

Prepared on: 27/02/2024

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus¹.
- It is important to read the Singapore 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 Singapore Prospectus.

CAPITAL INTERNATIONAL FUND
– CAPITAL GROUP CAPITAL INCOME BUILDER (LUX) (the “Fund”)

Product Type	A sub-fund of an open-ended investment company, SICAV	Launch Date	21 September 2018
Management Company	Capital International Management Company Sàrl	Depositary and Custodian	J. P. Morgan SE, Luxembourg Branch
Investment Adviser	Capital Research and Management Company	Dealing Frequency	Each Valuation Date
Capital Guaranteed	No	Expense Ratio for the financial period ended 31 December 2022	<p>1.65% (Classes B, Bd, Bdh-GBP, Bfdm, Bfdmh-AUD, Bfdmh-CNH, Bfdmh-EUR, Bfdmh-GBP, Bfdmh-SGD, Bgd, Bgdh-GBP, Bh-EUR and Bh-GBP)</p> <p>1.65% (Annualized) (Classes Bdh-EUR, Bfydm, Bfydmh-AUD, Bfydmh-CNH, Bfydmh-EUR, Bfydmh-GBP and Bfydmh-SGD)</p> <p>0.90% (Classes Z, Zd, Zdh-EUR, Zdh-GBP, Zh-EUR and Zh-GBP)</p> <p>0.68% (Classes ZL and ZLd)</p> <p>0.75% (Classes P, Pgdh-GBP, Ph-EUR and Ph-GBP)</p>

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is actively managed and only suitable for investors who:
 - are seeking long-term capital growth and income through investments in Equities and Bonds.

Further Information
 Refer to paragraph 10 and paragraph (a) of Appendix 17 of the Singapore Prospectus for further information on product suitability.

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’s primary investment objectives are 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.
- The Fund’s secondary objective is to provide growth of capital.
- The Fund intends to recommend that dividends be distributed to Shareholders of all Dividend-distributing Equivalent Classes and Dividend-distributing Hedged Equivalent Classes. Please note that the declaration and/or payment of dividends may

Refer to paragraph, paragraphs (a) and (e) of Appendix 17 of the Singapore Prospectus for further information on features of the product.

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

be made out of capital and may have the effect of lowering the Fund's net asset value.	
Investment Strategy	
<ul style="list-style-type: none"> 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. The Fund will generally invest at least 90% of its assets in income-producing securities. The Fund will invest primarily in Equity securities. 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 NRSROs designated by the Investment Adviser, or unrated but determined by the Investment Adviser to be of equivalent quality. The Fund may invest up to 50% of its assets in securities of issuers domiciled outside the United States. 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. Up to 5% of the total net assets of the Fund may be subject to Total Return Swaps. The Fund may invest in contingent convertible bonds which will not exceed 5% of the net assets of the Fund and up to 5% in distressed securities. The Fund may invest, either directly e.g. 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 access products, up to 5% of the net assets of the Fund into China A-Shares. 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. 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. 	Refer to paragraph (a) of Appendix 17 of the Singapore Prospectus for further information on the investment policy and strategy of the Fund.
Parties Involved	
WHO ARE YOU INVESTING WITH? <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 management and administration of the Fund, including the determination of its general investment policies. The Management Company for the Fund 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 for the Fund is Capital Research and Management Company. The Depositary and Custodian for the Fund is J.P. Morgan SE, Luxembourg Branch. 	Refer to paragraphs 1 to 4 of the Singapore Prospectus for further information on the role and responsibilities of these entities, and paragraph 26 of the Singapore Prospectus for what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? <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>	Refer to paragraph 10 of the Singapore Prospectus for further information on product risks.
Market and Credit Risks	
<ul style="list-style-type: none"> You are exposed to market risks as the Fund invests in Equities and/or bonds. 	

<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 Fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency fluctuations. 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.</p> <p>• You are exposed to market risks in emerging markets.</p> <p>The Fund faces investment risks greater than those normally associated with investments in international securities. 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 defects in the administrative operations of the counter-parties.</p>				
Liquidity Risks				
<p>• The Fund is not listed and you can redeem the Shares only on each Valuation Date.</p> <p>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.</p>				
Product-Specific Risks				
<p>• You are exposed to derivatives risks.</p> <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> <p>• You are exposed to distressed securities risks.</p> <p>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.</p> <p>• You are exposed to OTC Markets risks.</p> <p>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.</p> <p>• You are exposed to mortgage and asset-backed securities risks.</p> <p>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. MBS and ABS securities are subject to changes in the payment patterns of borrowers of the underlying debt which can result in prepayment and extension risks.</p>				
FEES AND CHARGES				
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p><u>Payable directly by you</u></p> <p>• You will need to pay the following fees and charges as a percentage of your gross investment sum:</p> <table><tr><td>Sales charge</td><td><ul style="list-style-type: none">○ Maximum of 5.25%○ 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. Please refer to the section headed “Expenses”, in particular, the sub-section headed “Sales Charge Borne by the Investor” of the Luxembourg Prospectus for further information.</td></tr></table>		Sales charge	<ul style="list-style-type: none">○ Maximum of 5.25%○ 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. Please refer to the section headed “Expenses”, in particular, the sub-section headed “Sales Charge Borne by the Investor” of the Luxembourg Prospectus for further information.	<p>Refer to paragraph (c) of Appendix 17 of the Singapore Prospectus for further information on fees and charges.</p>
Sales charge	<ul style="list-style-type: none">○ Maximum of 5.25%○ 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. Please refer to the section headed “Expenses”, in particular, the sub-section headed “Sales Charge 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">The Fund will pay the following fees and charges to the Management Company, the Administrative Manager and the Depositary and/or Custodian.							
<table><tr><td>Management Fee</td><td><ul style="list-style-type: none">Class P and its Equivalent Classes: 0.60% p.a.Class Z and its Equivalent Classes: 0.75% p.a.Class ZL and its Equivalent Classes: 0.525% p.a.For the above classes, the Management fee is 100% retained by the Management Company.</td></tr><tr><td>(a) Retained by Management Company</td><td></td></tr><tr><td>(b) Paid by the Management Company to financial adviser²</td><td><ul style="list-style-type: none">Class B and its Equivalent Classes: 1.50% p.a.(a) 35% to 100% of Management fee (b) 0% to 65% of Management fee</td></tr></table>	Management Fee	<ul style="list-style-type: none">Class P and its Equivalent Classes: 0.60% p.a.Class Z and its Equivalent Classes: 0.75% p.a.Class ZL and its Equivalent Classes: 0.525% p.a. For the above classes, the Management fee is 100% retained by the Management Company.	(a) Retained by Management Company		(b) Paid by the Management Company to financial adviser²	<ul style="list-style-type: none">Class B and its Equivalent Classes: 1.50% p.a. (a) 35% to 100% of Management fee (b) 0% to 65% of Management fee	
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(a) Retained by Management Company							
(b) Paid by the Management Company to financial adviser²	<ul style="list-style-type: none">Class B and its Equivalent Classes: 1.50% p.a. (a) 35% to 100% of Management fee (b) 0% to 65% of Management fee						
Fund Administration Fee*	<ul style="list-style-type: none">Effective rate varies with the total assets of the Fund up to a maximum of 0.15% per annum						
Depositary and Custody Fees*	<ul style="list-style-type: none">Effective rate varies with the total assets and with the country breakdown in the portfolio of the Fund up to a maximum of 0.05% per annum						
*Note: Fund administration, depositary and custody fees may be partially allocated to the relevant share class by the Management Company.							
VALUATIONS AND EXITING FROM THIS INVESTMENT							
HOW OFTEN ARE VALUATIONS AVAILABLE? <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).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). An example is as follows:<div><div>1,000 Shares</div><div>x</div><div>\$1.10</div><div>=</div><div>\$1,100.00</div></div><div>notional redemption</div><div>redemption request price(=Net Asset Value) redemption proceeds</div>	Refer to paragraph 11, paragraph 12 and paragraph 14 of the Singapore Prospectus and “Issue of Shares” section of the Luxembourg Prospectus for further information on valuation and exiting from the product.						
CONTACT INFORMATION							
HOW DO YOU CONTACT US? <div><div>Address:</div><div>One Raffles Quay, 43rd floor North Tower, Singapore 048583</div><div>Telephone No.:</div><div>(65)- 6535-3777</div></div>							

² 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:	asset-backed securities.
Administrative Manager:	J. P. Morgan SE, Luxembourg Branch
Annex 1	the section titled “General Investment Guidelines and Restrictions” 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.
Class:	each class of Shares.
CDS:	credit default swap.
CDXs:	credit default swap index and iTraxx indices.
Dealing Deadline:	1:00 p.m. Luxembourg time on each Valuation Date.
Distressed Securities	securities that have a credit rating lower than CCC- by Standard & Poor’s or equivalent.
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.
Equity:	any transferable equity and equity-related securities (including fixed income securities convertible into equity or having attached warrants, warrants, American Depositary Receipts, Global Depositary Receipts and preferred shares, all of which are considered equivalent to the underlying equity, as the case may be, for all intents and purposes).
MBS:	mortgage-backed securities.
Nationally Recognised Statistical Rating Organisation (NRSRO):	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 Section 3(a)(62) of the Securities Exchange Act of 1934, as amended.
Net Asset Value:	net asset value per Share.
OTC:	over-the-counter.
Share:	share of the Fund.
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.
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).