

Lower risk

Higher risk

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:		100,000 HKD	
		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	49,530 HKD	66,210 HKD
	Average return each year	-50.47%	-7.92%
Unfavourable	What you might get back after costs	89,500 HKD	119,760 HKD
	Average return each year	-10.50%	3.67%
Moderate	What you might get back after costs	106,850 HKD	142,810 HKD
	Average return each year	6.85%	7.39%
Favourable	What you might get back after costs	148,830 HKD	168,240 HKD
	Average return each year	48.83%	10.96%

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 November 2021 and November 2022.

Moderate scenario: this type of scenario occurred for an investment between July 2016 and July 2017.

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 depositary, The Bank of New York Mellon SA/NV, Luxembourg Branch (the 'Depositary'). In the event of the insolvency of the Manager, the fund's assets in the safekeeping of the Depositary will not be affected. In the event of the Depositary's insolvency, the fund may suffer a financial loss. However, this risk is mitigated to some extent by the fact the Depositary 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.
 - HKD 100 000.00 is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	1,120 HKD	5,600 HKD
Annual cost impact (*)	1.1%	1.1% 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 7.4% before costs and 6.4% 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 5,250 HKD
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 HKD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.0% of the value of your investment per year. This is an estimate based on actual costs.	970 HKD
Transaction costs	0.2% 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.	150 HKD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 HKD

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

Further information about the fund, including a copy of the prospectus, latest annual report and any subsequent semi-annual report, if available, can be obtained, 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.

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

https://api.publifund.com/publifund-document/hyperlink/pastperf/LU3382706151/en_LU

https://api.publifund.com/publifund-document/hyperlink/monthlyperf/LU3382706151/en_LU