

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 American Balanced Fund (LUX) (the "fund"), a sub-fund of Capital International Fund SICAV, Class Bfydm HKD (LU2521040977)

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 PRIIP 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.

This document was published on 12/07/2024.

What is this product?

Type

This fund is an open-ended Luxembourg SICAV (Société d'Investissement à Capital Variable).

This fund is a sub-fund of Capital International Fund, an umbrella structure comprising different sub-funds. This document is specific to the fund and share class stated at the beginning of this document. The prospectus, annual and semi-annual reports are prepared for the umbrella.

The assets and liabilities of each fund are segregated by law, which means that no individual fund will be liable with its assets for liabilities of another fund within the umbrella fund.

Investors may switch their shares in the fund for shares in the same or another sub-fund within the umbrella, subject to meeting certain requirements as set out in the prospectus.

Term

This fund does not have a maturity date. 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

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.

In general, the fund will seek to invest at least 25% of its total net assets in debt securities (including money market instruments) generally rated Baa3 or better or BBB- or better by Nationally Recognized Statistical

Ratings Organizations designated by the fund's investment adviser, or in unrated securities determined by the investment adviser to be of equivalent quality.

Intended retail investor

The fund is actively managed and particularly suitable for investors seeking long-term total returns from diversified investments in equities and bonds, including in particular securities of issuers domiciled in the United States. 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.

You can choose to redeem your investment at any time prior to the recommended holding period. Details of the procedure for doing so can be found in the fund's prospectus.

The fund has no maturity date. The PRIIP manufacturer is not entitled to terminate the PRIIP unilaterally. 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.

Depositary

J.P. Morgan SE - Luxembourg Branch

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 4 out of 7, which is a medium 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 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	39,270 HKD	49,470 HKD
	Average return each year	-60.73%	-13.13%
Unfavourable	What you might get back after costs	79,970 HKD	116,890 HKD
	Average return each year	-20.03%	3.17%
Moderate	What you might get back after costs	109,030 HKD	146,800 HKD
	Average return each year	9.03%	7.98%
Favourable	What you might get back after costs	143,960 HKD	198,590 HKD
	Average return each year	43.96%	14.71%

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 2016 and November 2017.

Moderate scenario: this type of scenario occurred for an investment between June 2017 and June 2018.

Favourable scenario: this type of scenario occurred for an investment between November 2017 and November 2018.

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

For your protection, the fund's assets are held in safekeeping by its depositary, J.P. Morgan SE, Luxembourg Branch (the 'Depositary'). 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. If the fund is terminated or wound up, the assets will be liquidated and you shall receive a share of any proceeds, but you may lose part or all of your investment. 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	1,900 HKD	9,500 HKD
Annual cost impact (*)	1.9%	1.9% 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 9.8% before costs and 8.0% 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	1.7% of the value of your investment per year. This is an estimate based on actual costs over the last year.	1,650 HKD
Transaction costs	0.3% 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.	259 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 PRIIP.

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. Details of the procedure for doing so can be found in the fund's prospectus. 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-1844 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-1844 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://docs.publifund.com/pastperf/LU2521040977/en_LU

https://docs.publifund.com/monthlyperf/LU2521040977/en_LU