

Prepared on: 20/10/14

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- It is important to read the Prospectus before deciding whether to purchase units in 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 Prospectus.

CAPITAL INTERNATIONAL FUND
– CAPITAL GROUP EUROPEAN GROWTH AND INCOME FUND (LUX)
 (the “Fund”)

Product Type	A sub-fund of an investment company, SICAV	Launch Date	30 October 2002
Management Company	Capital International Management Company	Custodian	J. P. Morgan Bank Luxembourg S.A.
Investment Adviser	Capital Research & Management Company	Dealing Frequency	Every Business Day other than a Restricted Valuation Date
Capital Guaranteed	No	Expense Ratio for the financial period ended 31 December 2013	1.79% (Classes B and Bd Shares) 0.15% (Class C Shares) 1.29% (Classes X and Xd Shares)

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who:
 - seek long-term capital growth and income through investment primarily in equities of issuers domiciled and/or having their principal place of business in European countries;
 - are aware that the value of Shares and the income from them may rise as well as fall and there is the possible loss of the principal amount invested.

Further Information
 Refer to paragraph 10 on Pg 20 and paragraph (a) of Appendix 7 on Pg 56 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 fund constituted in Luxembourg.
- The Fund aims for long-term capital growth and income through investment primarily in listed equity, of issuers domiciled and/or having their principal place of business in European states. Preservation of capital is also a priority of the Fund.
- The Fund intends to recommend that dividends be distributed to Shareholders of all Dividend-distributing Equivalent Classes and Dividend-distributing Hedged Equivalent Classes marked with a “d”. You should

Refer to paragraph 1 on Pg 1, paragraphs (a) and (d) of Appendix 7 on Pg 56 and Pg 58 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.

note that the declaration and/or payment of dividends may have the effect of lowering the net asset value of the Fund.	
Investment Strategy	
<ul style="list-style-type: none"> The Fund will invest primarily in listed equity of issuers domiciled and/or having their principal place of business in European states. Up to 10% of the Fund's assets may be invested in securities of issuers domiciled or having their principal place of business in non-eligible investment states. The Fund may also purchase unlisted securities, subject to relevant provisions of the "General Investment Guidelines and Restrictions" provided in the Luxembourg Prospectus. The Fund may, under the conditions laid down by law, regulations and administrative practice, use financial derivative instruments only for the purposes of hedging and/or efficient portfolio management. 	Refer paragraph (a) of Appendix 7 on Pg 56 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, an open-ended investment fund constituted in Luxembourg. The board of directors of Capital International Fund ("Company") is ultimately responsible for the management and oversight of the Fund, including the determination of its general investment policies. The Management Company for the Fund is Capital International Management Company 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 for the Fund is Capital International, Inc. The Investment Adviser for the Fund is Capital Research & Management Company. The Custodian for the Fund is J. P. Morgan Bank Luxembourg S.A.. 	Refer to paragraphs 1 to 4 on Pg 1 to Pg 18 of the Singapore Prospectus for further information on the role and responsibilities of these entities.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the product and the income from them may rise or fall. These risk factors (in addition to other factors more particularly described in the Prospectus) may cause you to lose some or all of your investment:	Refer to paragraph 10 on Pg 20 of the Singapore Prospectus for further information on risks of the product.
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. <ul style="list-style-type: none"> The prices of 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. You are exposed to market risks in emerging markets. <ul style="list-style-type: none"> The Fund faces a number of investment risks greater than those normally associated with investments in international securities. In particular, 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 because of defects in the administrative operations of the counter-parties.						
Liquidity Risks						
<ul style="list-style-type: none">The Fund is not listed and you can redeem the Shares only on the Business Day other than a Restricted Valuation Date.<ul style="list-style-type: none">There is no secondary market for the Fund. The redemption requests may be made to the Management Company through the transfer agent or the appointed distributors in Singapore.						
Product-Specific Risks						
<ul style="list-style-type: none">You are exposed to foreign exchange risks.<ul style="list-style-type: none">The Base Currency of the Fund is the currency of the European Monetary Union, while its investments may be in other foreign currency denominations. The Fund generally does not intend to systematically hedge currency exposures back to any currency at the level of the Fund’s portfolio and investments in the Fund may be subject to foreign exchange risks.						
FEES AND CHARGES						
WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT? <u>Payable directly by you</u> <ul style="list-style-type: none">You will need to pay the following fees and charges as a percentage of your gross investment sum:<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 distributors and other intermediaries and, in the case of Class B, Class X, Class Z and Equivalent Classes by the Management Company from any amount to be invested in Shares on investors who subscribe for Shares directly with the Company in Luxembourg (A switch from one Fund to another is deemed a sale for this purpose).</td></tr><tr><td>Realisation/ switching charge</td><td><ul style="list-style-type: none">Maximum of 2.00%There is currently no automatic redemption charge imposed. However, a redemption charge of up to 2% may be imposed in cases where short-term and/or excessively frequent trading patterns and/or market timing practices have been identified. In such instances, the Management Company will inform investors of the rate it applies, if any.</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 distributors and other intermediaries and, in the case of Class B, Class X, Class Z and Equivalent Classes by the Management Company from any amount to be invested in Shares on investors who subscribe for Shares directly with the Company in Luxembourg (A switch from one Fund to another is deemed a sale for this purpose).	Realisation/ switching charge	<ul style="list-style-type: none">Maximum of 2.00%There is currently no automatic redemption charge imposed. However, a redemption charge of up to 2% may be imposed in cases where short-term and/or excessively frequent trading patterns and/or market timing practices have been identified. In such instances, the Management Company will inform investors of the rate it applies, if any.	Refer to paragraph (b) of Appendix 7 on Pg 56 of the Singapore Prospectus for further information on fees and charges.
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<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 Company, the Administrative Manager and the Custodian.<table><tr><td>Management Fee</td><td><ul style="list-style-type: none">Class A and its Equivalent Classes: 1.00% p.a.Class A2 and its Equivalent Classes: 0.80% p.a.Class A4 and its Equivalent Classes: 0.70% p.a.</td></tr></table>		Management Fee	<ul style="list-style-type: none">Class A and its Equivalent Classes: 1.00% p.a.Class A2 and its Equivalent Classes: 0.80% p.a.Class A4 and its Equivalent Classes: 0.70% p.a.			
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	<ul style="list-style-type: none">○ Class A7 and its Equivalent Classes: 0.55% p.a.○ Class B and its Equivalent Classes: 1.50% p.a.○ Class C and its Equivalent Classes: fluctuating*○ Class T and its Equivalent Classes: 1.75% p.a.○ Class X and its Equivalent Classes: 1.00% p.a.○ Class T and its Equivalent Classes: 0.75% p.a.	
Fund Administration Fee	○ Effective rate varies with the total assets of the Fund up to a maximum of 0.15% per annum	
Custody Fee	○ 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	
<p>*Note: The investments in Class C Shares and Shares of Equivalent Classes may only be made by investors having entered into a separate agreement with respect to management fee.</p>		
VALUATIONS AND EXITING FROM THIS INVESTMENT		
<p>HOW OFTEN ARE VALUATIONS AVAILABLE?</p> <ul style="list-style-type: none">• The assets of the Fund are valued on each Business Day other than a Restricted Valuation Date.• The prices for all Classes of Shares will be published on the Company’s website, thecapitalgroup.com/emea and may be published in any other foreign publication as the Company may decide from time to time. The Share prices are available on or about 7:00 p.m. Luxembourg time on the relevant Valuation Date and is usually available online at thecapitalgroup.com/emea either late on the relevant Valuation Date or early on the following Business Day. <p>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</p> <ul style="list-style-type: none">• You may not cancel or amend your subscription request after the dealing deadline 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 other than a Restricted Valuation Date by submitting a valid signed instruction to the Management Company (through the transfer agent or appointed distributor in Singapore).• Shares will be redeemed at the NAV determined as of the Valuation Date other than a Restricted Valuation Date if the redemption 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 (NAV) 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><div>redemption request</div><div>notional redemption price(=NAV)</div><div>redemption proceeds</div></div>		<p>Refer to the paragraph 11 on Pg 23, paragraph 12 on Pg 28 and paragraph 14 on Pg 33 of the Singapore Prospectus and “Issue of Shares” section on Pg 11 of the Luxembourg Prospectus for further information on valuation and exiting from the product.</p>
CONTACT INFORMATION		
<p>HOW DO YOU CONTACT US?</p> <p>Address: One Raffles Quay, 33rd floor North Tower, Singapore 048583</p> <p>Telephone No.: (65)- 6535-3777</p>		

APPENDIX: GLOSSARY OF TERMS

Base Currency: the Fund's accounting currencies, i.e. the currencies in which the Fund's financial accounts are prepared.

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.

Dealing Deadline: 1:00 p.m. Luxembourg time on each Valuation Date.

Dividend-distributing Equivalent Class: a class, the characteristics and features of which are equivalent to those of another Class, other than with respect to dividend distribution.

Dividend-distributing Hedged Equivalent Class: a class, the characteristics and features of which are equivalent to those of another Class, other than with respect to dividend distribution and currency hedging.

NAV: net asset value per Share.

Restricted Valuation Date: the Valuation Date on which the Fund is not available under any circumstances for dealing, that is, the Valuation Date on which markets that represent 40% or more of the Fund's portfolio, as determined towards the end of each year for the following year, are closed at the time the NAV is calculated.

Share: share in the Fund.

SICAV: *société d'investissement à capital variable*. It is a type of open-ended investment fund in which the amount of capital in the fund varies according to the number of investors.

Valuation Date: the date as of which the assets of the Fund are valued, which refers to each Business Day.