

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 WORLD GROWTH AND INCOME (LUX) (the “Fund”)

Product Type	A sub-fund of an open-ended investment company, SICAV	Launch Date	27 September 2019
Management Company	Capital International Management Company Sàrl	Depository 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) 0.90% (Classes Z, Zd, Zgd) 0.68% (Classes ZL and ZLd)

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is actively managed and only suitable for investors who:
 - seek for long-term capital growth and income through investments in global Equities;
 - 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.

Further Information
 Refer to paragraph 10 and paragraph (a) of Appendix 22 of the Singapore Prospectus for more information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a sub-fund of a SICAV, which is an open-ended investment company constituted in Luxembourg.
- The Fund aims to provide long-term growth of capital while providing current income.
- The Fund intends to recommend that dividends be distributed to Shareholders of all Dividend-distributing Equivalent Classes and Dividend-distributing Hedged Equivalent Classes. 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 22 of the Singapore Prospectus for more information on features of the product.

Investment Strategy

- The Fund will invest primarily in Equity securities.
- The Fund may invest up to 10% of its assets in straight debt securities (i.e., not convertible into Equity) rated Baa1 or below and BBB+ or below by NRSROs designated by the Investment Adviser or unrated but determined by the Investment Adviser to be of equivalent quality. If rating agencies differ, securities will be considered to have received the highest of these ratings.
- The Fund may invest up to 5% of its assets in straight debt securities (i.e., not convertible into Equity) rated Ba1 or below and BB+ or below by NRSROs designated

Refer to paragraph (a) of Appendix 22 of the Singapore Prospectus for more information on the investment policy and strategy of the Fund.

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

by the Investment Adviser or unrated but determined by the Investment Adviser to be of equivalent quality. • The Fund may invest in contingent convertible bonds which will not exceed 5% of the net assets of the Fund. It may also invest on the China Interbank Bond Market up to 3% of the net assets of the Fund, either directly or via Bond Connect. • The Fund may invest, either directly and/or indirectly such as by way of access warrants and/or other access products, up to 5% of the net assets of the Fund into China A-Shares. • 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 investment restrictions set out in Annex 1.	
Parties Involved	
WHO ARE YOU INVESTING WITH? • 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.	Refer to paragraphs 1-4 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.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? 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:	Refer to paragraph 10 of the Singapore Prospectus for more information on product risks.
Market and Credit Risks	
• You are exposed to market risks as the Fund invests primarily in Equities. 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	
• The Fund is not listed and Shares can only be redeemed on each Valuation Date. There is no secondary market for the Fund. Redemption requests may be made to the Management Company through the transfer agent or appointed distributors in Singapore.	

Product-Specific Risks			
You are exposed to Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risks. Investing through the Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect exposes the fund to numerous risks that could adversely affect it. Namely, quota limitations, legal beneficial ownership, clearing and settlement risk, suspension risk, differences in trading day, operational risk, regulatory risk, recalling of eligible stocks, disclosure requirements, no protection by investor compensation fund, conversion risk, trading costs and taxation. You are exposed to China Interbank Bond Market risks. Market volatility and potential lack of liquidity due to low trading volume of certain debt securities in the China Interbank Bond Market may result in prices of certain debt securities traded on such market fluctuating significantly. The relevant Fund investing in such market is therefore subject to liquidity and volatility risks. The bid and offer spreads of the prices of such securities may be large, and the relevant Fund may therefore incur significant trading and realisation costs and may even suffer losses when selling such investments. Use of the China Interbank Bond Market can also expose the fund to risks associated with settlement procedures and defaults by counterparties and regulatory risks. You are exposed to emerging markets risks. The Fund faces a number of investment risks greater than those normally associated with investments in international securities. In particular, it may encounter settlement systems that are less well organised than those of developed markets. There may be risks that settlement may be delayed and that cash or securities belonging to the Fund may be in jeopardy because of failures of or defects in the systems or because of defects in the administrative operations of the counter-parties. You are exposed to contingent convertible bonds risks. The Fund may invest in contingent convertible bonds. Under the terms of a contingent convertible bond, certain triggering events, 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? <u>Payable directly by you</u> - You will need to pay the following fees and charges as a percentage of your gross investment sum: <table border="1"> <tr> <td>Sales charge</td><td> - 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. </td></tr> </table> <u>Payable by the Fund from invested proceeds</u> - The Fund will pay the following fees and charges to the Management Company, the Administrative Manager and the Depositary and/or Custodian.	Sales charge	- 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.	Refer to paragraph (c) of Appendix 22 of the Singapore Prospectus for more information on fees and charges.
Sales charge	- 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.		

Management Fee (a) Retained by Management Company (b) Paid by the Management Company to financial adviser²	○ Class Z and its Equivalent Classes: 0.75% p.a. ○ Class ZL and its Equivalent Classes: 0.525% p.a. For the above classes, the Management fee is 100% retained by the Management Company. ○ Class B and its Equivalent Classes: 1.50% p.a. (a) 35% to 100% of Management fee (b) 0% to 65% of Management fee	
Annual Administration Charge	○ Maximum of 0.25%	

VALUATIONS AND EXITING FROM THIS INVESTMENT		
HOW OFTEN ARE VALUATIONS AVAILABLE? • 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.		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.
HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO? • 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: 1,000 Shares x \$1.10 = \$1,100.00 redemption request notional redemption price(=Net Asset Value) redemption proceeds		

CONTACT INFORMATION		
HOW DO YOU CONTACT US? Address: One Raffles Quay, 43rd floor North Tower, Singapore 048583 Telephone No.: (65)- 6535-3777		

² This range may change from time to time without prior notice. Your financial advisor 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.
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.
Emerging Markets:	countries that, in the opinion of the Investment Advisers, are generally considered to be developing countries by the international financial community.
Equities	any transferable equity and equity-related securities (including fixed income securities convertible into equity or having attached warrants, warrants, American Depositary Receipts, Global Depositary Receipts and preferred shares, all of which are considered equivalent to the underlying equity, as the case may be, for all intents and purposes).
Net Asset Value:	net asset value per Share.
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.
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.
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).