

30 September 2024

# News about your investment

Dear Investor,

We are writing to inform you of some changes to your investment in Capital International Fund. **No action is required, although you may wish to take one of the optional actions described below.** The changes are described more fully below and on the next page.

If you have questions after reading this notice, feel free to contact your financial adviser or other local representative, or contact the Company as indicated below.

Sincere best wishes,

The Board of Directors

## Changes to the Prospectus

**Changes to how certain expenses are charged to the funds**, without any increase in the cost to investors (beyond minor rounding adjustments).

See detailed information on next page(s). For a copy of the prospectus, contact the Company.

### Your options

- 1 Take no action**, if you are comfortable with the proposed changes.
- 2 Switch or redeem (withdraw) your investment.** The funds do not usually charge switch or redemption fees on transactions except for some types of classes which may be subject to a switch fee. Consult your intermediary, financial adviser or local representative.

You may want to review these changes with your tax adviser and your financial adviser or local representative. Note that redeeming or switching shares could have tax consequences.

#### THE COMPANY

**Name** Capital International Fund (CIF)

**Legal form** SICAV

**Fund type** UCITS

**Registration number (RCS Luxembourg)** B 8833

**Registered office**

6C, route de Trèves

L-2633 Senningerberg, Luxembourg

**Fax** +352 46 26 85 432

**Phone** *Investors in Singapore* +65 6535-3777

*Investors in Hong Kong* +852 2842 1029

*All other investors* +41 22 807 4800

**Email** [client\\_operations@capgroup.com](mailto:client_operations@capgroup.com)

For queries related to your account:

**Phone** *Investors based in the EU and Switzerland*

00 800 243 38637 (toll free)

*All other investors* +352 46 26 85 611

**Email** [capital.ta@capgroup.com](mailto:capital.ta@capgroup.com)

► Changes come into force on 1 January 2025

## Changes to how certain expenses are charged to the funds

From 1 January 2025, some underlying costs that are included in the Total Expense Ratio (TER)<sup>1</sup> will be aggregated into a new single annual administration charge. These costs include, for example, the fees charged by service providers to the funds for custody and transfer agency services.

Currently such costs are charged individually to each share class in each fund and paid directly by the funds. This is administratively complex and results in daily fluctuations in the TER of individual share classes.

Instead, from 1 January 2025, most of such expenses will be charged to the funds' management company, which will in turn charge a single aggregated administration charge to each fund and share class. This will simplify today's complex daily process and smooth the TER. This new approach is becoming standard market practice for funds in Luxembourg. A comparison of the current and future model is detailed below.

Importantly, this change is not intended to increase the TER of the funds. Indeed, the TER will continue to be capped by Capital Group and regularly assessed to ensure it remains competitive. This change will not increase actual costs to investors, beyond minor rounding adjustments. The initial annual administration charge will be set based on the latest available TER of the share class you are invested in, ensuring that the cost of your investment will not increase beyond minor rounding adjustments.

We will review the effective rate of the annual administration charge on a periodic basis to reflect that evolution of the actual costs incurred by the funds and Capital Group's subsidy of these expenses. The effective rate of the annual administration charge will be disclosed in CIF annual and semi-annual reports.

The maximum rate that can be charged will be disclosed in each fund information sheet of the prospectus. This new maximum rate will replace the current maximum fund administration, depositary and custody fee rates currently in force and provide additional clarity to investors. As already highlighted, this new maximum rate will not increase the total costs to investors, beyond minor rounding adjustments.

Current	New
	Management fee
Fund Administration fees	Aggregated in the annual administration charge
Depositary, Custody & Paying Agency costs	
Legal, Audit and other quality control fees	
Costs related to shareholder documentation	
Costs related to registration of share classes in foreign jurisdictions	
Investor Servicing & Platform costs	
Governmental charges	
Other expenses arising from the administration, operation or representation of CIF	
Transaction costs associated with buying and selling portfolio securities, including brokerage fees, commissions, interest, taxes, governmental duties, charges and levies	
Costs related to operating hedged equivalent share classes (where applicable)	
Directors' costs	
Taxe d'abonnement	
Extraordinary expenses	

<sup>1</sup> The TER is a measure of the total costs associated with running the funds. It includes i) the management fee and ii) other expenses including operational, administrative, and professional services to the funds.