

Prepared on: 25/02/2026

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus¹.
- It is important to read the Singapore Prospectus before deciding whether to purchase the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Singapore Prospectus.

CAPITAL INTERNATIONAL FUND
– CAPITAL GROUP INVESTMENT COMPANY OF AMERICA (LUX) (the “Fund”)

Product Type	A sub-fund of an open-ended investment company, SICAV	Launch Date	17 June 2016
Management Company	Capital International Management Company Sàrl	Depositary and Custodian	J. P. Morgan SE, Luxembourg Branch
Investment Adviser	Capital Research and Management Company	Dealing Frequency	Each Valuation Date
Capital Guaranteed	No	Expense Ratio for the financial period ended 31 December 2024	1.65% (Classes B, Bd, Bgd, Bgdh-EUR, Bh-EUR) 0.75% (Classes Pgd, Pgdh-GBP) 0.80% (Classes Z, Zd, Zdh-GBP, Zgd, Zgdh-GBP, Zh-CHF, Zh-EUR) 0.68% (Classes ZL, ZLd, ZLgd, ZLgdh-GBP, ZLh-CHF) N.A. (Class P) ²
PRODUCT SUITABILITY			
WHO IS THE PRODUCT SUITABLE FOR?			<u>Further Information</u>
<ul style="list-style-type: none"> • The Fund is actively managed and <u>only</u> suitable for investors who: <ul style="list-style-type: none"> ○ seek long-term capital growth and income through investments in Equities; ○ seek to consider environmental, social and/or governance criteria as part of their investments within the meaning of Article 8 of the SFDR; and ○ are aware that the value of Shares and the income from them may rise as well as fall and there is the possible loss of the principal amount invested. 			Refer to paragraph 10 and paragraph (a) of Appendix 10 of the Singapore Prospectus for more information on product suitability.
KEY PRODUCT FEATURES			
WHAT ARE YOU INVESTING IN?			
<ul style="list-style-type: none"> • You are investing in a sub-fund of a SICAV, which is an open-ended investment company constituted in Luxembourg. • The investment objectives the Fund are to achieve long-term growth of capital and income. • The Fund intends to recommend that dividends be distributed to Shareholders of all Dividend-distributing Equivalent Classes and Dividend-distributing Hedged Equivalent Classes (if any). You should note that the declaration and/or payment of dividends may be made out of capital and may have the effect of lowering the net asset value of the Fund. 			Refer to paragraph 1, paragraphs (a) and (e) of Appendix 10 of the Singapore Prospectus for more information on features of the product.

¹ The Singapore Prospectus and the Luxembourg Prospectus for the Fund are accessible at www.fundinfo.com.

² This class has not been incepted as of 31 December 2024.

Investment Strategy	
<ul style="list-style-type: none"> • The Fund aims to manage a carbon footprint (WACI) for its investments in corporate issuers that is lower than the Fund’s selected index, as set out in Annex 4. • The Investment Adviser evaluates and applies ESG and norms-based screening to implement exclusions at the time of purchase on corporate issuers, with respect to certain sectors such as fossil fuel and weapons. The negative screening policy applied can be found on Capital Group’s website. • The Fund commits to maintain at least 10% in sustainable investments (i) assessed based on alignment of business activities with any one or a combination of sustainable investment themes outlined by the UN SDGs; and (ii) which do not cause any significant harm to any environmental or social sustainable investment objectives. • Companies must have good governance practices. • The Fund invests primarily in common stocks, most of which have a history of paying dividends. The Fund’s Equity investments are generally limited to securities of companies that are included on its eligible list. In addition, the Fund may invest up to 5% of its assets, at the time of purchase, in securities of companies that are not included on its eligible list. The eligible investment countries for the Fund include the USA and any other country. • The Fund’s investments in straight debt securities (i.e., not convertible into Equity) will generally consist of investment grade securities. The Fund may, however, invest up to 5% of its total net assets in straight debt securities rated Ba1 or below and BB+ or below by NRSROs designated by the Investment Adviser or unrated but determined to be of equivalent quality by the Investment Adviser. • The Fund may invest up to 15% of its total net assets in issuers domiciled outside the United States. • The Fund may invest in contingent convertible bonds which will not exceed 5% of the net assets of the Fund. • The Fund may use forward contracts for hedging and/or efficient portfolio management purposes. • The Fund may enter into securities lending transactions by lending securities of its portfolio to brokers, dealers and other institutions that provide cash in USD, EUR or JPY currency or US Treasury securities as collateral in an amount at least equal to the value of the securities loaned. No more than 15% of the net assets of the Fund will be used for lending securities. The level of exposure to securities lending is generally expected to be less than 5% of the net assets of the Fund. • For treasury purposes and/or in case of unfavourable market conditions, the Fund may also invest in deposits with credit institutions, money market instruments and units of money market funds within the meaning of the investment restrictions set out in Annex 1. 	<p>Refer to paragraph (a) of Appendix 10 of the Singapore Prospectus for more information on the investment policy and strategy of the Fund.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • The Fund is a sub-fund of a SICAV. The board of directors of Capital International Fund (“Company”) is ultimately responsible for the management and administration of the Fund, including the determination of its general investment policies. • The Management Company is Capital International Management Company Sàrl who is responsible for the investment management, the administration and the implementation of the Fund’s distribution and marketing functions as prescribed by the relevant Luxembourg law. • The Singapore Representative is Capital Group Investment Management Pte. Ltd. • The Investment Adviser is Capital Research and Management Company. • The Depositary and Custodian is J.P. Morgan SE, Luxembourg Branch. 	<p>Refer to paragraphs 1 to 4 of the Singapore Prospectus for more information on the role and responsibilities of these entities and refer to paragraph 26 of the Singapore Prospectus for what happens if they become insolvent.</p>

KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT?	Refer to paragraph 10 of the Singapore Prospectus for more information on risks of the product.
The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment:	
Market and Credit Risks	
<ul style="list-style-type: none"> • You are exposed to market risks as the Fund invests primarily in Equities. <ul style="list-style-type: none"> ○ The prices of Equity securities may decline in response to certain events, including but not limited to those directly affecting the companies whose securities are owned by the Fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency fluctuations. 	
Liquidity Risks	
<ul style="list-style-type: none"> • The Fund is not listed and Shares can only be redeemed on each Valuation Date. <ul style="list-style-type: none"> ○ There is no secondary market for the Fund. The redemption requests may be made to the Management Company through the transfer agent or the appointed distributors in Singapore. 	
Product-Specific Risks	
<ul style="list-style-type: none"> • You are exposed to Bonds risks. <ul style="list-style-type: none"> ○ The market values of Bonds generally vary inversely with the level of interest rates. Funds investing in Bonds will be exposed to credit risk. Securities which are subordinated and/or have a lower credit rating are generally considered to have a higher credit risk and a greater possibility of default than more highly rated securities. • You are exposed to derivatives risks. <ul style="list-style-type: none"> ○ Derivatives may expose the Fund to certain additional risks relative to traditional securities such as credit risks of the counterparty, imperfect correlation between derivatives prices of related assets, rates or indices, potential loss of more money than the actual cost of the investment, potential for leverage, increased volatility and reduced liquidity and risk of mispricing or improper valuation. • You are exposed to contingent convertible bonds risks. <ul style="list-style-type: none"> ○ The Fund may invest in contingent convertible bonds. Under the terms of a contingent convertible bond, certain triggering events, including events under the control of the management of the contingent convertible bond's issuer, could cause the permanent write-down to zero of principal investment and/or accrued interest, or a conversion to Equity. 	
FEES AND CHARGES	
WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?	Refer to paragraph (c) of Appendix 10 of the Singapore Prospectus for more information on fees and charges.
<u>Payable directly by you</u>	
<ul style="list-style-type: none"> • You will need to pay the following fees and charges as a percentage of your gross investment sum: 	
Sales charge	<ul style="list-style-type: none"> ○ Maximum of 5.25% ○ No sales charge will be imposed by the Management Company on investors who subscribe for Shares through distributors in Singapore although investors should note that the distributors may impose a subscription charge separately. A sales charge up to a maximum of 5.25% may be withheld by the Management Company, distributors and other intermediaries from any amount to be invested in all Classes. A switch from one Fund to another is deemed a sale for this purpose. Such sales charge may be waived in whole or in part at the discretion of the distributors and other intermediaries or of the Management Company. Please refer to the section headed "Charges, Expenses and Fees", in particular, the sub-section headed "Charges Borne by the Investor" of the Luxembourg Prospectus for further information.

<p><u>Payable by the Fund from invested proceeds</u></p> <ul style="list-style-type: none"> The Fund will pay the following fees and charges to the Management Company, the Administrative Manager and the Depository and/or Custodian. 																	
<p>Management Fee</p> <p>(a) Retained by Management Company</p> <p>(b) Paid by the Management Company to financial adviser³</p>	<ul style="list-style-type: none"> Class P and its Equivalent Classes: 0.52% p.a. Class Z and its Equivalent Classes: 0.65% p.a. Class ZL and its Equivalent Classes: 0.455% p.a. <p>For the above classes, the Management fee is 100% retained by the Management Company.</p> <ul style="list-style-type: none"> Class B and its Equivalent Classes: 1.30% p.a. <ul style="list-style-type: none"> (a) 35% to 100% of Management fee (b) 0% to 65% of Management fee 																
<p>Annual Administration Charge</p>	<ul style="list-style-type: none"> Maximum of 0.25% 																
VALUATIONS AND EXITING FROM THIS INVESTMENT																	
<p>HOW OFTEN ARE VALUATIONS AVAILABLE?</p> <ul style="list-style-type: none"> The assets of the Fund are valued on each Valuation Date. The Net Asset Value for all Classes of Shares will be published on the Company's website, https://www.capitalgroup.com/asia and may be published in any other foreign publication as the Company may decide from time to time. The Net Asset Value will usually be available online at https://www.capitalgroup.com/asia either late on the relevant Valuation Date or early on the following Business Day. <p>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</p> <ul style="list-style-type: none"> You may not cancel or amend your subscription request after the Dealing Deadline of the relevant Valuation Date applicable to your subscription unless as decided by the Management Company in its sole discretion, subject to the fulfillment of certain conditions as set out in the Luxembourg Prospectus. You may exit the Fund on any Valuation Date by submitting a valid written request to the Management Company (through the transfer agent or appointed distributor in Singapore). Shares will be redeemed by the Company at the relevant Net Asset Value, potentially adjusted upwards or downwards as the case may be as described under the Luxembourg Prospectus, determined as of the Valuation Date on which a valid written request is received by the Management Company not later than the Dealing Deadline (less applicable redemption charge, if any). You will normally receive the redemption proceeds no later than the third calendar day (excluding Saturday and Sunday) after the Valuation Date on which your Shares were redeemed. The net redemption proceeds that you will receive will be the redemption price (Net Asset Value) multiplied by the number of Shares redeemed, less applicable redemption charges, if any (currently none). An example is as follows: <table style="margin-left: 40px;"> <tr> <td style="text-align: right;">1,000 Shares</td> <td style="text-align: center;">x</td> <td style="text-align: right;">\$1.10</td> <td style="text-align: center;">=</td> <td style="text-align: right;">\$1,100.00</td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;">notional redemption</td> <td></td> <td></td> </tr> <tr> <td style="text-align: right;">redemption request</td> <td></td> <td style="text-align: center;">price(=Net Asset Value)</td> <td></td> <td style="text-align: right;">redemption proceeds</td> </tr> </table>		1,000 Shares	x	\$1.10	=	\$1,100.00			notional redemption			redemption request		price(=Net Asset Value)		redemption proceeds	<p>Refer to paragraph 11, paragraph 12 and paragraph 14 of the Singapore Prospectus and "Issue of Shares" section of the Luxembourg Prospectus for more information on valuation and exiting from the product.</p>
1,000 Shares	x	\$1.10	=	\$1,100.00													
		notional redemption															
redemption request		price(=Net Asset Value)		redemption proceeds													
CONTACT INFORMATION																	
<p>HOW DO YOU CONTACT US?</p> <p>Address: One Raffles Quay, 43rd floor North Tower, Singapore 048583</p> <p>Telephone No.: (65)- 6535-3777</p>																	

³ This range may change from time to time without prior notice. Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Management Company.

APPENDIX: GLOSSARY OF TERMS	
Administrative Manager:	J. P. Morgan SE, Luxembourg Branch
Annex 1:	the section titled “General Investment Guidelines and Restrictions” in the Luxembourg Prospectus.
Annex 4:	the section titled “Pre-Contractual Information of the Funds” in the Luxembourg Prospectus.
Bond:	any transferable fixed-income security (which may include fixed-income securities convertible into equity and/or having attached warrants)
Business Day:	a day (other than a Saturday, a Sunday or 24 December in each year) on which banks are generally open for business in Luxembourg or such other days as the Company may decide.
Class:	each class of Shares.
Dealing Deadline:	1:00 p.m. Luxembourg time on each Valuation Date.
Dividend-distributing Equivalent Class:	a class, the characteristics and features of which are equivalent to those of another Class, except as specifically described under the section headed “The Classes” of the Luxembourg Prospectus in respect of dividend distribution.
Dividend-distributing Hedged Equivalent Class:	a class, the characteristics and features of which are equivalent to those of another Class, except as specifically described under the section headed “The Classes” of the Luxembourg Prospectus in respect of dividend distribution and currency hedging.
ESG:	Environment, Social and Governance
Equities:	any transferable equity and equity-related securities (including fixed income securities convertible into equity or having attached warrants, warrants, American Depository Receipts, Global Depository Receipts and preferred shares, all of which are considered equivalent to the underlying equity, as the case may be, for all intents and purposes).
Nationally Recognised Statistical Rating Organisation (NRSRO):	an organisation that issues ratings that assess the creditworthiness of an obligor itself or with regard to specific securities or money market instruments, has been in existence as a credit rating agency for at least three years, and meets certain other criteria, as defined in Section 3(a)(62) of the Securities Exchange Act of 1934, as amended.
Net Asset Value:	net asset value per Share.
Share:	share of the Fund.
SICAV:	<i>société d’investissement à capital variable</i> . It is a type of open-ended investment company in which the amount of capital in the fund varies according to the number of investors.
SFDR:	Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector, as amended
UN SDGs:	United Nations Sustainable Development Goals
Valuation Date:	each Business Day, except when markets that represent 40% or more of a Fund’s portfolio, as determined towards the end of each year for the following year, are closed at the time the Net Asset Value is calculated. For the purpose of this paragraph, the market to be considered is the market where the relevant instrument is listed. (A list of such dates is available on https://www.capitalgroup.com/asia).