

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Capital Group Capital Income Builder (LUX) (the "fund"), a sub-fund of Capital International Fund SICAV, Class Z EUR (LU1820811914)

The Commission de Surveillance du Secteur Financier ("CSSF") is responsible for supervising Capital International Management Company Sàrl (the "Manager"), part of Capital Group, in relation to this Key Information Document. The fund is authorised in Luxembourg. The Manager is authorised in Luxembourg and regulated by the CSSF. For more information on this product, visit www.capitalgroup.com/europe or call +41 22 807 4000.

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What is this product?

Type

This fund is a sub-fund of Capital International Fund, an open-ended Luxembourg SICAV (Société d'Investissement à Capital Variable), qualifying as a UCITS.

Term

This fund does not have a maturity date. The manufacturer is not entitled to terminate the fund unilaterally, however, as described in the fund's prospectus, liquidation of the fund may be approved by the board of directors of the company and/or by a resolution at a separate fund meeting of shareholders of the fund concerned.

Investment objective

To provide a level of current income that exceeds the average yield on U.S. stocks generally and to provide a growing stream of income over the years, expressed in USD, as the fund's primary objectives. The fund's secondary objective is to provide growth of capital. The fund invests primarily in a broad range of income-producing securities, including common stocks and bonds. The Fund may also invest significantly in common stocks, bonds and other securities of issuers domiciled outside the United States.

In addition, the fund may invest in bonds and other debt securities of any maturity or duration, including securities issued and guaranteed by the U.S. government, securities issued by federal agencies and instrumentalities and securities backed by mortgages or other assets. The fund may invest up to 5% of its assets in straight debt securities (i.e., debt securities that do not have equity conversion or purchase rights) rated Ba1 or below and BB+ or below by Nationally Recognized

Statistical Ratings Organizations designated by the investment adviser, or unrated but determined by the investment adviser to be of equivalent quality.

The fund may invest up to 5% in distressed securities.

Intended retail investor

The fund is actively managed and particularly suitable for investors seeking long-term capital growth and income through investments in equities and bonds. As investments carry a risk of loss, an investor should have a basic knowledge of financial instruments to understand related risks, which are defined in the fund's 'What are the risks and what could I get in return?' section. The fund is appropriate for investors with a medium to long-term investment horizon and does not require prior experience with PRIIPs or similar investments.

This fund is an actively managed UCITS. It is not managed in reference to a benchmark. Any information in relation to an index is provided for the purposes of risk management, context and illustration, as applicable.

Depository

J.P. Morgan SE - Luxembourg Branch

Additional Information

Investors in the fund may buy and sell shares on any dealing day (as defined in the Prospectus). If you invest in a distributing share class, income from investments will be paid out to you. If you invest in an accumulating share class, income will be re-invested.

What are the risks and what could I get in return?

Risk indicator



The risk indicator assumes you keep the product for 5 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class.

This figure rates the likelihood of losing money in the future, based on the Net Asset Value of this Share Class over the last ten years as a medium-low risk.

Be aware of currency risk. If you select a foreign currency share class, you will be exposed to currency risk, receive payments in a different currency to your local currency and your final return will depend on the exchange rate between these two currencies. This risk is not considered in the indicator shown above.

Investments in the fund are subject to general investment risks, such as market, counterparty and liquidity risks. Any specific risks to this fund are detailed in the prospectus.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average and best performance of the fund over the last 10 years. Markets could develop very differently in the future.

| Recommended holding period: | | 5 years | |
|-----------------------------|--|--------------------------|---------------------------|
| Example Investment: | | 10,000 EUR | |
| | | If you exit after 1 year | If you exit after 5 years |
| Scenarios | | | |
| Minimum | There is no minimum guaranteed return if you exit before 5 years. You could lose some or all of your investment. | | |
| Stress | What you might get back after costs | 6,150 EUR | 5,930 EUR |
| | Average return each year | -38.53% | -9.93% |
| Unfavourable | What you might get back after costs | 8,630 EUR | 12,610 EUR |
| | Average return each year | -13.71% | 4.74% |
| Moderate | What you might get back after costs | 10,770 EUR | 13,960 EUR |
| | Average return each year | 7.67% | 6.90% |
| Favourable | What you might get back after costs | 12,730 EUR | 17,570 EUR |
| | Average return each year | 27.34% | 11.93% |

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Unfavourable scenario: this type of scenario occurred for an investment between March 2019 and March 2020.

Moderate scenario: this type of scenario occurred for an investment between January 2025 and January 2026.

Favourable scenario: this type of scenario occurred for an investment between March 2020 and March 2021.

What happens if Capital International Management Company Sàrl is unable to pay out?

The fund's assets are held in safekeeping by its depository, J.P. Morgan SE, Luxembourg Branch (the 'Depository'). In the event of the insolvency of the Manager, the fund's assets in the safekeeping of the Depository will not be affected. In the event of the Depository's insolvency, the fund may suffer a financial loss. However, this risk is mitigated to some extent by the fact the Depository is required by law and regulation to segregate its own assets from the assets of the fund. Your investment is not covered by the Luxembourg compensation scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and they will affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10 000.00 is invested.

| | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| Total costs | 94 EUR | 471 EUR |
| Annual cost impact (*) | 0.9% | 0.9% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 7.8% before costs and 6.9% after costs.

Composition of costs

| One-off costs upon entry or exit | | If you exit after 1 year |
|---|---|--------------------------|
| Entry costs | This includes distribution costs of 5.25%. This is the most you will be charged. The person selling you the product will inform you of the actual charge. | Up to 525 EUR |
| Exit costs | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 EUR |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 0.86% of the value of your investment per year. This is an estimate based on actual costs. | 86 EUR |
| Transaction costs | 0.08% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 8 EUR |
| Incidental costs taken under specific conditions | | |
| Performance fees | There is no performance fee for this product. | 0 EUR |

Different costs apply depending on the investment amount. This illustrates costs in relation to the notional value of the fund.

How long should I hold it and can I take money out early?

This fund has been created for long term investment and the recommended minimum holding period is 5 years. There will be no penalty should you choose to redeem your investment at any time prior to this. Investors are advised to make an assessment on their specific investment aims and appetite for risk.

How can I complain?

Should you wish to complain about the fund or any aspect of the service provided to you by the Manager, you should write to the Complaints Officer, Capital International Management Company Sàrl, 37A, avenue John F. Kennedy, L-1855 Luxembourg. Alternatively, you can submit your complaint via the email address Client_Operations@capgroup.com. Please also consult our website, www.capitalgroup.com for the steps to be followed for making a complaint.

Other relevant information

For the prospectus, latest annual and semi-annual reports, other share classes and the latest daily prices, please visit the Resources section in our Fund Centre at www.capitalgroup.com/europe. A paper copy of these documents is available, in English free of charge and upon request from the fund's management company, Capital International Management Company Sàrl, at 37A, avenue John F. Kennedy, L-1855 Luxembourg. You can also refer to this section of the website for information relating to historical investment results for the past 10 years.

The following links are to access your Past Performance and Monthly Performance Scenarios documents:

https://api.publifund.com/publifund-document/hyperlink/pastperf/LU1820811914/en_IE

https://api.publifund.com/publifund-document/hyperlink/monthlyperf/LU1820811914/en_IE