

American Beacon

Sales Charges



SALES CHARGE INFORMATION – A CLASS

The table below shows the sales charges you will pay on purchases of A Class shares of the Funds both as a percentage of offering price and as a percentage of the amount you invest. The sales charge differs depending upon the Fund and the amount you invest and may be reduced or eliminated for larger purchases as indicated below. If you invest more, the sales charge will be lower.

Any applicable sales charge will be deducted directly from your investment. Because of rounding of the calculation in determining the sales charges, you may pay more or less than what is shown in the table below. Shares acquired through reinvestment of dividends or capital gain distributions are not subject to a front-end sales charge.

DOMESTIC AND FOREIGN EQUITY FUNDS*

AMOUNT OF SALE/ ACCOUNT VALUE	AS A % OF OFFERING PRICE	DEALER COMMISSION AS A % OF OFFERING PRICE
Less than \$50,000	5.75%	5.00%
\$50,000 but less than \$100,000	4.75%	4.00%
\$100,000 but less than \$250,000	3.75%	3.00%
\$250,000 but less than \$500,000	2.75%	2.05%
\$500,000 but less than \$1 million	2.00%	1.50%
\$1 million and above	0.00%	0.00%

*Balanced, Large Cap Value, Mid-Cap Value, Small Cap Value, International Equity, Emerging Markets, Zebra Large Cap Equity, Zebra Small Cap Equity, Bridgeway Large Cap Value, Stephens Mid-Cap Growth, Stephens Small Cap Growth and Holland Large Cap Growth Funds

RETIREMENT INCOME AND APPRECIATION FUND AND SHORT-TERM BOND FUND

AMOUNT OF SALE/ ACCOUNT VALUE	AS A % OF OFFERING PRICE	DEALER COMMISSION AS A % OF OFFERING PRICE
Less than \$100,000	2.50%	1.75%
\$100,000 but less than \$250,000	1.50%	1.00%
\$250,000 and above	0.00%	0.00%*

*Brokers who initiate and are responsible for purchases of \$250,000 or more may receive a sales commission of up to 0.50% of the offering price of A Class shares of the Retirement Income and Appreciation Fund and Short-Term Bond Fund. If a client or financial intermediary is unable to provide account verification on purchases receiving \$250,000 breakpoints due to rights of accumulation, sales commissions will be forfeited by the broker and front-end sales loads will apply. A CDSC of 0.50% of the offering price will be charged on purchases of \$250,000 or more that are redeemed in whole or in part within 12 months of purchase.

TREASURY INFLATION PROTECTED SECURITIES FUND, HIGH YIELD BOND FUND, INTERMEDIATE BOND FUND, SIM HIGH YIELD OPPORTUNITIES FUND AND FLEXIBLE BOND FUND

AMOUNT OF SALE/ ACCOUNT VALUE	AS A % OF OFFERING PRICE	DEALER COMMISSION AS A % OF OFFERING PRICE
Less than \$50,000	4.75%	4.00%
\$50,000 but less than \$100,000	4.25%	3.50%
\$100,000 but less than \$250,000	3.50%	2.75%
\$250,000 but less than \$500,000	2.75%	2.05%
\$500,000 but less than \$1 million	2.00%	1.50%
\$1 million and above	0.00%	0.00%

The Distributor may also retain any portion of the commissions that are not paid to financial intermediaries, which may be used to pay distribution-related expenses.

C Class Shares

C Class shares are available to investors using intermediaries, such as broker-dealers, at each Fund's NAV per share, without an initial sales charge. If you sell your shares within 12 months after buying them, you will normally pay a CDSC of 1%. C Class shares also are subject to a Rule 12b-1 fee of up to 1.00% of each Fund's average daily net assets and a separate shareholder servicing fee of up to 0.25% of each Fund's average daily net assets.

Institutional Class Shares

Institutional Class shares are offered without a sales charge to investors who make an initial investment of at least \$250,000. Institutional Class shares pay no Rule 12b-1 or shareholder servicing fees.

Y Class Shares

Y Class shares are offered without a sales charge to all investors who make an initial investment of at least \$100,000. Y Class shares do not pay a Rule 12b-1 fee, but are subject to a shareholder servicing fee of up to 0.10% of each Fund's average daily net assets.

Investor Class Shares

Investor Class shares are offered without a sales charge to all investors, including investors using intermediary organizations such as broker-dealers or plan sponsors and retirement accounts. Investor Class shares pay no Rule 12b-1 fee, but are subject to a separate shareholder servicing fee of up to 0.375% of each Fund's average daily net assets. Investor Class shares are also available to Traditional and Roth IRA shareholders investing directly in the Funds.

Advisor Class Shares

Advisor Class shares are offered without a sales charge primarily to investors using intermediary organizations such as broker-dealers or plan sponsors and retirement accounts. Advisor Class shares pay a Rule 12b-1 fee up to 0.25%, and a separate shareholder servicing fee of up to 0.25% of each Fund's average daily net assets.

Retirement Class Shares

Retirement Class shares are offered without a sales charge primarily to investors who invest through intermediary organizations, such as broker-dealers, insurance companies or third party administrators for small to mid-sized retirement plans. Retirement Class shares pay a Rule 12b-1 fee of up to 0.50% and a separate shareholder servicing fee of up to 0.25% of each Fund's average daily net assets.