

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 Prospectus¹.
- It is important to read the 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 Prospectus.

CAPITAL INTERNATIONAL FUND
– CAPITAL GROUP MULTI-SECTOR INCOME FUND (LUX) (the “Fund”)

Product Type	A sub-fund of an open-ended investment company,	Launch Date	29 November 2022
Management Company	Capital International Management Company Sàrl	Depository and Custodian	J. P. Morgan SE, Luxembourg Branch
Investment Adviser	Capital Research and Management	Dealing Frequency	Each Valuation Date
Capital Guaranteed	No	Expense Ratio for the financial period ended 31 December 2024	1.14% (Classes B, Bd, Bdh-EUR, Bdh-GBP, Bdm, Bdmh-CHF, Bdmh-EUR, Bfdm, Bfdmh-AUD, Bfdmh- CNH, Bfdmh-EUR, Bfdmh-GBP, Bfdmh-JPY, Bfdmh-SGD, Bgdm, Bgdmh-AUD, Bgdmh-SGD, Bh-CHF, Bh-EUR, Bh-SGD) 0.52% (Classes P, Pd, Pdh-EUR, Pdh-GBP, Pdm, Pdmh-CHF, Pfdm, Pfdmh-SGD, Ph-EUR) 0.33% (Classes S, Sdm, Sdmh-CHF, Sdmh-EUR, Sfdm, Sfdmh-SGD, Sgdm, Sgdmh-AUD, Sgdmh-GBP, Sgdmh-SGD, Sh-CHF, Sh-EUR, Sh-GBP) 0.62% (Classes Z, Zd, Zdh-EUR, Zdh-GBP, Zdm, Zdmh-CHF, Zdmh-EUR, Zfdm, Zfdmh-SGD, Zgdm, Zh-CHF, Zh-EUR, Zh-GBP, Zh-SGD) 0.47% (Classes ZL, ZLd, ZLh-EUR) N.A. (Classes Bgdmh-CNH, Pdmh-SGD, Ph-SGD) ²

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is actively managed and only suitable for investors who:
 - is seeking higher level of current income with the potential for higher returns through investment primarily in corporate High Yield Bonds, corporate investment grade bonds, securitised bonds and Emerging Markets Bonds;
 - 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.

Further Information
Refer to paragraph 10 and paragraph (a) of Appendix 28 of the Prospectus for more information.

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.

Refer to paragraph 1, paragraphs (a) and (e) of Appendix

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

² These classes have not been incepted as of 31 December 2024.

<ul style="list-style-type: none"> • The Fund aims to provide a high level of current income. The Fund’s secondary objective is capital appreciation. • 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 Fund’s net asset value. 	<p>28 of the Prospectus for more information on features of the product.</p>
Investment Strategy	
<ul style="list-style-type: none"> • The Fund may invest at least 80% of its assets in Bonds and other debt instruments, securities with equity and fixed income characteristics, cash equivalents, mortgage and asset backed securities, and other fixed income obligations of banks, corporations and governmental authorities. • The Fund may invest up to 80% of its assets in High Yield Bonds rated Ba1 or below and BB+ 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. • For treasury purposes and/or in case of unfavourable market conditions, the Fund may invest in cash equivalent, meaning 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. • The Fund may invest up to 30% in Emerging Markets Bonds and up to 10% in distressed securities. The Fund may invest in ABS/MBS which will not exceed 20% of the net assets of the Fund and in Equity, perpetual bonds and contingent convertible bonds which will not exceed 10% of the net assets of the Fund. The Fund may also invest on the China Interbank Bond Market up to 10% of its net assets, either directly or via Bond Connect, and may use financial derivative instruments for investment purposes, hedging and/or EPM. Instruments permitted are interest rate swaps, CDXs, CDS, forward contracts, FX Options, futures and options on futures. Up to 10% of the total net assets of the Fund may be subject to Total Return Swaps. • 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. Companies must have good governance practices. • The Fund commits to maintain at least 5% 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. • The Investment Adviser evaluates and applies ESG and norms-based screening to implement negative screens at the time of purchase on corporate and sovereign 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. 	<p>Refer to paragraph (a) of Appendix 28 of the 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 Fund’s management and administration. • 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 1-4 of the Prospectus for more information on these entities’ roles and responsibilities and refer to paragraph 26 of the 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 Prospectus for more information on risks.</p>

Market and Credit Risks	
<ul style="list-style-type: none"> • Exposure to market risks as the Fund invests in Bonds and/or High Yield Bonds. The High Yield 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. 	
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. Redemption requests may be made to the Management Company through the transfer agent or appointed distributors in Singapore. 	
Product-Specific Risks	
<ul style="list-style-type: none"> • 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 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 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 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, in particular, lower market liquidity as well as lower investor protection in applicable regulations and available information. • 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 distressed securities risks. The Fund may invest in distressed securities (defined 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. ABS/MBS are subject to changes in the payment patterns of borrowers of the underlying debt which can result in prepayment and extension risks. 	
FEES AND CHARGES	
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT? <u>Payable directly by you</u></p> <ul style="list-style-type: none"> • You will need to pay the following fees and charges as a percentage of your gross investment sum: 	<p>Refer to paragraph (c) of Appendix 28 of the Prospectus for more information on</p>

Sales charge³	Maximum of 5.25%	fees and charges.									
<u>Payable by the Fund from invested proceeds</u>											
<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. 											
Management Fee (a) Retained by Management Company (b) Paid by the Management Company to financial adviser⁴	<ul style="list-style-type: none"> Class P and its Equivalent Classes: 0.40% p.a. Class S and its Equivalent Classes: Up to 0.415% 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> <p>Class B and its Equivalent Classes: 1.00% p.a. (a) 35% to 100% of Management fee (b) 0% to 65% of Management fee</p>										
Annual Administration Charge	o Maximum of 0.25%										
VALUATIONS AND EXITING FROM THIS INVESTMENT											
HOW OFTEN ARE VALUATIONS AVAILABLE?		Refer to paragraph 11, paragraph 12 and paragraph 14 of the Prospectus and “Issue of Shares” section of the Luxembourg Prospectus for more information on valuation and exiting from the product.									
<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. 											
HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?											
<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). Redemption proceeds are normally paid 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: center;">1,000 Shares</td> <td style="text-align: center;">x</td> <td style="text-align: center;">\$1.10</td> <td style="text-align: center;">=</td> <td style="text-align: center;">\$1,100.00</td> </tr> <tr> <td style="text-align: center;">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)	
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											

³ 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.

⁴ 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	
ABS/MBS:	Asset-backed securities/ mortgage-backed securities
Administrative Manager:	J. P. Morgan SE, Luxembourg Branch
Annex 1:	the section titled “General Investment Guidelines and Restrictions” in the Luxembourg Prospectus.
Annex 2:	the section titled “Fund Information Sheets” 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.
CDS:	credit default swap.
CDXs:	credit default swap index and iTraxx indices.
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.
EPM:	efficient portfolio management
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
Eurobond:	an international bond issued outside the country in whose currency its value is stated.
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)
FX Options:	foreign exchange options.
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.
Net Asset Value:	net asset value per Share.
OTC:	over-the-counter.
Share:	share of the Fund.
Prospectus:	the Singapore Prospectus of the Company.
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

Total Return Swaps:	a contract in which one party agrees to make periodic payments to the other party based on the change in market value of the assets underlying the contract, in exchange for periodic payments based on a fixed or variable interest rate or the total return from other underlying assets.
UN SDGs:	United Nations Sustainable Development Goals
USD:	the currency of the United States of America.
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).