

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 GLOBAL TOTAL RETURN BOND FUND (LUX) (the “Fund”)**

Product Type	A sub-fund of an open-ended investment company, SICAV	Launch Date	17 September 2020
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	1.20% (Classes B and Bh-EUR) 0.54% (Classes P, Pdh-GBP, Ph-EUR) 0.65% (Classes Z, Zdh-GBP, Zh-CHF, Zh-EUR) 0.49% (Class ZL)

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is actively managed and only suitable for investors who:
 - seek to maximize total return through investment primarily in global Investment Grade Bonds and are comfortable with volatility commensurate with a broad global Investment Grade Bond exposure;
 - seek to consider environmental, social and/or governance criteria as part of their investments within the meaning of Article 8 of the SFDR;
 - 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 26 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’s investment objective is to maximise total return over the long term. The Fund invests worldwide primarily in Investment Grade Bonds.
- The Fund is particularly suitable for investors seeking to maximize total return through investment primarily in global Investment Grade Bonds and comfortable with volatility commensurate with a broad global Investment Grade Bond exposure.

Refer to paragraph 1, paragraphs (a) and (e) of Appendix 26 of the Singapore Prospectus for more information on features of the product.

Investment Strategy

- The Investment Adviser evaluates and applies ESG and norms-based screening to implement exclusions at the time of purchase on corporate and sovereign issuers, with respect to certain sectors such as weapons. The negative screening policy applied can be found on Capital Group’s website. Companies must have good governance practices.
- The Fund will seek to invest at least 50% of its total net assets in Investment Grade Bonds directly or through the use of financial derivative instruments. In case of split-rated Bonds, the highest credit rating of S&P, Moody’s or Fitch will apply.
- The Fund also invests in High Yield Bonds and in other fixed income securities

Refer to paragraph (a) of Appendix 26 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.

<p>including mortgage-backed and asset-backed securities. The Fund may hold distressed securities (which the Investment Adviser(s) define(s) as having a credit rating lower than CCC- by Standard & Poor's or equivalent), as a result of a rating downgrade. Distressed securities shall not exceed 10% in total of the net assets of the Fund.</p> <ul style="list-style-type: none"> • The Fund may invest in ABS/MBS which will not exceed 40% of the net assets of the Fund. Such securities often involve risks that are different from or more acute than the risks associated with investing in other types of debt securities such as government issued bonds. The types of MBS in which the Fund may invest are CMBS, CMO, RMBS and TBA contracts. The Fund will generally invest in Investment Grade MBS, such as commercial and residential mortgage securities issued typically by US government agencies and government sponsored entities, as well as by private entities. The types of ABS in which the Fund may invest include securities backed by loans, leases or receivables, CDO and CLO. CDO and CLO together will not exceed 10% of the net assets of the Fund. The Fund will generally invest in Investment Grade ABS, with underlying assets such as credit card receivables and consumer loans, typically issued by financial institutions. The Fund may invest up to 10% in Equity and contingent convertible bonds. The Fund may invest on the China Interbank Bond Market up to 20% of the net assets of the Fund, either directly or via Bond Connect. • Up to 10% of the total net assets of the Fund may be subject to Total Return Swaps. • For treasury purposes and/or in case of unfavourable market conditions, the Fund may 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. 	
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 Depository 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	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <p>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:</p>	<p>Refer to paragraph 10 of the Singapore Prospectus for more information on risks.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> • You are exposed to market risks as the Fund invests primarily in bonds. The market values of Bonds generally vary inversely with the level of interest rates – when interest rates rise, their values will tend to decline and vice versa. The magnitude of these changes generally will be greater the longer the remaining maturity of the security. 	
Liquidity Risks	
<ul style="list-style-type: none"> • The Fund is not listed and you can redeem the Shares only on each Valuation Date. 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 contingent convertible bonds risks. 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. 	

- **You are exposed to derivatives risks.**

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 distressed securities risks.**

The Fund may invest in distressed securities (which we define as having a credit rating lower than CCC- by Standard & Poor's or equivalent) at the time of purchase. Such securities may be regarded as predominantly speculative with respect to the issuer's capacity to pay interest and principal or meet other obligations contained in an indenture or credit agreement.

- **You are exposed to mortgage and asset-backed securities risks.**

Mortgage-related securities, such as ABS/MBS, include debt obligations that represent interests in pools of mortgages or other income-bearing assets, such as consumer loans or receivables. Such securities often involve risks that are different from or more acute than the risks associated with investing in other types of debt securities. MBS and ABS securities are subject to changes in the payment patterns of borrowers of the underlying debt which can result in prepayment and extension risks.

- **You are exposed to China Interbank Bond Market risk and Bond Connect 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 Fund investing in such market is therefore subject to liquidity and volatility risks.

- **You are exposed to Emerging Markets risks.**

Investing in Emerging Markets may involve risks in addition to and greater than those generally associated with investing in the securities markets of developed countries. Emerging Markets may have less developed legal and accounting systems than those in developed countries. The governments of these countries may be less stable and more likely to impose capital controls, nationalize a company or industry, place restrictions on foreign ownership and on withdrawing sale proceeds of securities from the country, and/or impose punitive taxes that could adversely affect the prices of securities.

- **You are exposed to OTC Markets risks.**

The Fund may invest in securities that are actively traded in an OTC market. Trading on such markets may involve higher risks than trading on official stock exchanges due to lower market liquidity, lower investor protection in regulations and available information.

- **You are exposed to High Yield Bonds risks.**

These Bonds typically are subject to greater market fluctuations and to greater risk of loss of income and principal due to default by the issuer than are higher-rated Bonds. Lower-rated Bonds' values tend to reflect short-term corporate, economic and market developments and investor perceptions of the issuer's credit quality to a greater extent than lower-yielding higher-rated Bonds.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment sum:

Sales charge²	o Maximum of 5.25%
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Refer to paragraph (c) of Appendix 26 of the Singapore Prospectus for more information on fees and charges.

² 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: 0.40% p.a. Class Z and its Equivalent Classes: 0.50% p.a. Class ZL and its Equivalent Classes: 0.35% 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: 1.00% p.a. <ul style="list-style-type: none"> (a) 35% to 100% of Management fee (b) 0% to 65% of Management Fees 											
<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="width: 100%; border: none;"> <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 style="text-align: right;">redemption request</td> <td></td> <td style="text-align: center;">notional redemption price(=Net Asset Value)</td> <td></td> <td style="text-align: center;">redemption proceeds</td> </tr> </table>		1,000 Shares	x	\$1.10	=	\$1,100.00	redemption request		notional redemption 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								
redemption request		notional redemption 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 advisor is required to disclose to you the amount of trailer fee it receives from the management company.

APPENDIX: GLOSSARY OF TERMS	
ABS:	asset-backed securities.
Administrative Manager:	J. P. Morgan SE, Luxembourg Branch
Annex 1	the section titled “General Investment Guidelines and Restrictions” 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.
Commercial Mortgage-Backed Securities (CMBS):	a type of mortgage-backed security secured by mortgages on commercial properties.
Collateralised Debt Obligations (CDO):	a securitisation that pools together cash flow-generating assets including bonds, mortgages, loans and other assets.
Collateralised Loan Obligations (CLO):	a securitisation backed by senior secured leveraged loans and in limited instances, high-yield bonds and second-lien loan collateral.
Collateralised Mortgage Obligations (CMO):	a type of security backed by a pool of mortgages or mortgage loans, which are divided into two or more separate bond issues.
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.
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).
High Yield Bond:	a Bond with a credit rating equal to or lower than BB+ by Standard & Poor’s or Fitch, or Ba1 by Moody’s, or an un-rated Bond deemed to be of equivalent standing by the Investment Adviser. In the case of a split-rated security, the lowest rating will apply, unless otherwise specified in the relevant Fund Information Sheet in Annex 2.
Investment Grade Bond:	a Bond with a credit rating equal to or better than BBB- by Standard & Poor’s or Fitch, or Baa3 by Moody’s, or an un-rated Bond deemed to be of equivalent standing by the Investment Adviser. In the case of a split-rated security, the highest rating will apply, unless otherwise specified in the relevant Fund Information Sheet in Annex 2.
MBS:	mortgage-backed securities.
Net Asset Value:	net asset value per Share.

OTC:	over-the-counter.
Residential Mortgage-Backed Securities (RMBS):	a type of security whose cash flows come from residential debt such as mortgages, home-equity loans and subprime mortgages.
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.
To Be Announced Securities (TBA) contracts:	a type of security whose cash flows come from residential debt such as mortgages, home-equity loans and subprime mortgages.
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).