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CAPITAL GROUP™

**Factsheet**
EUR - Spain
Class Z shares
Asset class: Fund of Funds
Data as at 29 February 2024

# Capital Group EUR Conservative Income Portfolio (LUX)

## Fund Information

**Fund launch date:** 16 October 2020

**Share class launch date:** 16 October 2020

**Objective:**

The fund seeks current income and conservation of principal in EUR primarily through a diversified portfolio of quality fixed-income securities and a moderate allocation to dividend paying equities by investing up to 100% of its assets in other funds of Capital International Fund.

**Capital Group EUR Portfolio Series:**

The fund is part of the Capital Group EUR Portfolio Series, a group of funds that are designed to help investors achieve their long-term goals. Each portfolio aims to deliver a particular investment objective.

**Fund size:** €5 million
**ISIN:** LU2227291734
**Fund type:** UCITS
**Base currency:** EUR
**Index:** 15% MSCI AC World Index with net dividends reinvested / 32.5% Bloomberg Global Aggregate Bond Total Return Index (EUR hedged) / 32.5% Bloomberg Euro Aggregate Bond Total Return Index / 20% Bloomberg Global Aggregate Bond Total Return Index (1-7 year EUR hedged)

## Fund results

Data cannot be shown for funds with results of less than 12 months.

## Risks and other key information

**The value of investments and income from them can go down as well as up and you may lose some or all of your initial investment. Past results are not a guarantee of future results. If the currency in which you invest strengthens against the currency in which the underlying investments of the fund are made, the value of your investment will decrease. Risks may be associated with investing in fixed income, emerging markets and/or high-yield securities; emerging markets are volatile and may suffer from liquidity problems.**

## About Capital Group

Established in 1931 and employee owned, Capital Group is one of the largest, oldest and most stable investment managers in the world.

### Investment process

Our investment approach is distinguished by a strategic asset allocation, coupled with bottom-up security selection in the underlying funds used in the portfolio. The fund is overseen by the Global Solutions Committee, which is composed of some of our most experienced investment professionals.

## Global Solutions Committee

| | Based in | CG (years)* | Industry (years)* |
|---|---|---|---|
| A.Caye | Geneva | 19 | 30 |
| H.Applbaum | San Francisco | 29 | 37 |
| L.Freitas de Oliveira | Geneva | 30 | 35 |
| P.Chitty | London | 20 | 30 |
| S.Mathur | New York | 11 | 31 |
| S.Watson | Hong Kong | 34 | 36 |
| W.Phoa | Los Angeles | 25 | 30 |

*Data as at 31 December 2023

## Synthetic Risk Indicator (SRI)

| 1 | **2** | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

**Lower risk** — Potentially lower rewards
**Higher risk** — Potentially higher rewards

This risk indicator is based on the assumption that you hold the product for 5 years. Please refer to Glossary for more information.

## Fund ratings

MORNINGSTAR ★★ Silver™

**Analyst-Driven %**
55
**Data Coverage %**
88

Overall rating among 2259 EUR Cautious Allocation - Global funds as at 29 February 2024.
Morningstar Medalist rating™ as at 31 January 2024.

**The information in relation to the index is provided for context and illustration only. The fund is an actively managed UCITS. It is not managed in reference to a benchmark. Please refer to the back of this document for a glossary of terms and additional information.**

# Capital Group EUR Conservative Income Portfolio (LUX)

| Fund breakdown, % | % | Morningstar category |
|---|---|---|
| Capital Group Global Intermediate Bond Fund (LUX) | 18,2 | Global Bond - EUR Hedged |
| Capital Group Global Bond Fund (LUX) | 17,5 | Global Bond - EUR Hedged |
| Capital Group Euro Bond Fund (LUX) | 13,7 | EUR Diversified Bond |
| Capital Group Euro Corporate Bond Fund (LUX) | 13,2 | EUR Corporate Bond |
| Capital Group Global Corporate Bond Fund (LUX) | 7,6 | Global Corporate Bond - EUR Hedged |
| Capital Group Global Total Return Bond Fund (LUX) | 7,4 | Global Flexible Bond - EUR Hedged |
| Capital Group Global High Income Opportunities (LUX) | 5,2 | Global Flexible Bond |
| Capital Group US Corporate Bond Fund (LUX) | 4,6 | Other Bond |
| **Total fixed income funds** | **87,4** | - |

## Reference information

| | |
|---|---|
| **Number of holdings** | 11 |
| **Fiscal year end** | 31 December |
| **Dealing frequency** | Daily |
| **Domicile** | Luxembourg |
| **Investment adviser** | Capital Research and Management Company |

See glossary for more.

## Region breakdown, %

| | Equity | Fixed income |
|---|---|---|
| North America | 6,4 | 36,5 |
| Europe | 1,6 | 32,5 |
| Emerging Markets | 0,5 | 12,1 |
| Japan | 0,3 | 1,8 |
| Pacific ex Japan | 0,2 | 1,2 |
| Other | 0,0 | 2,9 |
| Cash | 4,0 | - |
| **Total** | - | **100,0** |

## Sector breakdown, %

| | Total | Asset class |
|---|---|---|
| **Equity** | **9,0** | **100,0** |
| Energy | 0,6 | 6,9 |
| Materials | 0,3 | 2,8 |
| Industrials | 1,0 | 10,9 |
| Consumer Discretionary | 0,5 | 5,8 |
| Consumer Staples | 1,0 | 10,6 |
| Health Care | 1,3 | 14,4 |
| Financials | 1,4 | 15,2 |
| Information Technology | 1,8 | 19,6 |
| Communication Services | 0,5 | 5,1 |
| Utilities | 0,5 | 5,2 |
| Real Estate | 0,3 | 3,4 |
| **Fixed income** | **87,0** | **100,0** |
| Credit | 36,2 | 41,7 |
| Emerging Market Debt | 12,9 | 14,8 |
| Government | 23,5 | 27,0 |
| High Yield | 5,0 | 5,8 |
| Securitized | 9,3 | 10,7 |
| **Cash and equivalents** | **4,0** | - |
| **Total** | **100,0** | - |

## Share class information (further share classes available at capitalgroup.com/europe)

| Class | NAV | Management fee p.a. | TER | Dividend yield | Min. investment | Bloomberg | ISIN | SEDOL |
|---|---|---|---|---|---|---|---|---|
| Z (Acc) | €9,27 | 0,650% | 0,83% | n/a | none | CGECIPZ LX | LU2227291734 | BM9C7M1 |
| Zd (Inc) | €8,78 | 0,650% | 0,83% | 2,5% | none | CGECIZD LX | LU2227291817 | BM9C7N2 |

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment. In addition to the Total Expense Ratio (TER), entry charges may apply according to provisions described in the Prospectus. Data is likely to change over time and does not constitute a commitment from the management company. Total Expense Ratio (TER) is calculated over the last 12 months with a one month lag. TER data is therefore as at 31 January 2024. Hedged share classes may be available.

# All Funds Glossary

**Asset class** – A group of financial instruments which have similar financial characteristics and behave similarly in the market place. Examples include fixed income, equity and multi-asset.

**Balanced** – Funds investing in a flexible mix of equities and fixed income securities.

**Base currency** – The base currency of a mutual fund refers to the currency in which the fund's net asset value (NAV) is calculated.

**Bloomberg code** – Issued by Bloomberg, this is a code that uniquely identifies a specific securities issue.

**Composite** – A single group of discretionary portfolios that collectively represent a particular investment strategy or objective.

**Derivatives** – A derivative is a contract between two or more parties whose value is based on an agreed-upon underlying financial asset (like a security) or set of assets (like an index). Common underlying instruments include bonds, commodities, currencies, interest rates, market indexes, and stocks.

**Dividend** – A sum of money paid regularly by a company to its shareholders out of its profits (or reserves).

**Dividend yield** – Dividend yield represents the ratio of dividends paid over the last 12 months to the net asset value as of the last month end. However, an annualised dividend yield is calculated on the basis of the most recent dividend payment when, in the last 12 months, i) a share class has been launched for the first time or ii) a share class changed its dividend payment frequency or iii) the dividend payment frequency was modified as a result of a corporate event (for instance a special dividend distribution or a closure and relaunch of the share class).

**Effective duration** – Effective duration provides a measure of interest-rate sensitivity. The longer duration is, the more sensitive to shifts in interest rates.

**Emerging market** – An emerging market economy is the economy of a developing nation that is becoming more engaged with global markets as it grows.

**EMD** – Emerging market debt (EMD) is a term used to describe bonds issued by countries with developing economies as well as by corporations within those nations.

**Equity** – Shares of ownership in a company.

**Fixed income funds** – Funds investing primarily in fixed income securities.

**Fixed income securities** – A debt instrument issued by a government, corporate or other entity.

**Fund** – A financial vehicle made up of a pool of money collected from many investors to invest in securities such as stocks and bonds.

**Fund income yield** – Income Yield is total income earned by the fund, net of withholding taxes and before management fees and expenses, divided by average net assets over the past 12 months.

**Growth funds** – Equity funds focused on long-term capital appreciation.

**Growth and income funds** – Equity funds focused on generating long-term returns from a combination of capital appreciation and dividend income.

**Hedging –** A method of reducing unnecessary or unintended risk, in this case particularly as it pertains to currency.

**High yield** – A high yield bond is one with a lower credit rating than an investment grade bond. High yield bonds typically offer a higher rate of interest because of a greater risk of default.

**Index** – An index represents a particular market or segment of it, and is a tool used to describe the market and compare returns on specific investments.

**International Securities Identification Number (ISIN) Code** – A code that uniquely identifies a specific securities issue.

**Key Investor Information Document (KIID) / Key Information Document (KID) –** Document that provides key information about investment funds.

**Liquidity** – Liquidity describes the degree to which an asset or security can be quickly converted into cash without a significant concession in price.

**Multi-asset income** – Funds aiming to provide current and/or growing income by investing in a flexible mix of equities and fixed income securities.

**Net asset value (NAV)** – The month-end NAV is an additional, information-only NAV of the fund. It is calculated on the last week-day of the month, using the same methodology as used by indices, to enable investors to carry out comparisons with relevant benchmarks. No dealing activity can be based on such net asset value per share.

**PRIIPs –** Packaged retail investment and insurance-based products make up a broad category of financial assets provided to consumers in the European Union.

**Securitised** – Financial securities that are created by securitising individual loans (debt).

**SEDOL** – Stock Exchange Daily Official List

**SFDR** - Sustainable Finance Disclosure Regulation

**Share class** – Each Capital Group fund has different share classes, such as B and Z. Each share class will have different levels of minimum investment, fees and expenses, and returns will differ.

"Acc" are accumulating share classes.
"Inc" are dividend-distributing share classes (either net dividend, "d" or gross dividend "gd").
"d" are dividend distributing share classes (net dividends).
"gd" are dividend-distributing classes (gross dividends).
"gdh" are dividend-distributing hedged classes (gross dividends).
"gdm" are dividend-distributing with a monthly frequency (gross dividends).

**Standard deviation** – Standard deviation is calculated after fees and is a measure of how much an investment's returns can vary from its average return.

**Synthetic Risk Indicator (SRI) –** 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. The figure in the table rates the likelihood of losing money in the future based on the Net Asset Value of this Share Class over the last ten years with the following ratings: 1 the lowest risk; 2 a low risk; 3 a medium-low risk; 4 a medium risk; 5 as a medium-high risk; 6 the second-highest risk; 7 the highest 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 SRI indicator.

**Synthetic Risk & Reward Indicator (SRRI)** – SRRI is a component of the UCITS KIID and illustrates a fund's risk and reward profile.

**Total expense ratio (TER)** – A measure of the total costs associated with running the fund, including marketing and distribution costs.

**Total return** – The overall actual rate of return of an investment over a given evaluation period.

**Turnover** – Turnover is calculated over the last 12 months as the lesser of monthly purchases and sales divided by the average net assets.

**UCITS** – Undertakings for Collective Investment in Transferable Securities (UCITS) is a regulatory framework that allows for the sale of cross-Europe mutual funds.

**Yield** – The income returned on an investment, such as the interest or dividends received from holding an asset. The yield is usually expressed as an annual percentage rate based on the investment's cost, current market.

# Regulatory information

This material is issued for information purposes only by Capital International Management Company Sàrl ("CIMC"), which is regulated by the Commission de Surveillance du Secteur Financier ("CSSF" – Financial Regulator of Luxembourg). CIMC manages the fund(s), which is a (are) sub-fund(s) of Capital International Fund (CIF), organised as an investment company with variable capital (SICAV) under the laws of the Grand Duchy of Luxembourg and authorised by the CSSF as a UCITS. All information is as at the date indicated unless otherwise stated and subject to change.

In Europe, facilities to investors (tasks according to Article 92 of the Directive 2019/1160, points b) to f)), are available at www.eifs.lu/CapitalGroup

**For Italy:** A full list of Paying Agents and Distributors is located on the website stated.
**For Spain:** To obtain a list of distributors of the fund please visit CNMV.es. Capital International Fund (CIF) is registered with the Comisión Nacional del Mercado de Valores ('CNMV') under the number 983.
**For Switzerland:** the Representative in Switzerland: Capital International Sàrl, 3 place des Bergues, 1201 Genève. Paying agent in Switzerland for CIF: JPMorgan (Suisse) SA, 8 rue de la Confédération, 1204 Genève.
**For UK:** Most protections provided by the UK regulatory system do not apply to investment in the fund and compensation will not be available under the UK Financial Services Compensation Scheme. Approved for issue in the United Kingdom by Capital International Limited, Registered office 1 Paddington Square, London W2 1GL. Authorised and regulated by the Financial Conduct Authority.

**For Taiwan**: Inquiries regarding investment in any fund product available for sale in Taiwan should be addressed to our local Master Agent, Ezfunds Securities Investment Consulting Enterprise Ltd., 5F.-1, No.22, Ln. 407, Sec. 2, Tiding Blvd., Neihu Dist., Taipei City 114, Taiwan

The list of countries where the Fund is registered for distribution can be obtained at all times from CIMC or online at www.capitalgroup.com

**Risk factors you should consider before investing:**

- **This material is not intended to provide investment advice or be considered a personal recommendation.**
- **The value of investments and income from them can go down as well as up and you may lose some or all of your initial investment.**
- **Past results are not a guide to future results.**
- **If the currency in which you invest strengthens against the currency in which the underlying investments of the fund are made, the value of your investment will decrease. Currency hedging seeks to limit this, but there is no guarantee that hedging will be totally successful.**
- **The Prospectus – together with any locally-required offering documentation – set out risks, which, depending on the fund, may include risks associated with investing in fixed income, derivatives, emerging markets and/or high-yield securities; emerging markets are volatile and may suffer from liquidity problems.**

**Other important information**
All Capital Group trademarks are owned by The Capital Group Companies, Inc. or an affiliated company. All other company names mentioned are the property of their respective companies.

**The information in relation to the index is provided for context and illustration only. The fund is an actively managed UCITS. It is not managed in reference to a benchmark.**

**Investors acquire shares of the fund, not the underlying assets.**

The fund(s) is (are) offered by Prospectus, together with any locally-required offering documentation. In Europe, this is the UCITS Key Investor Information Document (KIID)/PRIIPs Key Information Document (KID). The Prospectus, latest annual and semi-annual reports are available free of charge and in English at www.capitalgroup.com (KIIDs/KIDs are available in the local language of each European country in which the fund(s) is (are) registered), and should be read carefully before investing. The material is not intended to be distributed or used by persons in jurisdictions which prohibit its distribution. These documents, together with any documents relevant to local legislation, contain more complete information about the fund(s), including relevant risks, charges and expenses, and should be read carefully before investing. However, these documents and other information relating to the fund(s) will not be distributed to persons in any country where such distribution would be contrary to law or regulation. If you act as representative of a client it is your responsibility to ensure that the offering or sale of fund shares complies with relevant local laws and regulations.

**For European investors, a summary of Fund Shareholder Rights is available in English, French, German, Italian and Spanish at https://www.capitalgroup.com/eu/investor-rights/**

**CIMC may decide to terminate its arrangements for marketing any or all of the sub-funds of Capital International Fund in any EEA country where such sub-fund(s) is/are registered for sale at any time, in which case it will do so in accordance with the relevant UCITS rules.**

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