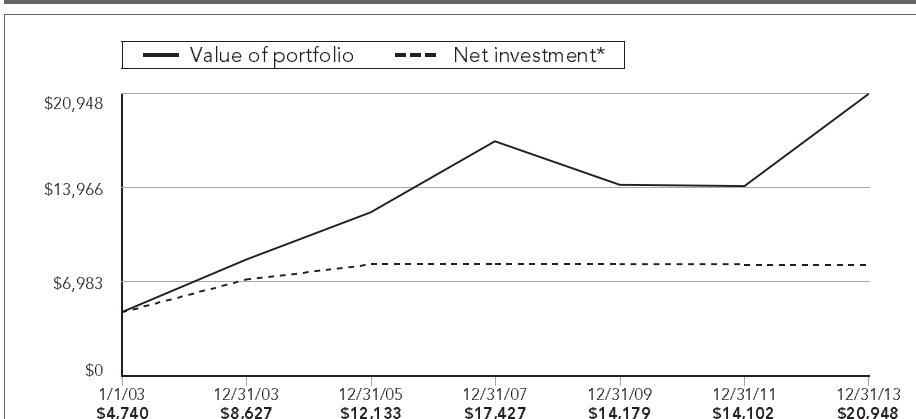
Questions about your statement? For a description of what's included in the above numbers, go to americanfunds.com/statement.



Portfolio rate of return

Annualized since initial investment on 1/1/2003*	9.27%
Year-to-date since 1/1/2013	24.84%

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 advisor

Douglas Hartman
(714) 778-1723
PFS INVESTMENTS INC.
1 PRIMERICA PARKWAY
DULUTH GA 30099-0001

americanfunds.com

FundsLine® 24-hour automated service

(800) 325-3590

Shareholder Services Representative

(800) 421-4225 (M-F 8 a.m. to 8 p.m. Eastern time)

Mail

Capital Bank and Trust Company
PO Box 2560
Norfolk VA 23501-2560

Overnight courier

Capital Bank and Trust Company
5300 Robin Hood Rd
Norfolk, VA 23513-2430

Questions about your statement

americanfunds.com/statement

Your portfolio at a glance

\$20,948.49

Retirement	Fund	Initial investment date	Value on 12/31/13	Change in value for the quarter	YTD return since 1/1/13	Annualized return since initial investment
CB&T CUST IRA DAVID D HAMBLETON Account #60105866	Capital World Growth and Income Fund-A	3/30/05	\$20,948.49	\$1,484.14	24.84%	8.44%

Total portfolio

\$20,948.49 \$1,484.14 24.84% 9.27%

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 americanfunds.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 12/31/13, reflecting the deduction of the maximum sales charge.

	Fund inception date	Fund lifetime	10 years	5 years	1 year	Expense ratio
Capital World Growth and Income Fund-A	3/26/93	11.09%	8.41%	13.05%	17.66%	0.82%

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 American Funds 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 americanfunds.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. Results for Class B, C, F-1, F-2, and R shares prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for estimated annual expenses. Results for certain funds also include hypothetical returns because those funds' shares sold after the funds' date of first offering. Fund lifetime results are based on the inception date of Class A shares. Please see americanfunds.com for more information on specific expense adjustments and the actual dates of first sale for each fund and share class.

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

Account owner	Contribution type	2013 tax year	
		Contributions	Rollover
DAVID HAMBLETON	Traditional IRA	\$0.00	\$0.00

Maximize your IRA contributions. You may be eligible to invest up to \$5,500 (\$6,500 if you are age 50 or older), per shareholder, in a traditional or Roth IRA account for tax year 2013 by April 15, 2014, if you had taxable compensation. You must be under age 70 1/2 during the entire calendar year for which traditional IRA contributions are made. For more information, visit americanfunds.com/retirement.

Activity detail for account #60105866

Account value: \$20,948.49

Capital World Growth and Income Fund-A Fund number: 33 Symbol: CWGIX Objective: Growth-and-income

100.00% of the account's assets are in this fund

Year-to-date: Dividends	\$496.96	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
01/01/13	Beginning balance	\$16,788.84	\$37.20		451.313
03/15/13	Income Dividend 0.17	\$76.72	\$39.41	1.947	453.260
03/15/13	Foreign Tax Paid	\$9.12			453.260



Activity detail for account #60105866 (continued)

Account value: \$20,948.49

Capital World Growth and Income Fund-A Fund number: 33 Symbol: CWGIX Objective: Growth-and-income

Year-to-date transaction history

Trade date	Description	Dollar amount	Share price	Shares transacted	Share balance
06/14/13	Income Dividend 0.42	\$190.37	\$40.09	4.749	458.009
06/14/13	Foreign Tax Paid	\$9.25			458.009
09/20/13	Income Dividend 0.17	\$77.86	\$42.90	1.815	459.824
09/20/13	Foreign Tax Paid	\$9.30			459.824
12/13/13	2014 Annual Fee	-\$10.00	\$43.53	-0.230	459.594
12/13/13	Income Dividend 0.12	\$55.18	\$43.53	1.268	460.862
12/13/13	Special Dividend 0.13	\$59.78	\$43.53	1.373	462.235
12/13/13	Foreign Tax Paid	\$9.38			462.235
12/31/13	Ending balance	\$20,948.49	\$45.32		462.235

Special dividend. The fund's December payment included a one-time special dividend of \$0.13 per share.

About your accounts

Beneficiary information

	Account #	Primary	Contingent
CB&T CUST IRA DAVID D HAMBLETON	60105866	CASSIE L HAMBLETON 100%	MY CHILDREN IN EQUAL SHARES PAYABLE AT THIER 25 BIRTHDAYS

To update and read important legal information about your beneficiary designations, please go to americanfunds.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 advisor 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.

IRS reporting. CB&T is required to provide the value of your IRA(s) to the Internal Revenue Service.

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 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 americanfunds.com. For more information, please visit americanfunds.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 (and, depending on where you live, state tax withholding) unless you choose not to have tax withheld. 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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