



CAPITAL  
GROUP<sup>SM</sup>

# PRODUCT KEY FACTS 產品資料概要

Capital International Fund  
Capital Group American Balanced Fund (LUX)

Capital International 基金 - 資本集團美國均衡基金(盧森堡)

April 2026 • 2026 年 4 月

Issuer 發行人: Capital International Management Company

***This statement provides you with key information about Capital Group American Balanced Fund (LUX) (the "Fund").***

***This statement is a part of the Fund's Hong Kong Offering Document.***

***You should not invest in this product based on this statement alone.***

**本概要提供有關資本集團美國均衡基金(盧森堡) (「本基金」)的重要資料。**

**本概要是本基金香港發售文件的一部分。**

**閣下不應單憑本概要投資於本產品。**

## Quick facts 資料便覽

<b>Management Company:</b> 管理公司：	Capital International Management Company	
<b>Investment Adviser:</b> 投資顧問：	Capital Research and Management Company – United States of America (internal delegation) Capital Research and Management Company – 美國(內部轉授)	
<b>Depository and Custodian:</b> 存管處兼保管人：	J.P. Morgan S.E. – Luxembourg Branch	
<b>Ongoing charges over a year:</b> 全年經常性開支比率：	Class B/ B 類*	1.45%
	Class Bfdxm / Bfdxm 類*	1.45%
	Class Bfdxmh-AUD / Bfdxmh-澳元類*	1.48%
	Class Bfdxmh-CHF / Bfdxmh-瑞士法郎類@	1.50%
	Class Bfdxmh-CNH / Bfdxmh-人民幣類*	1.48%
	Class Bfdxmh-EUR / Bfdxmh-歐元類*	1.48%
	Class Bfdxmh-GBP / Bfdxmh-英鎊類*	1.48%
	Class Bfdxmh-JPY / Bfdxmh-日圓類@	1.50%
	Class Bfdxmh-SGD / Bfdxmh-新加坡元類*	1.48%
	Class Bfydm / Bfydm 類*	1.45%
	Class Bfydmh-AUD / Bfydmh-澳元類*	1.51%
	Class Bfydmh-CNH / Bfydmh-人民幣類*	1.51%
	Class Bfydmh-EUR / Bfydmh-歐元類*	1.51%
	Class Bfydmh-GBP / Bfydmh-英鎊類*	1.51%
	Class Bfydmh-SGD / Bfydmh-新加坡元類*	1.51%
	Class Bh-EUR/ Bh-歐元類*	1.51%
	Class BL/ BL 類&	1.30%
	Class BLh-SGD/ BLh-新加坡元類&	1.33%
	Class BLh-EUR/ BLh-歐元類&	1.33%
	Class BLfdxm/ BLfdxm 類&	1.30%
Class BLfdxmh-SGD/ BLfdxmh-新加坡元類&	1.32%	
Class BLfdxmh-EUR/ BLfdxmh-歐元類&	1.33%	
Class BLfdxmh-GBP/ BLfdxmh-英鎊類&	1.33%	
Class BLfdxmh-CNH/ BLfdxmh-人民幣類&	1.33%	
Class BLfdxmh-AUD/ BLfdxmh-澳元類&	1.33%	
Class BLfydm / BLfydm 類@	1.30%	

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資本集團美國均衡基金(盧森堡)

Class BLfydmh-SGD / BLfydmh-新加坡元類 <sup>&amp;</sup>	1.30%
Class C/ C 類 <sup>+^</sup>	0.15%
Class Cgd/ Cgd 類 <sup>+^</sup>	0.15%
Class P/ P 類 <sup>*</sup>	0.67%
Class Z/ Z 類 <sup>+</sup>	0.80%
Class Zd/ Zd 類 <sup>+</sup>	0.80%
Class Zgd/ Zgd 類 <sup>+</sup>	0.80%
Class ZL/ ZL 類 <sup>*</sup>	0.61%

\*The ongoing charges figure is based on expenses charged for the year ended 31 December 2025 expressed as a percentage of the average net asset value of the relevant class. This figure may vary from year to year. A single ongoing charges figure is published for each class and the currencies in which such classes are available, which have the same fee structure.

@The ongoing charges figure is only an estimate as the relevant class was recently launched. The actual figure may vary from year to year. It represents the estimated ongoing expenses over a 12-month period chargeable to the relevant class expressed as a percentage of the estimated average net asset value of such class over the same period. A single ongoing charges figure is published for each class and the currencies in which such classes are available, which have the same fee structure.

\*The ongoing charges figure is only an estimate taking into account the reduction in management fees for the relevant class with effect from 1 July 2025, and represents the estimated ongoing charges over a 12-month period chargeable to the relevant class expressed as a percentage of the estimated average net asset value of such class over the same period. The actual figure may be different and may vary from year to year. A single ongoing charges figure is published for each class and the currencies in which such classes are available, which have the same fee structure.

& The ongoing charges figure is an annualised figure based on expenses charged for the period from the launch of the class to 31 December 2025 expressed as a percentage of the average net asset value of the relevant class. This figure may vary from year to year. A single ongoing charges figure is published for each class and the currencies in which such classes are available, which have the same fee structure.

The Management Company (or any affiliate) may, at its discretion, establish a reimbursement threshold so that the Fund's total expense ratio (excluding management fees) does not exceed such threshold. Such reimbursement policy may be changed or withdrawn at any time at the sole discretion of the Management Company or the affiliate and the threshold may vary from year to year. Any fees incurred above the threshold will be borne by the Management Company (or any affiliate) during the relevant period.

<sup>^</sup>Class C Shares and Shares of Equivalent Classes are available only to Institutional Investors which are Capital Group Investors, subject to conditions established from time to time by Capital Group, including the entering into of a separate agreement with respect to management fee and/or other fund expenses, which are not deducted from these Shares' Net Asset Value.

\*經常性開支數字是根據截至2025年12月31日止年度的支出計算，以有關類別的平均資產淨值的某個百分率表示。此數字可能每年有所變動。會就每個類別公佈一個經常性開支數字，以及具有同一收費結構的類別可供認購的貨幣。

@由於相關類別乃近期推出，經常性開支數字僅為估計數字。實際數字可能每年有所變動。相關類別應付的12個月期間的估計經常性開支，以有關類別於同一期間的估計平均資產淨值的某個百分率表示。會就每個類別公佈一個經常性開支數字，以及具有同一收費結構的類別可供認購的貨幣。

\*經常性開支數字僅為估計數字，已計及由2025年7月1日起生效的有關類別管理費下調，並代表在12個月期間向有關類別收取的估計經常性開支，以該類別於相同期間的估計平均資產淨值的某個百分率表示。實際數字可能有所不同，並可能於每年有所變動。會就每個類別公佈一個經常性開支數字，以及具有同一收費結構的類別可供認購的貨幣。

&經常性開支數字是根據由類別推出之日至2025年12月31日期間的支出計算的年度化數字，以有關類別的平均資產淨值的某個百分率表示。此數字可能每年有所變動。會就每個類別公佈一個經常性開支數字，以及具有同一收費結構的類別可供認購的貨幣。

管理公司（或任何聯繫公司）可酌情設定償付限額，使本基金的總開支比率（不包括管理費）不會超過該限額。該償付政策可隨時由管理公司或聯繫公司全權酌情改變或撤回，而該限額可能每年有所不同。在相關期間內超過限額而招致的任何費用將由管理公司（或任何聯繫公司）承擔。

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	<p>^C類股份及同等類別股份只可供屬資本集團投資者的機構投資者認購，惟須符合資本集團不時制定的條件，包括就管理費及/或其他基金支出（不會從這些股份的資產淨值扣除）另行訂立協議。</p>							
<b>Dealing frequency:</b> 交易頻密程度：	Daily 每日							
<b>Base currency:</b> 基礎貨幣：	USD 美元							
<b>Dividend policy:</b> 派息政策：	<p>Class B, Bh-EUR, BL, BLh-SGD, BLh-EUR, C, P, Z, ZL</p> <p>The shares in these classes are accumulating and no dividends are distributed.</p> <p><u>Class Cqd#, Zd, Zdq#</u></p> <p>Subject to the discretion of the Board of Directors, dividends in these classes will generally be paid at least once a year. A given class may not actually pay a dividend in any given accounting period if it has no or no significant investment income.</p> <p><u>Class Bfdxm#+, Bfdxmh-AUD#+, Bfdxmh-CHF#+, Bfdxmh-CNH#+, Bfdxmh-EUR#+, Bfdxmh-GBP#+, Bfdxmh-JPY#+, Bfdxmh-SGD#+, BLfdxm#+, BLfdxmh-SGD#+, BLfdxmh-EUR#+, BLfdxmh-GBP#+, BLfdxmh-CNH#+, BLfdxmh-AUD#+</u></p> <p>Subject to the discretion of the Board of Directors, dividends in these classes will generally be paid every month.</p> <p>The dividend amount per share (“DPS”) is fixed and set based on a pre-determined annual percentage of net asset value per share of a static reference date, divided by 12 months. The DPS amount is typically set on a 12-month rolling basis (or more frequently if considered appropriate) and the fixed DPS amount may change from period to period. The DPS amount is calculated in the Fund’s base currency (i.e. USD), except for hedged share classes which are calculated in the hedged share class currency. DPS in other currencies are converted from the Fund’s base currency to the relevant local currency using the foreign exchange rate as at the record date.</p> <p><u>Class Bfydm#+, Bfydmh-AUD#+, Bfydmh-CNH#+, Bfydmh-EUR#+, Bfydmh-GBP#+, Bfydmh-SGD#+, BLfydm#+, BLfydmh-SGD#+</u></p> <p>Subject to the discretion of the Board of Directors, dividends in these classes will generally be paid every month.</p> <p>The dividend amount per share is calculated as follows: net asset value per share x (fixed percentage dividend yield ÷ dividend distribution frequency over a 12-month period). Details are set out below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Share Class</th> <th style="text-align: left;">Dividend distribution Frequency over a 12-month period</th> <th style="text-align: left;">Dividend Yield as at each record date<sup>1</sup></th> </tr> </thead> <tbody> <tr> <td>Class Bfydm, Bfydmh-AUD, Bfydmh-CNH, Bfydmh-EUR, Bfydmh-GBP, Bfydmh-SGD, BLfydm, BLfydmh-SGD</td> <td>Monthly (12)</td> <td>5.00% per annum</td> </tr> </tbody> </table> <p># Dividend payments (if any) by any class marked # may be made out of gross income while charging all or part of their fees and expenses to capital (i.e. payment of fees and expenses out of capital). This will result in an increase in distributable income available for payment as dividends and, therefore, these classes may effectively pay dividends out of capital. These classes may also pay dividends out of capital at the discretion of the Board of Directors. Payment of dividends out of capital or effectively out of capital may result in an immediate reduction of the net asset value per share of the relevant class.</p> <p>+ The fixed DPS amount and/or fixed annual dividend yield may be changed during the course of a 12-month period at the discretion of the Management Company in exceptional circumstances (e.g. change in market conditions, yield declines), and if the Management Company, after taking into account various factors, including but not limited to changes in risk analysis, net asset value per share of the relevant share class</p>		Share Class	Dividend distribution Frequency over a 12-month period	Dividend Yield as at each record date <sup>1</sup>	Class Bfydm, Bfydmh-AUD, Bfydmh-CNH, Bfydmh-EUR, Bfydmh-GBP, Bfydmh-SGD, BLfydm, BLfydmh-SGD	Monthly (12)	5.00% per annum
Share Class	Dividend distribution Frequency over a 12-month period	Dividend Yield as at each record date <sup>1</sup>						
Class Bfydm, Bfydmh-AUD, Bfydmh-CNH, Bfydmh-EUR, Bfydmh-GBP, Bfydmh-SGD, BLfydm, BLfydmh-SGD	Monthly (12)	5.00% per annum						

<sup>1</sup> Dividend yield is calculated based on the total dividends over a 12-month period expressed as a percentage of the net asset value as at the end of each month

股息收益率按照在 12 個月期間的股息總額計算，並以截至每個月月底的資產淨值之百分比表示。

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of the Fund, prevailing market conditions, the Management Company's expectation on future market and economic conditions as well as income generation, determines it appropriate to change the fixed DPS amount and/or fixed annual dividend yield (as the case may be). The fixed DPS amount and/or fixed annual dividend yield (as the case may be) may also change from period to period. Shareholders will be given at least one month's prior notice of a change of fixed DPS amount and/or fixed annual dividend yield (as the case may be). Investors should note that a positive dividend yield does not imply positive return.

**B, Bh-歐元, BL, BLh-新加坡元, BLh-歐元, C, P, Z, ZL類**

這些類別的股份將累算，不會派發股息。

**Cgd#, Zd, Zdg# 類**

在董事會酌情決定下，這些類別的股息一般每年至少支付一次。某特定類別若沒有投資收入或沒有可觀的投資收入，其可能不會在任何特定會計期內實際支付股息。

**Bfdxm#\*, Bfdxmh- 澳元#\*, Bfdxmh- 瑞士法郎#\*, Bfdxmh- 人民幣#\*, Bfdxmh- 歐元#\*, Bfdxmh- 英鎊#\*, Bfdxmh- 日圓#\*, Bfdxmh- 新加坡元#\*, BLfdxm#\*, BLfdxmh- 新加坡元#\*, BLfdxmh- 歐元#\*, BLfdxmh- 英鎊#\*, BLfdxmh- 人民幣#\*, BLfdxmh- 澳元#\*類**

在董事會酌情決定下，這些類別的股息一般每月支付一次。

每股股息金額（「**每股股息**」）乃固定及根據固定參考日期的每股資產淨值的預定年度百分比，再除以 12 個月來設定。每股股息金額通常按 12 個月滾動設定（或在被認為適當時更頻繁設定）及固定每股股息金額可能於每個期間均有所變化。每股股息金額以本基金的基礎貨幣（即美元）計算，但對沖股份類別則除外，該等類別以對沖股份類別貨幣計算。以其他貨幣計算的每股股息會以截至記錄日期的外匯匯率，由本基金的基礎貨幣兌換為相關當地貨幣。

**Bfydm#\*, Bfydmh- 澳元#\*, Bfydmh- 人民幣#\*, Bfydmh- 歐元#\*, Bfydmh- 英鎊#\*, Bfydmh- 新加坡元#\*, BLfydm#\*, BLfydmh- 新加坡元#\*類**

在董事會酌情決定下，這些類別的股息一般每月支付一次。

每股股息金額計算如下：每股資產淨值x (固定百分比股息收益率+ 12個月期間內的股息分派頻密程度)。詳情載列如下：

股份類別	12個月期間內的股息分派頻密程度	截至各記錄日期的股息收益率 <sup>+1</sup>
Bfydm 類、Bfydmh- 澳元類、Bfydmh- 人民幣類、Bfydmh- 歐元類、Bfydmh- 英鎊類、Bfydmh- 新加坡元類、BLfydm類、BLfydmh- 新加坡元類	每月 (12)	每年5.00%

# 任何以#標明的類別可從總收入支付股息(若有)，而同時將其全部或部分費用及支出記入資本(即從資本支付費用及支出)。這將導致用以支付股息的可分派收入增加，因此，這些類別可實際從資本支付股息。這些類別亦可由董事會酌情決定從資本支付股息。從資本或實際從資本支付股息可能導致有關類別的每股資產淨值即時減少。

+ 固定每股股息金額及/或固定年度股息收益率可能由管理公司在特殊情況下（例如市場狀況變化、收益率下跌）及如管理公司經考慮各種因素（包括但不限於風險分析、本基金相關股份類別的每股資產淨值、現行市場狀況、管理公司對未來市場及經濟狀況以及產生收入的預期之變化）後認為更改固定每股股息金額及/或固定年度收益率（視乎情況而定）屬恰當之舉後於12個月期間內酌情更改。固定每股股息金額及/或固定年度股息收益率（視乎情況而定）亦可能於每個期間均有所變化。若固定每股股息金額及/或固定年度股息收益率（視乎情況而定）出現變化，股東將收到至少一個月的事先通知。投資者應注意，正股息收益率並不意味著正回報。

**Financial year end of this fund:**

本基金的財務年度終結日：

31 December  
12月31日

**Minimum investment:**  
(there is no minimum subsequent investment amount)

最低投資額：  
(不設最低其後投資額)

Class B, Bfdxm, Bfdxmh-AUD, Bfdxmh-CHF, Bfdxmh-CNH, Bfdxmh-EUR, Bfdxmh-GBP, Bfdxmh-JPY, Bfdxmh-SGD, Bfydm, Bfydmh-AUD, Bfydmh-CNH, Bfydmh-EUR, Bfydmh-GBP, Bfydmh-SGD, Bh-EUR/ B, Bfdxm, Bfdxmh-澳元, Bfdxmh-瑞士法郎, Bfdxmh-人民幣, Bfdxmh-歐元, Bfdxmh-英鎊, Bfdxmh-日圓

**Initial investment & subsequent holding**  
首次投資額及其後持有量

None 沒有

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Bfdxmh-新加坡元, Bfydm, Bfydmh-澳元, Bfydmh-人民幣, Bfydmh-歐元, Bfydmh-英鎊, Bfydmh-新加坡元, Bh-歐元類	
Class BL, BLh-SGD, BLh-EUR, BLfdxm, BLfdxmh-SGD, BLfdxmh-EUR, BLfdxmh-GBP, BLfdxmh-CNH, BLfdxmh-AUD, BLfydm, BLfydmh-SGD / BL, BLh-新加坡元, BLh-歐元, BLfdxm, BLfdxmh-新加坡元, BLfdxmh-歐元, BLfdxmh-英鎊, BLfdxmh-人民幣, BLfdxmh-澳元、BLfydm、BLfydmh-新加坡元類	US\$100 million or equivalent 1 億美元或等值
Class C, Cgd/ C, Cgd 類	None 沒有
Class P/ P 類	US\$100 million or equivalent 1 億美元或等值
Class Z, Zd, Zgd/ Z, Zd, Zgd 類	None 沒有
Class ZL/ ZL 類	US\$500 million or equivalent 5 億美元或等值

### What is this product? 本基金是甚麼產品？

The Fund is a sub-fund of Capital International Fund, which is a mutual fund domiciled in Luxembourg and its home regulator is the Commission de Surveillance du Secteur Financier (“CSSF”).

本基金是 Capital International 基金的子基金，Capital International 基金是設於盧森堡的互惠基金，其當地監管機構是盧森堡金融業監管委員會(Commission de Surveillance du Secteur Financier) (「盧森堡監委會」)。

### Objectives and investment policy 目標及投資政策

The Fund seeks the balanced accomplishment of three objectives: conservation of capital, current income and long-term growth of capital and income. The Fund invests primarily (i.e. at least 50% and up to 100% of its net asset value) in a broad range of securities of issuers domiciled in the United States of America, including common stocks and Investment Grade Bonds<sup>1</sup>.

In general, the Fund will seek to invest at least 50% of its net asset value in equities and at least 25% of its net asset value in debt securities (including money market instruments) of corporations and governments generally rated Baa3 or better or BBB- or better by NRSROs<sup>2</sup> designated by the Investment Adviser, or in unrated<sup>3</sup> securities determined by the Investment Adviser to be of equivalent quality. The Fund currently intends to look to the ratings from Moody's Investors Service, Standard & Poor's Ratings Services and Fitch Ratings. If rating agencies differ, securities will be considered to have received the highest of these ratings, consistent with the Fund's investment policies.

The Fund may also invest up to 20% of its net asset value in securities of issuers domiciled outside of the United States of America which may include up to 5% of its net asset value in emerging markets. In determining the domicile of an issuer, the Investment Adviser will generally look to the domicile determination of a leading provider of global indexes, such as Morgan Stanley Capital International. However, the Investment Adviser in its discretion also may take into account such factors as 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.

The Fund may invest in mortgage- and asset-backed securities which will not exceed 20% of the net asset value of the Fund.

The Fund may invest, either directly via the Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect 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 also invest in the China Interbank Bond Market up to 5% of the net asset value of the Fund, either directly or via Bond Connect.

The Fund may invest in securities issued by companies of any market size, industry or sector (as the case may be) in such proportions as the Investment Adviser deems appropriate.

No more than 15% of the net asset value 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 asset value of the Fund.

The Fund does not enter into repo, reverse repo or other similar over-the-counter (OTC) transactions. The Fund may use financial derivative instruments for investment purposes, hedging and/or efficient portfolio management. Instruments

permitted are interest rate swaps, credit default swap indices, credit default swaps, forward contracts, foreign exchange options, futures and options on futures as described in more detail in the main part of the Prospectus under the “Risk Warnings” section and in Annex 1 of the Prospectus.

Up to 5% of the total net assets of the Fund may be subject to Total Return Swaps.

In order to achieve its investment goals, 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. For defensive purposes, the Fund may hold also up to 100% of its net assets in these instruments on a temporary basis.

For the equity portion of the Fund, the Fund aims to manage a carbon footprint (weighted average carbon intensity, “WACI”) for its investments in corporate issuers that is lower than the S&P 500 index (net dividends reinvested). While this Fund is actively managed and without any reference or constraints to a reference index, the Fund is using the S&P 500 index (net dividends reinvested) to monitor the investment’s carbon emission. Should the WACI of the equity portion of the Fund not be lower than the level of the Fund’s selected index, the Investment Adviser will consider what action is in the best interest of the Fund, its Shareholders and in line with the relevant Fund investment objective to bring the Fund’s WACI back to a level that is below the WACI of the aforementioned index in a reasonable period of time.

The Investment Adviser also evaluates and applies Environment, Social and Governance (“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 Fund commits to maintain at least 10% of its investments in sustainable investments.

<sup>1</sup> “Investment Grade Bond”, for the purposes of the Fund, refers to (i) a bond which has been (or which is issued by an issuer which has been) assigned an investment grade<sup>4</sup> credit rating; or (ii) an unrated<sup>3</sup> bond deemed to be of equivalent standing by the Investment Adviser. In order to determine whether an unrated debt security is of equivalent quality, the Investment Adviser will look at the creditworthiness of the issuer of such unrated debt security. The Investment Adviser will evaluate not only an issuer’s ability to repay their debt, but will also determine whether the pricing of such debt appropriately reflects the issuer’s ability to repay.

<sup>2</sup> “NRSRO” or “Nationally Recognised Statistical Rating Organisation” is 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 the Securities Exchange Act of 1934 (as amended) of the laws of the United States.

<sup>3</sup> An “unrated” security, for the purposes of the Fund, refers to a security where neither it nor its issuer has been assigned any credit rating by Standard & Poor’s, Fitch or Moody’s.

<sup>4</sup> “Investment grade”, for the purposes of the Fund, refers to a credit rating equal to or better than BBB- by Standard & Poor’s or Fitch, or Baa3 by Moody’s.

本基金力求均衡達到以下三個目標：保本、經常收益及長期資本及收益增長。本基金主要（至少以其資產淨值的50%並以100%為限）投資於居籍設於美國的發行人的廣泛系列證券，包括普通股及投資級債券<sup>1</sup>。

一般而言，本基金將力求至少以其資產淨值的50%投資於股票，以及至少以其資產淨值的25%投資於一般獲經投資顧問指定的NRSRO<sup>2</sup>評定為Baa3或以上或BBB-或以上的企業及政府債務證券（包括貨幣市場工具），或投資顧問確定為具有同等質素的無評級<sup>3</sup>證券。本基金目前擬參考穆迪投資者服務公司、標準普爾評級服務公司及惠譽評級給予的評級。若評級機構有不同評級，有關證券將被視作獲其中最高的評級，與本基金的投資政策符合一致。

本基金亦最多可以其資產淨值的20%投資於居籍設於美國境外的發行人的證券，當中包括最多以其資產淨值的5%投資於新興市場。在確定發行人的居籍時，投資顧問一般將考慮首要的環球指數提供者（例如摩根士丹利資本國際）所確定的居籍。然而，投資顧問亦可酌情考慮發行人證券上市所在地及發行人在哪裡合法組建、維持主要的公司辦事處、經營其主要業務、取得收益及／或有信貸風險承擔等因素。

本基金可以不多於其資產淨值的20%投資於按揭抵押證券及資產抵押證券。

本基金最多可以其淨資產的5%直接（例如透過滬港股票市場交易互聯互通機制和深港股票市場交易互聯互通機制）及／或間接（例如以連接認股權證及／或其他連接產品的方式）投資於中國A股。本基金亦最多可以其資產淨值的5%直接地或透過債券通投資於中國銀行間債券市場。

本基金可按投資顧問認為合適的比例投資於由任何市場規模、行業或界別（視乎情況而定）的公司所發行的證券。

本基金可以不多於15%的資產淨值用作證券借貸。一般預期證券借貸的風險水平少於本基金資產淨值的5%。

本基金並不進行回購、反向回購或其他類似的場外(OTC)交易。本基金可運用金融衍生工具作投資目的、對沖及／或有效投資組合管理。獲准工具為利率掉期、各信貸違約掉期指數、信貸違約掉期、遠期合約、外匯期權、期貨及期貨期權，詳見發行章程主文內「風險警告」一節及附件一。

本基金總淨資產的最多 5% 可用以訂立總回報掉期。

為達致其投資目標、用作財務用途及／或在不利市場狀況下，本基金亦可投資於信貸機構的存款、貨幣市場工具及貨幣市場基金的單位。本基金亦可暫時持有最多 100% 的淨資產於該等工具，以作防禦用途。

就本基金的股票部分而言，本基金旨在管理其投資於企業發行人的碳足跡（加權平均碳密度，「加權平均碳密度」），低於標準普爾 500 指數（淨股息再投資）。儘管本基金以主動方式管理，而且並不參考任何參考指數或受其限制，但本基金利用標準普爾 500 指數（淨股息再投資）監察投資的碳排放。倘若本基金的股票部分的加權平均碳密度不低於本基金所選指數的水平，投資顧問將考慮採取何等行動乃符合本基金、其股東的最佳利益，並符合相關基金的投資目標，以使其加權平均碳密度在合理的時間內恢復到低於上述指數的加權平均碳密度的水平。

就化石燃料及武器等若干行業而言，投資顧問亦會評估及應用環境、社會及管治（「ESG」）和規範為本篩選，以在購買時對企業和主權發行人落實排除。

本基金承諾維持其至少 10% 的投資於可持續投資。

<sup>1</sup>就本基金而言，「投資級債券」指(i)信貸評級獲評定為投資級<sup>4</sup>（或由獲評定為投資級<sup>4</sup>的發行人所發行）的債券；或(ii)投資顧問視作同級的無評級<sup>3</sup>債券。為了確定無評級的債務證券是否具有同等質素，投資顧問將檢視該無評級債務證券發行人的信用可靠性。投資顧問不但會評估發行人償還債務的能力，亦會確定該項債務的定價是否適當地反映發行人的還債能力。

<sup>2</sup>「NRSRO」或「全國認可統計評級機構」是一個發出評估債務人本身或特定證券或貨幣市場工具的信用可靠性之評級的機構，其已至少三年存在為信用評級機構，並符合美國法律《1934年證券交易法》(經修訂)界定的若干其他準則。

<sup>3</sup>就本基金而言，「無評級」證券是指證券本身及其發行人未獲標準普爾、惠譽或穆迪評定任何信貸評級的證券。

<sup>4</sup>就本基金而言，「投資級」指相等於或高於標準普爾或惠譽的BBB-或穆迪的Baa3的信貸評級。

## Use of derivatives / Investment in derivatives 運用衍生工具／投資於衍生工具

The Fund's net derivative exposure may be up to 50% of the Fund's net asset value.

本基金的衍生工具風險承擔淨額以本基金資產淨值的 50% 為限。

## What are the key risks? 本基金有哪些主要風險？

**Investment involves risks. Please refer to the Hong Kong Offering Document for details including the risk factors.**

### 1. General investment risk

- The Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Fund may suffer losses. There is no guarantee of the repayment of principal.

### 2. Equities risk

- The Fund's investment in equity securities is subject to general market risks. The prices of equity securities may change or decline in response to certain events or factors, including those directly involving the companies whose securities are owned by the Fund, overall market changes, changes in investment sentiment, local, regional or global political, social or economic instability, conditions or changes and currency fluctuations.
- Some securities exchanges may have the right to suspend or limit trading in any security traded on the relevant exchange. The government or the regulators may also implement policies that may affect the financial markets. All these may have a negative impact on the Fund.

### 3. Bonds/debt securities risk

- The Fund is exposed to the credit/default risk of issuers of the bonds and other debt securities in its portfolio. The market value 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 credit rating of a debt security (or its issuer), including an Investment Grade Bond, may subsequently be downgraded. In the event of such downgrading, the value of the Fund may be adversely affected. The Investment Adviser may or may not be able to dispose of such downgraded securities at favourable prices or at all.
- Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or the issuer at all times.
- The Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Fund to participate in restructuring such debts. The Fund may suffer significant losses when there is a default of sovereign debt issuers.

#### **4. Geographical concentration risk**

- The Fund's investments are concentrated in securities from the United States of America. The value of the Fund may be more volatile than that of a Fund having a more diverse portfolio of investments, and may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory events affecting the United States of America.

#### **5. Risk associated with debt securities which are unrated**

- The Fund may invest in debt securities which are unrated. Such securities are generally subject to lower liquidity, higher volatility and greater risk of loss of principal and interest than high-rated debt securities.

#### **6. Currency risk**

- Underlying investments of the Fund, and certain classes of shares of the Fund, may be denominated in currencies other than the base currency of the Fund. The net asset value of the Fund may be adversely affected by fluctuations in the exchange rates between these currencies and the base currency, and by changes in exchange rate controls.

#### **7. RMB currency and conversion risk**

- RMB is currently not a freely convertible currency and is subject to exchange control policies and repatriation restrictions imposed by the PRC government. Such government policies and restrictions are subject to change, and there can be no assurance that the RMB exchange rate will not fluctuate widely against the base currency of the Fund or any other foreign currency in the future.
- Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example USD) will not depreciate. Any depreciation of RMB could adversely affect the value of an investor's investments in the Fund. Although offshore RMB ("CNH") and onshore RMB ("CNY") are the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors.
- Non-RMB based investors in share classes denominated in RMB may have to convert USD or other currency(ies) into RMB when investing in share classes denominated in RMB and subsequently convert the RMB redemption proceeds and/or dividend payment (if any) back to USD or such other currency(ies). Investors will incur currency conversion costs and you may suffer losses depending on the exchange rate movements of RMB relative to USD or such other currencies.
- Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB.

#### **8. Valuation risk**

- Valuation of the Fund's investments may involve uncertainties and judgemental determinations. If such valuations are incorrect, this may affect the net asset value calculation of the Fund.

#### **9. Liquidity risk**

- Some securities of which the Fund invests may be subject to lower liquidity. The prices of such securities may be subject to higher fluctuation compared with securities listed on a recognised stock exchange. Bid and offer spreads may be large and the Fund may incur significant trading costs.

#### **10. Counterparty risk**

- Other financial institutions provide services to the Fund such as safekeeping of assets or may serve as counterparties to financial contracts such as derivatives. There is a risk a counterparty will not meet its obligations and/or default.

### 11. Currency hedged share classes risk

- The currency hedging process used with currency hedged share classes may not give a precise hedge and there is no guarantee that hedging will be totally successful. Returns of such classes may be significantly different over time than those of unhedged classes and the hedging may limit the ability of these classes to benefit from the currency diversification undertaken within the Fund's portfolio. Hedging at the Fund level will preclude investors from benefitting from appreciation of the non-USD currencies against USD, the base currency of the Fund. Investors in currency hedged classes bear the associated costs and may also be exposed to the risks associated with the instruments used in the hedging process.

### 12. Derivative instruments risk

- While the Fund may use derivative instruments in a prudent manner and for investment, hedging and/or efficient portfolio management purposes, derivative instruments may expose the Fund to additional risks related to the credit risks of the counterparty and potential for increased volatility and reduced liquidity in comparison to the underlying security positions. Derivatives are also subject to valuation risk, over-the-counter transaction risk, operational risk, legal risk and any leveraging effect can result in a loss significantly greater than the amount invested in the derivative by the Fund. Exposure to derivatives may lead to a high risk of significant loss by the Fund.

### 13. Dividend risk and distribution out of/effectively out of capital risk

- There is no assurance that dividends will be declared and paid in respect of the underlying investments held by the Fund. The rates of dividend payment in respect of such securities may be affected by factors beyond the control of the Management Company.
- Dividend-distributing equivalent classes with a fixed dividend policy will distribute the dividends based on a fixed amount (in respect of classes targeting a fixed DPS amount, if any) or based on a fixed percentage of the net asset value per share (in respect of classes targeting a fixed dividend yield (expressed as a percentage)), if any). Investments in Dividend-distributing equivalent classes with a fixed dividend policy are not an alternative to a savings account or fixed-interest paying investment and the level of dividends is unrelated to past dividend distributions of these share classes or the Fund. Dividend-distributing equivalent classes with fixed dividend policy may either be paying out both income and capital in dividend payments, or not substantially distributing all the investment income which a class has earned. The dividend can thus be higher or lower than the income and return that were effectively realised and may exceed the gross investment income of these classes of the relevant Fund.
- In circumstances where dividends are paid out of and/or effectively out of the Fund's capital, this amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment. Any such distributions of dividends may result in an immediate reduction of the net asset value per share of the relevant class.
- The dividend amount and net asset value of hedged equivalent classes which may pay dividends out of and/or effectively out of capital may be adversely affected by differences in the interests rates of the reference currency of such class and the Fund's base currency, which may result in an increase in the amount of dividend that is paid out of or effectively out of capital and hence a greater erosion of capital than other non-hedged share classes.

### 14. Sustainability risk

- Sustainability risks refer to an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investments of a Fund. Sustainability risks for the Fund (and/or companies in which the Fund invests in) may include, but are not limited to, the following: climate change risk where, depending on the Fund's operational footprint, increased exposure to physical climate risks such as extreme weather events create a more volatile operating backdrop for companies and put countries growth under pressure; data security risk where vulnerability to data theft or leakage could have a significant impact on consumer trust and result in a loss of market share for companies, and the associated repercussions; governance risks where shortcomings in board composition, independence, ethical standards or shareholder rights protection could lead to unanticipated losses for a company; human capital risks; supply chains risks; lobbying and business ethics risks which pose regulatory and financial risks; risks from exposure to historic controversies; and other and emerging sustainability risks. The Fund's asset value may be adversely affected as a result of the above mentioned risks.

投資涉及風險。請參閱香港發售文件以了解風險因素等詳情。

### 1. 一般投資風險

- 本基金的投資組合的價值可能因以下任何主要風險因素而下跌，因此閣下在本基金的投資或會蒙受損失。概不保證付還本金。

### 2. 股票風險

- 本基金於股本證券的投資須承受一般市場風險。股本證券的價格可因應若干事件或因素而改變或下跌，包括直接涉及本基金所擁有證券所屬公司的事件或因素、整體市場變化、投資氣氛改變、地方、地區或環球政治、社會或經濟不穩定、狀況或變化及貨幣波動。
- 部分證券交易所可能有權暫停或限制在有關交易所買賣的任何證券的交易。政府或監管機構亦可實施影響金融市場的政策。以上各項均可能對本基金產生負面的影響。

### 3. 債券/債務證券風險

- 本基金須承受其投資組合內的債券及其他債務證券發行人的信貸/違約風險。債券的市值一般與利率水平成反比變化 – 利率上升時，債券的價值傾向下跌，反之亦然。
- 債務證券(包括投資級債券) (或其發行人)的信貸評級其後可能調降。在評級調降的情況下，本基金的價值可能受到不利的影響。投資顧問也許能夠或不能夠以有利的價格沽售該等評級被調降的證券，或根本不能沽售。
- 由評級機構評定的信貸評級受到限制，並不保證證券及/或發行人在任何時候的信用可靠性。
- 本基金投資於由政府發行或擔保的證券可能須承受政治、社會及經濟的風險。在不利的情况下，該等主權國發行人未必能夠或願意如期償還本金及/或利息，或會要求本基金參與債務重組。在主權國債發行人出現違約的情況時，本基金可能蒙受巨額損失。

### 4. 地區集中風險

- 本基金的投資集中於美國的證券。與具有較多元投資組合的基金相比，本基金的價值波動性可能較高，以及較容易受影響美國市場而且不利的經濟、政治、政策、外匯、流動性、稅務、法律或監管事件所影響。

### 5. 與無評級債務證券有關的風險

- 本基金可投資於無評級的債務證券。與高評級債務證券相比，該等證券一般流動性較低、波動性較高，而且本金及利息的損失風險亦較高。

### 6. 貨幣風險

- 本基金的相關投資及本基金若干股份類別可能以本基金基礎貨幣以外的貨幣計值。本基金的資產淨值可能因這些貨幣與基礎貨幣之間匯率的波動及外匯管制的變化而受到不利的影響。

### 7. 人民幣貨幣及兌換風險

- 人民幣現時並非可自由兌換的貨幣，並受制於中國政府施行的外匯管制政策及匯回限制。該等政府政策及限制可能出現變動，無法保證人民幣兌基金的基礎貨幣或任何其他外幣的匯率在日後不會大幅波動。
- 非人民幣投資者須承受外匯風險，而且無法保證人民幣兌投資者的基礎貨幣（例如美元）不會貶值。人民幣的任何貶值可能對投資者於本基金的投資價值產生不利影響。雖然離岸人民幣（「CNH」）與在岸人民幣（「CNY」）是同一貨幣，但兩者按不同匯率進行買賣。離岸人民幣與在岸人民幣的差異可能對投資者有不利的影響。
- 人民幣計值股份類別的非人民幣投資者可能需要在投資於人民幣計值股份類別時將美元或其他貨幣兌換為人民幣，並在其後將人民幣贖回所得款項及/或股息（如有）兌換回美元或該等其他貨幣。投資者將招致貨幣兌換成本，視乎人民幣兌美元或該等其他貨幣的匯率走勢而定，閣下可能蒙受損失。
- 在特殊情況下，以人民幣支付贖回及/或股息可能因適用於人民幣的外匯管制及限制而受延誤。

### 8. 估值風險

- 本基金的投資的估值可能涉及不確定性及判定性的決定。如估值不正確，可能影響本基金的資產淨值計算。

### 9. 流動性風險

- 本基金投資的某些證券的流動性可能較低。與在認可證券交易所上市的證券相比，該等證券的價格可能波動性較高。買賣差價可能偏大，本基金或會招致重大的交易費用。

#### 10. 交易對手風險

- 其他財務機構會向本基金提供諸如資產保管等服務或擔任諸如衍生工具等財務合約的交易對手。可能出現交易對手不履行責任及/或違約的風險。

#### 11. 貨幣對沖股份類別風險

- 就貨幣對沖股份類別採用的貨幣對沖程序未必可提供精確的對沖，概不保證會完全成功對沖。該等類別的回報隨著時間推移，可能與無對沖類別的回報有重大差別，而對沖可能局限這些類別受惠於本基金的投資組合所進行的貨幣多元化的能力。在本基金層面進行對沖將妨礙投資者受惠於非美元貨幣兌美元(即本基金的基礎貨幣)的升值。貨幣對沖類別的投資者須承擔有關費用，並可能須承受與對沖程序所用工具有關的風險。

#### 12. 衍生工具風險

- 雖然本基金以審慎方式而且為進行投資、對沖及/或有效組合管理而運用衍生工具，但衍生工具可能使本基金承受交易對手的信貸風險及相比於相關證券持倉而言，波動性可能增加及流動性較低等額外風險。衍生工具亦須承受估值風險、場外交易風險、營運風險、法律風險，而任何槓桿效應都可導致本基金所蒙受的損失遠高於其投資於衍生工具的款額。衍生工具的投資可導致本基金承受巨額損失的高風險。

#### 13. 股息風險及從資本分派/實際從資本分派的風險

- 並不能保證就本基金持有的相關投資將會宣佈並派發股息。該等證券的派息率可能受管理公司無法控制的因素影響。
- 具有固定派息政策的派息同等類別將基於固定金額(就目標為固定每股股息金額的類別(如有)而言)或基於每股資產淨值的固定百分比(就目標為固定股息收益率(以百分比表示)的類別(如有)而言)分派股息。投資於具有固定派息政策的派息同等類別不能替代儲蓄賬戶或固定利息支付的投資及股息水平與該等股份類別或本基金的過往股息分派無關。具有固定派息政策的派息同等類別可能從股息款項中支付收入和資本，或不會大幅分派某類別所賺取的所有投資收入。因此，股息可能高於或低於實際變現的收入和回報，並可能超過相關基金該等類別的總投資收入。
- 從本基金的資本及/或實際從本基金的資本支付股息的情況相當於退還或提取投資者部分原有的投資或任何歸屬於該原有投資的資本收益。上述任何股息分派可能導致有關類別的每股資產淨值即時減少。
- 可能從資本支付股息及/或實際從資本支付股息的對沖同等類別的股息金額及資產淨值可能受該類別的參考貨幣與本基金的基礎貨幣之間的息差的不利影響，導致從資本或實際從資本支付的股息金額增加，從而造成較其他無對沖股份類別為大的資本侵蝕。

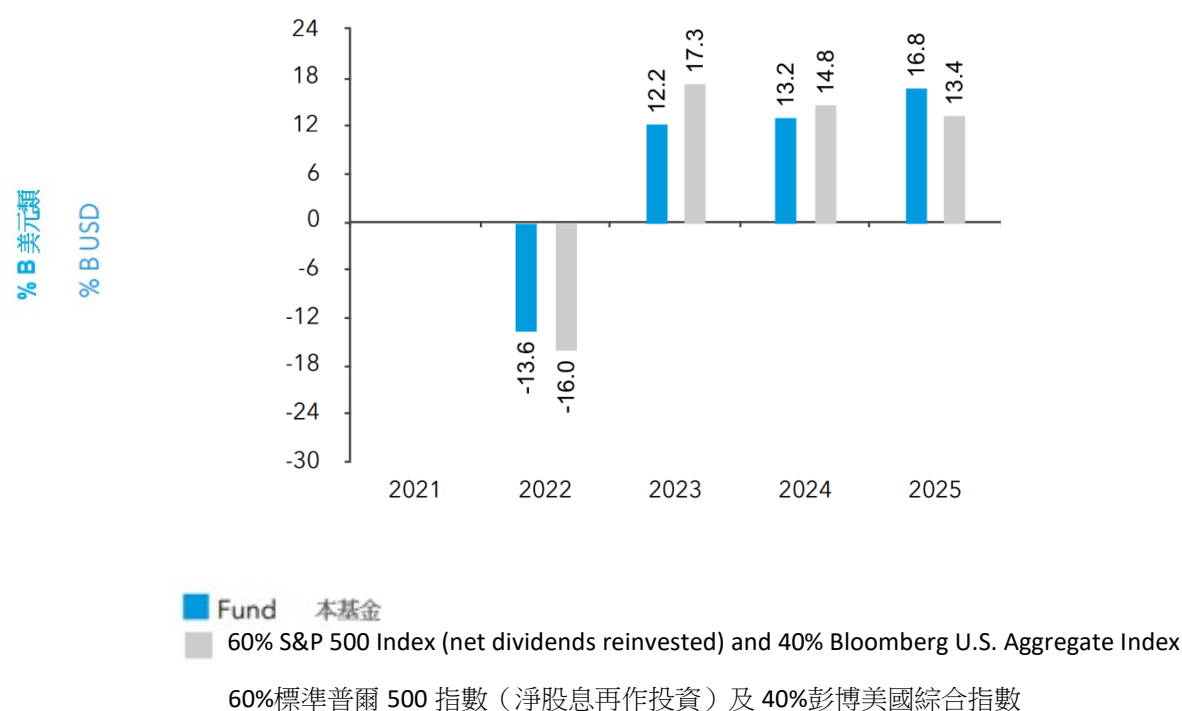
#### 14. 可持續性風險

- 可持續性風險指環境、社會或管治事件或狀況，倘若發生有關事件或狀況，可對基金的投資價值造成實際或潛在的重大負面影響。本基金(及/或本基金投資的公司)的可持續性風險可能包括但不限於以下各項：氣候變化風險—取決於本基金的營運足跡，面臨更多的實體氣候風險，例如：極端天氣事件，給公司帶來更加波動的營運背景，並對國家增長造成壓力；數據安全風險—容易發生數據盜竊或洩漏可能對消費者信任造成重大影響及導致公司市場佔有率的損失，以及相關影響；管治風險—董事會的組成、獨立性、道德標準或股東權利保障的管治缺失可導致公司意料之外的損失；人力資本風險；供應鏈風險；帶來監管和財務風險的游說及商業道德風險；歷史性爭議的風險承擔；及其他及新興可持續性風險。本基金的資產價值可能因上述風險而受到不利影響。

## How has the fund performed? 本基金過往的表現如何？

## Past performance 過往表現

% B USD / % B 美元類



Note: This Fund is actively managed and is not managed in reference to a benchmark. Any information in relation to the index is provided for context and illustration only.

註：本基金採用主動式管理，並沒有參照基準對其進行管理。與指數有關的任何資料僅供參考和說明。

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-to-NAV, with dividend reinvested.
- These figures show by how much Class B USD increased or decreased in value during the calendar year being shown. Performance data has been calculated in USD including ongoing charges and excluding any subscription fee and redemption fee you might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Fund launch date: 27 July 2021
- Class B USD launch date: 27 July 2021
- Class B USD has been selected as the representative share class as it is one of the retail classes with the longest performance history.
- 過往表現的資料並非日後表現的指標。投資者未必能取回全部投資本金。
- 基金表現以公曆年末的資產淨值作為計算基礎，股息會再作投資。
- 這些數字顯示B美元類的價值在所示公曆年內的升跌幅度。表現數據以美元計算，其中包括經常性開支，但不包括閣下可能須支付的任何認購費及贖回費。
- 如沒有顯示過往表現，即代表該年沒有足夠數據用以提供表現。
- 本基金推出日期：2021年07月27日
- B 美元類推出日期：2021年07月27日
- B 美元類已獲選定為具代表性的股份類別，因為該類別是具有最長業績歷史的零售股份類別之一。

## Is there any guarantee? 本基金有否提供保證?

The Fund does not have any guarantees. You may not get back the full amount or money you invest.

本基金並不提供任何保證。閣下未必能全數取回所投資的款項。

## What are the fees and charges? 本基金涉及哪些費用及收費?

### Charges which may be payable by you 閣下或須支付的收費

You may have to pay the following fees when dealing in the shares of the Fund.

閣下買賣本基金的股份時或須支付以下費用。

Fee 費用	What you pay 閣下所付金額
Subscription fee 認購費	up to 5.25% of the amount to be invested 最高為投資額的 5.25%
Switching fee 轉換費	up to 5.25% of the amount to be invested in the new shares 最高為新股份投資額的 5.25%
Redemption fee 贖回費	Nil 沒有

### Ongoing fees payable by the Fund 本基金須持續支付的費用

The following expenses will be paid out of the Fund. They affect you because they reduce the return you get on your investments.

以下費用將由本基金支付，閣下的投資回報會因而減少。

	Annual rate (as a % of net asset value of the relevant share class) 年率(佔有關股份類別的資產淨值某個百分率)	
Management fee 管理費	Class B, Bfdxm, Bfdxmh-AUD, Bfdxmh-CHF, Bfdxmh-CNH, Bfdxmh-EUR, Bfdxmh-GBP, Bfdxmh-JPY, Bfdxmh-SGD, Bfydm, Bfydmh-AUD, Bfydmh-CNH, Bfydmh-EUR, Bfydmh-GBP, Bfydmh-SGD, Bh-EUR/B, Bfdxm, Bfdxmh-澳元, Bfdxmh-瑞士法郎, Bfdxmh-人民幣, Bfdxmh-歐元, Bfdxmh-英鎊, Bfdxmh-日圓, Bfdxmh-新加坡元, Bfydm, Bfydmh-澳元, Bfydmh-人民幣, Bfydmh-歐元, Bfydmh-英鎊, Bfydmh-新加坡元, Bh-歐元類	1.30%
	Class BL, BLh-SGD, BLh-EUR, BLfdxm, BLfdxmh-SGD, BLfdxmh-EUR, BLfdxmh-GBP, BLfdxmh-CNH, BLfdxmh-AUD, BLfydm, BLfydmh-SGD / BL, BLh-新加坡元, BLh-歐元, BLfdxm, BLfdxmh-新加坡元, BLfdxmh-歐元, BLfdxmh-英鎊, BLfdxmh-人民幣, BLfdxmh-澳元、BLfydm、BLfydmh-新加坡元類	1.15%
	Class C, Cgd/ C, Cgd 類	None 沒有
	Class P/ P 類	0.52%
	Class Z, Zd, Zgd/ Z, Zd, Zgd 類	0.65%
	Class ZL/ ZL 類	0.455%

Performance fee 表現費	None 沒有
Annual Administration Charge (payable to the Management Company) 年度行政費 (應付予管理公司)	up to 0.25% 最高為 0.25%
Depository and Custody Fees 存管及保管費	Included in the Annual Administration Charge 包含在年度行政費
Fund Administration Fee 基金行政費	Included in the Annual Administration Charge 包含在年度行政費

### Other fee 其他費用

You may have to pay other fees when dealing in the shares of the Fund. The Fund may also have to pay other fees when dealing in the investments of the Fund.

閣下買賣本基金的股份時或須支付其他費用。本基金買賣本基金各項投資時亦可能須支付其他費用。

### **Additional information 其他資料**

- You generally buy and redeem shares at the Fund's next-determined net asset value (NAV) after J.P. Morgan S.E. – Luxembourg Branch receives your request, directly or via a distributor, in good order at or before 1:00pm (Luxembourg time), being the Fund's dealing cut-off time. Distributors in Hong Kong may impose different dealing deadlines for receiving requests from investors. A list of authorised distributors in Hong Kong is available from the Hong Kong Representative, Capital International Inc.
- The net asset value of the Fund is calculated and the price of shares published each "business day" in Luxembourg, other than days (as determined by the Board or the Management Company at their discretion) on which any market(s) representing a meaningful portion of the Fund's portfolio is closed. For the purpose of this paragraph, the market to be considered is the market where the relevant instrument is traded and a list of such dates is available on the website <https://www.capitalgroup.com/hk/en>. The net asset value of the Fund and price of shares are available online on the website <https://www.capitalgroup.com/hk/en>.
- The list of each active class (classes which are being offered) and equivalent class (a class, the characteristics and features of which are equivalent to those of the active class, except as specifically described otherwise under the section "The Classes" in the Prospectus), and the currencies in which each of them are available, which are being offered to Hong Kong investors can be found online on the website <https://www.capitalgroup.com/hk/en>.
- Investors may obtain the past performance information of all other share classes being offered to Hong Kong investors from the website <https://www.capitalgroup.com/hk/en>.
- Investors should note that redemptions may be deferred where the Fund receives on any dealing day or in any period of four consecutive dealing days, more than 10% of the total number of Shares in issue, respectively, on such dealing day or at the commencement of such period. For the avoidance of doubt, the redemption deferral mechanism could be triggered on a dealing day when redemption requests on such dealing day, in aggregate, represent more than (and not equal to) 10% of the total number of Shares in issue of the Fund. Once triggered, the redemption deferral mechanism would apply on the dealing day (day T) which the Fund decides to invoke such mechanism and for the period of four dealing days following such day. As such, investors who submit redemption requests on T and the four consecutive dealing days following day T may be affected. For more information please refer to the "Redemptions Deferral" section of the Prospectus and the "Redemption Deferral and waiver of 10.8 of the UT Code" section of the Hong Kong Covering Document.**
- The composition of the dividend payments (i.e. the relative amounts paid out of (i) net distributable income and (ii) capital) for the last 12 months for each active dividend-distributing equivalent class being offered to Hong Kong investors is available from the Hong Kong Representative on request and also on the website <https://www.capitalgroup.com/hk/en>.
- In respect of dividend-distributing equivalent classes with fixed dividend policy, historical information on dividend per share of each of such class that is active and offered to Hong Kong investors is available on the website <https://www.capitalgroup.com/hk/en>.

- The Management Company's website <https://www.capitalgroup.com/hk/en> has not been reviewed by the SFC and may contain information of funds not authorised by the SFC.
- 在 J.P. Morgan SE, Luxembourg Branch 於下午 1 時(盧森堡時間)(即本基金的交易截止時間)或之前直接或經由分銷商收妥閣下的要求後，閣下一般可按本基金隨後釐定的資產淨值(NAV)購買及贖回股份。香港分銷商可能就收取投資者的要求設定不同的交易截止時間。香港認可分銷商的名單可向香港代表 Capital International Inc. 索取。
- 於每個盧森堡「營業日」將計算本基金的資產淨值及公佈股份價格，惟佔本基金投資組合相當部分的市場已收市的日子(由董事會或管理公司酌情決定)除外。在本段中，被考慮的市場是有關票據買賣的市場，上述日期列表可於此網址 <https://www.capitalgroup.com/hk/en> 閱覽。本基金的資產淨值及股份價格可於此網址 <https://www.capitalgroup.com/hk/en> 閱覽。
- 可供香港投資者認購的每個活躍類別(可供發售的類別)及同等類別(與活躍類別具有同等特性和特點的類別，惟在發行章程「各類別」一節另有特別說明者除外)及每個類別可提供的貨幣，均可於此網址 <https://www.capitalgroup.com/hk/en> 閱覽。
- 有關可供香港投資者認購的所有其他股份類別的過往表現資料，投資者可於此網址 <https://www.capitalgroup.com/hk/en> 取得。
- 投資者應注意，若本基金於任何交易日或任何連續四個交易日的期間，收到分別於該交易日或該期間開始之時佔已發行股份總數的 10% 以上的贖回要求，可能會延遲進行贖回。為免引起疑問，若於任何交易日，贖回要求合計佔本基金已發行股份總數的 10% 以上(不等於 10%)，即可於該交易日觸發延遲贖回機制。延遲贖回機制一經觸發，將於本基金決定引用該機制的交易日(T 日)適用，並從該日起為期四個交易日。因此，於 T 日及 T 日之後連續四個交易日遞交贖回要求的投資者可能受到影響。如欲取得更多資料，請參閱發行章程「延遲贖回」及香港說明文件「延遲贖回及《單位信託守則》第 10.8 條的寬免」各節。
- 每個可供香港投資者認購的活躍派息同等類別於過去 12 個月股息的組成(即從(i)可分派淨收入及(ii)資本派付的相對款額)可向香港代表索取及於此網址 <https://www.capitalgroup.com/hk/en> 查閱。
- 就具有固定派息政策的派息同等類別而言，每個活躍及可供香港投資者認購的該類別的每股股息的歷史資料可於此網址 <https://www.capitalgroup.com/hk/en> 閱覽。
- 管理公司的網址 <https://www.capitalgroup.com/hk/en> 並未經證監會審核，可能載有未經證監會認可的基金的資料。

## Important 重要提示

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。