

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 Prospectus<sup>1</sup>.
- 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 AMERICAN BALANCED FUND (LUX) (the “Fund”)**

<b>Product Type</b>	A sub-fund of an open-ended investment company, SICAV	<b>Launch Date</b>	27 July 2021
<b>Management Company</b>	Capital International Management Company Sàrl	<b>Depositary and Custodian</b>	J. P. Morgan SE, Luxembourg Branch
<b>Investment Adviser</b>	Capital Research and Management Company	<b>Dealing Frequency</b>	Each Valuation Date
<b>Capital Guaranteed</b>	No	<b>Expense Ratio for the financial period ended 31 December 2024</b>	1.65% (Classes B, Bfydm, Bfydmh-AUD, Bfydmh-CNH, Bfydmh-EUR, Bfydmh-GBP, Bfydmh-SGD, Bh-EUR) 0.75% (Class P) 0.80% (Classes Z, Zd, Zgd) 0.68% (Class ZL) N.A. (Classes Bfdxm, Bfdxmh-AUD, Bfdxmh-CHF, Bfdxmh-CNH, Bfdxmh-EUR, Bfdxmh-GBP, Bfdxmh-JPY, Bfdxmh-SGD, BL, BLh-EUR, BLh-SGD, BLfdxm, BLfdxmh-AUD, BLfdxmh-CNH, BLfdxmh-EUR, BLfdxmh-GBP, BLfdxmh-SGD, BLfydm, BLfydmh-SGD, U1, U1fdxm, U1fdxmh-SGD) <sup>2</sup>

**PRODUCT SUITABILITY**

**WHO IS THE PRODUCT SUITABLE FOR?**

- The Fund is actively managed and only suitable for investors who:
  - seek for long-term total returns from diversified investments in Equities and Bonds, including in particular securities of issuers domiciled in the United States;
  - 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 27 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.
- The Fund seeks the balanced accomplishment of three objectives: conservation of capital, current income and long-term growth of capital and income.
- The Fund uses a balanced approach to invest in a broad range of securities primarily domiciled in the United States, including common stocks and Investment Grade Bonds

Refer to paragraph 1, paragraphs (a) and (f) of Appendix 27 of the Prospectus for more information on features of the product.

<sup>1</sup> The Prospectus and the Luxembourg Prospectus for the Fund are accessible at [www.fundinfo.com](http://www.fundinfo.com).

<sup>2</sup> These classes have not been incepted as of 31 December 2024.

<ul style="list-style-type: none"> <li>The Fund intends to recommend that dividends be distributed to Shareholders of all Dividend-distributing Equivalent Classes and Dividend-distributing Hedged Equivalent Classes. 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.</li> </ul>	
<b>Investment Strategy</b>	
<ul style="list-style-type: none"> <li>The Fund will seek to invest at least 50% of its total net assets in Equities and 25% of its total net assets in debt securities (including money market instruments) generally rated Baa3 or better or BBB- or better by NRSROs designated by the Fund's Investment Adviser, or in unrated securities determined to be of equivalent quality. The Fund currently intends to look to the ratings from Moody's Investors Service, Standard &amp; Poor's Ratings Services and Fitch Ratings.</li> <li>For its Equity portion, the Fund aims to manage a carbon footprint (WACI) for its investments in corporate issuers that is lower than the Fund's selected index (net dividends reinvested), 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 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. Companies must have good governance practices.</li> <li>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 focused on tackling global social and environmental challenges, as outlined by the UN SDGs; and (ii) which do not cause any significant harm to any environmental or social sustainable investment objectives.</li> <li>The Fund may invest in ABS/MBS which will not exceed 20% of the net assets of the Fund. The Fund may use financial derivative instruments for investment purposes, hedging and/or efficient portfolio management. Instruments permitted are interest rate swaps, CDXs, CDS, forward contracts, FX options, futures and options on futures.</li> <li>The Fund may invest up to 20% of its assets in securities of issuers domiciled outside the United States which may include up to 5% in Emerging Markets. In determining the domicile of an issuer, the Fund's Investment Adviser will generally look to the domicile determination of a leading provider of global indexes, such as Morgan Stanley Capital International, but may also take into account where the issuer's securities are listed and where the issuer is legally organized, maintains principal corporate offices, conducts its principal operations, generates revenues and/or has credit risk exposure.</li> <li>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.</li> <li>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.</li> </ul>	<p>Refer to paragraph (a) of Appendix 27 of the Prospectus for more information on the investment policy and strategy of the Fund.</p>
<b>Parties Involved</b>	
<p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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 Luxembourg law.</li> <li>The Singapore Representative is Capital Group Investment Management Pte. Ltd.</li> <li>The Investment Adviser is Capital Research and Management Company.</li> </ul>	<p>Refer to paragraphs 1 to 4 of the Prospectus for more information on their roles and responsibilities and refer to paragraph 26 of the Prospectus for</p>

<ul style="list-style-type: none"> <li>The Depository and Custodian is J.P. Morgan SE, Luxembourg Branch.</li> </ul> <p>Class U1 shares of the Fund may only be purchased through select distributors.</p>	what happens if they become insolvent.
<b>KEY RISKS</b>	
<b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b>	Refer to paragraph 10 of the Prospectus for more information on product risks.
<b>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:</b>	
<b>Market and Credit Risks</b>	
<ul style="list-style-type: none"> <li><b>You are exposed to market risks as the Fund invests primarily in equities.</b></li> </ul> <p>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 relevant Fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency fluctuations.</p>	
<b>Liquidity Risks</b>	
<ul style="list-style-type: none"> <li><b>The Fund is not listed and you can redeem the Shares only on each Valuation Date.</b></li> </ul> <p>There is no secondary market for the Fund. The redemption requests may be made to the Management Company through the transfer agent or appointed distributors in Singapore.</p>	
<b>Product-Specific Risks</b>	
<ul style="list-style-type: none"> <li><b>You are exposed to Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risks.</b></li> </ul> <p>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.</p> <ul style="list-style-type: none"> <li><b>You are exposed to derivatives risks.</b></li> </ul> <p>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.</p> <ul style="list-style-type: none"> <li><b>You are exposed to market risks as the Fund invests primarily in bonds.</b></li> </ul> <p>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.</p>	
<b>FEES AND CHARGES</b>	
<b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b>	Refer to paragraph (d) of Appendix 27 of the Prospectus for more information on fees and charges
<u>Payable directly by you</u>	
<ul style="list-style-type: none"> <li>You will need to pay the following fees and charges as a percentage of your gross investment sum:</li> </ul>	
<b>Sales charge<sup>3</sup></b>	o All class except Class U1: Maximum of 5.25%
<b>Redemption charge</b>	o Class U1 only: Please see the Prospectus

<sup>3</sup> 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.

<u>Payable by the Fund from invested proceeds</u>	
<ul style="list-style-type: none"> <li>The Fund will pay the following fees and charges to the Management Company, the Administrative Manager and the Depository and/or Custodian.</li> </ul>	
<b>Management Fee</b> <b>(a) Retained by Management Company</b> <b>(b) Paid by the Management Company to financial adviser<sup>4</sup></b>	<ul style="list-style-type: none"> <li>Class P and its Equivalent Classes: 0.52% p.a.</li> <li>Class U1 and its Equivalent Classes: 1.15% p.a.</li> <li>Class Z and its Equivalent Classes: 0.65% p.a.</li> <li>Class ZL and its Equivalent Classes: 0.455% p.a.</li> </ul> <p>For the above classes, the management fee is 100% retained by the Management Company.</p> <ul style="list-style-type: none"> <li>Class B and its Equivalent Classes: 1.30% p.a.</li> <li>Class BL and its Equivalent Classes: 1.15% p.a.</li> </ul> <p>(a) 35% to 100% of Management fee (b) 0% to 65% of Management fee</p>
<b>Annual Administration Charge</b>	<ul style="list-style-type: none"> <li>Maximum of 0.25%</li> </ul>

### 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.

#### 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 except for Class U1). An example is as follows:  

1,000 Shares	x	\$1.10	-	S\$0.00	=	\$1,100.00
(redemption request)		(notional redemption price(=Net Asset Value))		(redemption charge)		(redemption proceeds)

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.

### CONTACT INFORMATION

#### HOW DO YOU CONTACT US?

Address: One Raffles Quay, 43rd floor North Tower, Singapore 048583  
 Telephone No.: (65)- 6535-3777

<sup>4</sup> 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.

<b>APPENDIX: GLOSSARY OF TERMS</b>	
<b>ABS:</b>	asset-backed securities.
<b>Administrative Manager:</b>	J. P. Morgan SE, Luxembourg Branch
<b>Annex 1:</b>	the section titled “General Investment Guidelines and Restrictions” in the Luxembourg Prospectus.
<b>Annex 4:</b>	the section titled “Pre-Contractual Information of the Funds” in the Luxembourg Prospectus.
<b>Business Day:</b>	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.
<b>CDS:</b>	credit default swap.
<b>CDXs:</b>	credit default swap index and iTraxx indices.
<b>Class:</b>	each class of Shares.
<b>Dealing Deadline:</b>	1:00 p.m. Luxembourg time on each Valuation Date.
<b>Dividend-distributing Equivalent Class:</b>	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.
<b>Dividend-distributing Hedged Equivalent Class:</b>	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.
<b>Emerging Markets:</b>	countries that, in the opinion of the Investment Advisers, are generally considered to be developing countries by the international financial community.
<b>ESG:</b>	Environment, Social and Governance
<b>Equities:</b>	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).
<b>Investment Grade Bonds:</b>	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 of the Luxembourg Prospectus.
<b>MBS:</b>	mortgage-backed securities.
<b>Net Asset Value:</b>	net asset value per Share.
<b>NRSROs (Nationally Recognised Statistical Rating Organisation):</b>	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 3 years, and meets certain other criteria, as defined in Section 3(a)(62) of the Securities Exchange Act of 1934, as amended.
<b>Prospectus:</b>	the Singapore prospectus of the Company.
<b>Share:</b>	share of the Fund.
<b>SFDR:</b>	Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector, as amended.

<b>SICAV:</b>	<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.
<b>UN SDGs:</b>	United Nations Sustainable Development Goals
<b>Valuation Date:</b>	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 <a href="https://www.capitalgroup.com/asia">https://www.capitalgroup.com/asia</a> ).