



Capital Group European Growth and Income Fund (LUX)

Important note:

- The investment made by the Fund in equity securities may incur significant losses due to fluctuation in equity values and exchange rates of currencies in which these investments are denominated.
- While the Fund uses derivative instruments in a prudent manner and only for hedging and/or efficient portfolio management purposes, in an adverse situation, derivative instruments may expose the Fund to a risk of significant loss.
- The Fund may at its discretion pay dividends out of and/or effectively out of capital. This amounts to a return of part of the original investment of an investor or distribution of capital gains. This may result in an immediate reduction in the net asset value per share.
- The currency hedging process used for currency hedged share classes may not give a precise hedge; there is no guarantee that hedging will be totally successful.
- Investors should not make any investment decision solely based on this document.

Fund information

Fund launch date: 30 October 2002

Share class launch date: 30 October 2002

Objective:

The fund seeks to achieve long-term growth of capital and income by investing in companies domiciled and/or having their principal place of business in Europe. Preservation of capital is also a priority.

Fund size: €136 million

Base currency: EUR

Fund type: UCITS

ISIN: LU0157028266

Index: MSCI Europe Index with net dividends reinvested

Fund results in EUR in calendar year periods (B share class) (%)

	2020	2021	2022	2023	2024
Fund	-6.7	22.0	-6.0	11.5	5.8
Index	-3.3	25.1	-9.5	15.8	8.6

Past results are not a guarantee of future results.

Results shown are for the specified share class. Results may differ for other share classes, such as currency-hedged or dividend-paying share classes.

Fund results are shown at the share class level after fees and expenses and are calculated as the increase or decrease in net asset value of the share class over the relevant period. The results expressed in a currency other than the US/HK dollar would be affected by fluctuations in the currency exchange rate between the said currency and the US/HK dollar. The computation basis of the results is based on the relevant period, NAV-to-NAV, with dividends reinvested. See glossary for details.

The information in relation to the index is provided for context and illustration only. The fund is actively managed. 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.

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.

The Capital System™

Our distinctive investment approach combines independence and teamwork. Portfolios have multiple managers, each investing in their strongest convictions. By reflecting diverse viewpoints, portfolios offer the potential for more consistent results across market cycles.

Portfolio managers

	Based in	CG (years)*	Industry (years)*
A.Barroso	London	30	30
N.Grace	London	31	35
E.de Pomyers	London	16	20

*Data as at 31 December 2024

Fund ratings



Analyst-Driven %

55

Data Coverage %

100

Overall rating among 1755 Europe Large-Cap Blend Equity funds as at 31 July 2025.

Morningstar Medalist Rating™ as at 30 June 2025.

Capital Group European Growth and Income Fund (LUX)

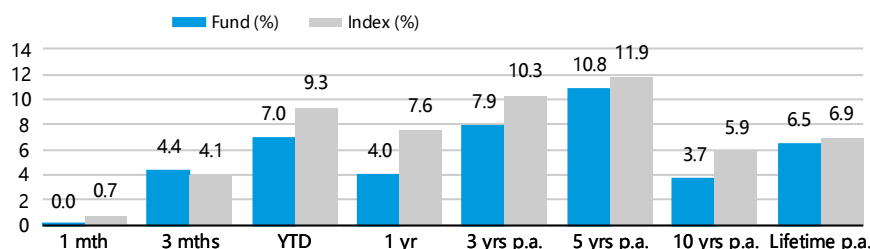
Top 10 holdings

	Sector	% Fund
Imperial Brands	Consumer Staples	5.5
Next PLC	Consumer Discretionary	4.1
ASML	Information Technology	3.8
ING	Financials	3.7
Engie	Utilities	3.6
Antofagasta	Materials	3.5
Novo Nordisk	Health Care	3.1
Natwest Group	Financials	3.0
Diploma	Industrials	2.8
Melrose	Industrials	2.5

Total 35.7

Supplementary information

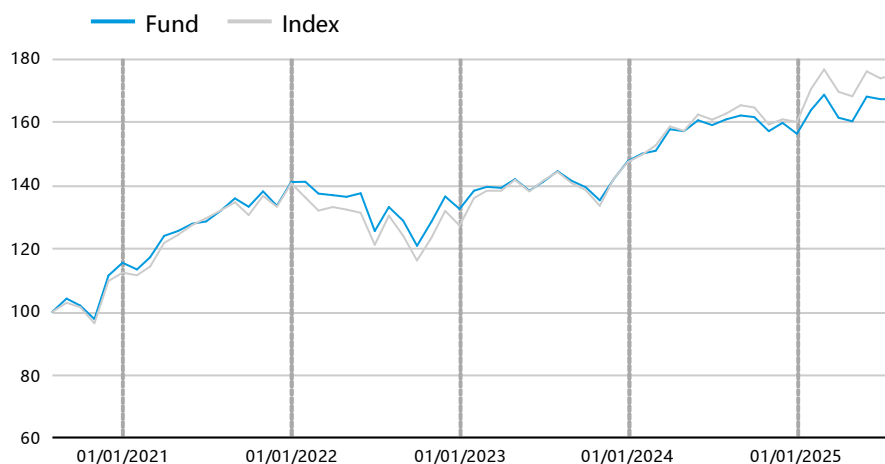
Fund results



Past results are not a guarantee of future results.

Please refer to page 1 for more information on results calculation and indices, where applicable.

The value of a hypothetical 100 EUR investment



Past results are not a guarantee of future results.

Fund results are at the share class level shown after fees and expenses and are calculated as the increase or decrease in net asset value since the inception of the share class over the relevant period. The computation basis of the results is based on the relevant period, NAV-to-NAV, with dividends reinvested. Performance is shown for the past 5 years or since inception for share class launched within the period. Please refer to page 1 for more information on indices, where applicable.

Reference information

Number of holdings	61
Fiscal year end	31 December
Dealing frequency	Daily
Domicile	Luxembourg
Investment adviser	Capital Research and Management Company
Turnover*	26.2%
Standard deviation (3 years)	10.6
Standard deviation (5 years)	12.6

See glossary for more.

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

Sector breakdown (%)

	Fund	Index
Energy	3.0	4.4
Materials	10.6	5.4
Industrials	18.3	19.5
Consumer Discretionary	10.1	8.0
Consumer Staples	10.1	9.7
Health Care	8.0	13.2
Financials	18.5	23.6
Information Technology	7.2	6.9
Communication Services	3.0	4.1
Utilities	7.5	4.4
Real Estate	-	0.8
Cash and equivalents	3.9	-
Total	100.0	100.0

Region breakdown (%)

	Fund	Index
United Kingdom	42.5	22.6
France	15.7	16.8
Germany	10.3	15.7
Netherlands	7.5	6.8
Switzerland	6.4	14.3
Denmark	3.1	2.9
Italy	2.8	4.8
Spain	2.3	5.2
Sweden	2.3	5.4
Other	3.2	5.4
Cash and equivalents	3.9	-
Total	100.0	100.0

All Funds Glossary

Aligned companies – their core business is currently majority-aligned to the UN SDGs.

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

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 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.

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.

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

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.

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

SEDOL – Stock Exchange Daily Official List

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.

"m" are share classes where dividends will be distributed monthly.

"h" are hedged equivalent share classes. It seeks to limit exposure to currencies other than the currency referred to in the designation of each relevant Class.

"d" are share classes where the dividend will generally represent all of the net investment income (i.e., investment income net of withholding taxes and expenses) of such Classes. A given Class may not actually pay a dividend in

any given accounting period if it has no, or insignificant, net investment income.

"gd" are share classes where the dividend will generally represent a substantial part of the gross investment income (i.e., investment income net of withholding taxes but gross of expenses) of such Classes. A given Class may not actually pay a dividend in any given accounting period if it has no, or insignificant, gross investment income. The payment of dividends out of gross investment income implies that all or part of the fees and expenses are charged to capital (i.e. accumulated capital gains or initial investment).

"fd" are share classes where the dividend will generally be fixed and may exceed the gross investment income (i.e. investment income net of withholding taxes but gross of expenses) of such Classes. The payment of a fixed dividend implies that any payment in excess of the net investment income may include capital gains, as well as partially be paid out of capital.

"fyd" are share classes with a variable dividend based on a fixed percentage of the Net Asset Value per Share. It may exceed the gross investment income (i.e. net of withholding taxes but gross of expenses) of such classes. The payment of dividend in this manner implies that any payment in excess of the net investment income may include capital gains and/or payments out of capital. The fixed percentage applied is intended to achieve a predictable annual dividend yield, which is subject to the Management Company's discretion.

"fdx" are share classes where the dividend will generally be fixed based on a pre-determined annual percentage of Net Asset Value per Share and may exceed the gross investment income (i.e. investment income net of withholding taxes but gross of expenses) of these Classes. The payment of a fixed dividend implies that any payment in excess of the net investment income may include capital gains, as well as partially be paid out of capital. These Classes will only be available to investors purchasing or holding through specific Asian distribution networks, and to other investors at the discretion of the Management Company.

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

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.

Transitioning companies – those who are transitioning their business to higher positive alignment to the UN SDGs over the long term, with material near- to medium-term change expected.

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.

UN Global Compact – Conceived by the United Nations, a call to companies to align standards and operations with universal principles on human rights, labour, environment and anti-corruption.

UN Sustainable Development Goals (SDGs) – A collection of 17 interlinked objectives adopted by the United Nations in 2015 designed as a universal call to action to end poverty, protect the planet, and ensure that by 2030 all people enjoy peace and prosperity

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 cost of investment, current market.

Yield to worst – The lowest possible yield that can be received on a bond that fully operates within the terms of its contract without defaulting.

Capital Group European Growth and Income Fund (LUX)

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

Class	NAV	Management fee p.a.	TER	Dividend yield	Min. investment	Bloomberg	ISIN	SEDOL
B (Acc)	€41.41	1.300%	1.65%	n/a	none	CIFEIB2 LX	LU0157028266	B1KKQF3
Bd (Inc)	€30.18	1.300%	1.65%	1.6%	none	CIEIBDE LX	LU0193726345	B01BD02
Bgdm (Inc)	€31.35	1.300%	1.65%	3.5%	none	CIEBFDE LX	LU1669197896	BDH3SJ7

Dividend yield is the income return on the share class and is shown for distributing share classes only. Dividend Yield is annualized and corresponds to the sum of all dividend distributions from the last 12 months, divided by the NAV per share as at the reporting date (month-end). Except where the rate of dividend payment is fixed, dividend amount or dividend rate is not guaranteed. Dividends may be paid out of, or effectively out of, capital. If so, this amounts to a return or withdrawal of part of the original investment of an investor or from any capital gains attributable to it. Any dividend distributed may result in an immediate reduction of the net asset value per share. Where hedged share classes are listed, for the purpose of currency hedging all assets attributable to them in this fund will be deemed to constitute exposure to USD. The fund will aim to hedge 100% (with reasonable margin of tolerance) of this deemed currency exposure back into the currency referred to in the designation of each relevant Class.

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. Hedged share classes may be available.

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 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. 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.**

This communication is intended for the internal and confidential use of the recipient and not for onward transmission to any other third party. In Hong Kong, this communication has been prepared by Capital International, Inc. (CIInc), a member of Capital Group, a company incorporated in California, United States of America. The liability of members is limited. In Singapore, this communication has been prepared by Capital Group Investment Management Pte. Ltd. (CGIMPL), a member of Capital Group, a company incorporated in Singapore. This advertisement or publication has not been reviewed by the Monetary Authority of Singapore, the Securities & Futures Commission of Hong Kong, or any other regulator.

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The fund(s) is (are) offered only by Prospectus, together with any locally required offering documentation. In Singapore, this is the Product Highlights Sheet (PHS). In Hong Kong, this is the Product Key Facts Statement (KFS). These documents are available free of charge and in English at capitalgroup.com, and should be read carefully before investing.

The material is not intended to be distributed or used by persons in jurisdictions that prohibit its distribution. 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.

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

For Hong Kong: CIInc is the appointed Hong Kong Representative of the Fund.

For Singapore: CGIMPL is the appointed Singapore Representative of the Fund.

The list of countries where the Fund is registered for distribution can be obtained online at <http://www.capitalgroup.com>

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capitalgroup.com/asia



資本集團歐洲增長及收益基金(盧森堡)

重要事項

- 本基金的股票證券投資可能因股票價值波動以及所投資的股票證券計值貨幣匯率波動所影響而招致巨額損失。
- 雖然本基金以審慎方式運用衍生工具進行投資、對沖及/或有效率地管理投資組合的用途，在不利的情況下，衍生工具可能令本基金承受巨額損失的風險。
- 本基金可酌情決定從資本及/或實際從資本支付股息。這相當於退還投資者部分原有的投資或分派資本收益。上述分派可導致每股資產淨值即時減少。
- 就貨幣對沖股份類別採用的貨幣對沖程序未必能確切地進行對沖，並不保證對沖會完全成功。
- 投資者不應單憑本文件而作出任何投資決定。

基金資料

基金成立日期: 2002年10月30日

股份類別成立日期: 2002年10月30日

目標：

本基金旨在透過投資於註冊地及/或主要營業地為歐洲的公司，以達致長期資本及收益增長。此外，資本保值亦是基金的首要考慮。

基金規模: 1.4 億歐元

基礎貨幣: 歐元

基金類別: UCITS

ISIN編號: LU0157028266

指數: MSCI歐洲指數 (股息淨額再投資)

以歐元計算的曆年回報 (B 股份類別) (%)

	2020	2021	2022	2023	2024
基金	-6.7	22.0	-6.0	11.5	5.8
指數	-3.3	25.1	-9.5	15.8	8.6

過往業績並非將來業績的保證。

所顯示的回報屬指定股份類別。其他股份類別的回報，如貨幣對沖或派息股份類別，可能存有差異。

所示基金回報是指股份類別回報，已扣除費用和開支，並計算在相關期間內股份類別資產淨值的升幅或跌幅。以美元/港元以外貨幣計算的回報可能會受到該貨幣與美元/港元之間的貨幣匯率波動所影響。基金回報按相關期間的資產淨值對資產淨值計算，並包括股息再投資。詳情請參閱詞彙表。

與指數相關的資料僅為本文說明而提供。本基金採用主動方式管理，並非參照基準管理。詞彙表和額外資料請參閱本文件後頁。

資本集團簡介

資本集團在1931年成立，由員工擁有，是全球最大、歷史最悠久和最穩定的資產管理公司之一。

多重基金經理制度 (The Capital System™)

我們別樹一幟的投資方針糅合獨立性及團隊合作的優勢。投資組合由多名基金經理同時分擔管理，投資於自己最堅定看好的領域。投資組合反映多元化觀點，有望在不同市場週期締造更持續貫徹的回報。

基金經理

	駐於	任職資本集團年資(年)*	從業年資(年)*
A.Barroso	倫敦	30	30
N.Grace	倫敦	31	35
E.de Pomyers	倫敦	16	20

*數據截至2024年12月31日

基金評級



分析員主導%

55

數據覆蓋%

100

截至2025年07月31日的1755隻歐洲大型均衡型股票基金整體評級。

晨星基金研究評級™截至 2025年06月30日。

資本集團歐洲增長及收益基金(盧森堡)

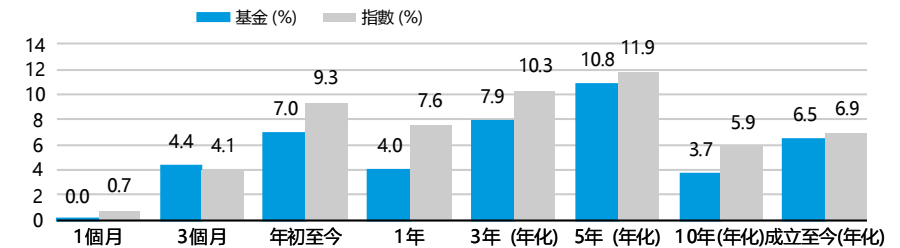
十大投資

	行業	佔基金%
Imperial Brands	必需消費品	5.5
Next PLC	非必需消費品	4.1
ASML	資訊科技	3.8
ING	金融	3.7
Engie	公用事業	3.6
Antofagasta	材料	3.5
Novo Nordisk	醫療保健	3.1
Natwest Group	金融	3.0
Diploma	工業	2.8
Melrose	工業	2.5

總計 35.7

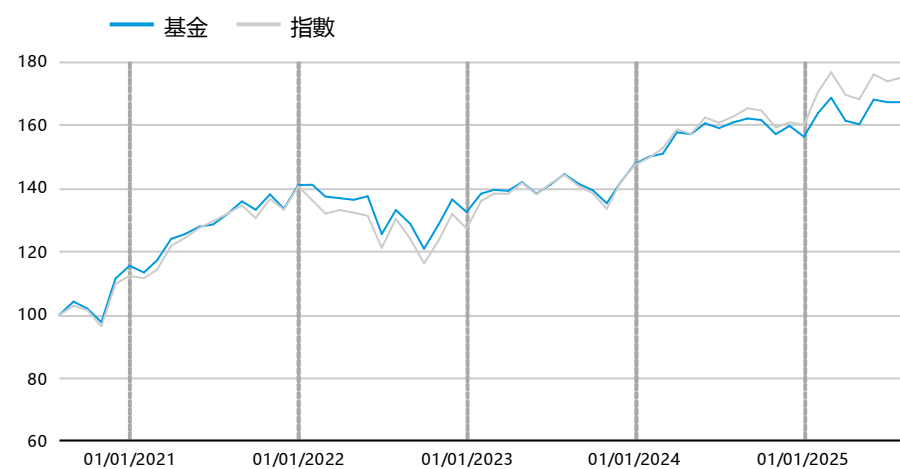
補充資料

基金業績



過往業績並非將來業績的保證。
有關計算回報和指數的詳情（如適用），請參閱第1頁。

假設投資100歐元的價值



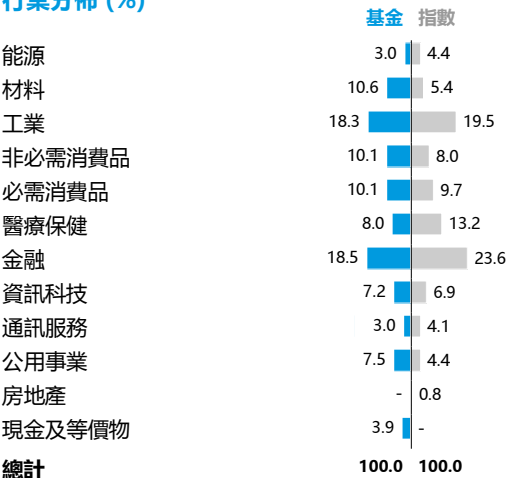
過往業績並非將來業績的保證。
所示基金回報是指股份類別回報，已扣除費用和開支，並計算在相關期間內股份類別自成立以來資產淨值的升幅或跌幅。基金回報按相關期間的資產淨值對資產淨值計算，並包括股息再投資。詳情請參閱詞彙表。顯示過去五年或期內推出基金的自成立以來的表現。有關計算回報和指數的詳情（如適用），請參閱第1頁。

參考資料

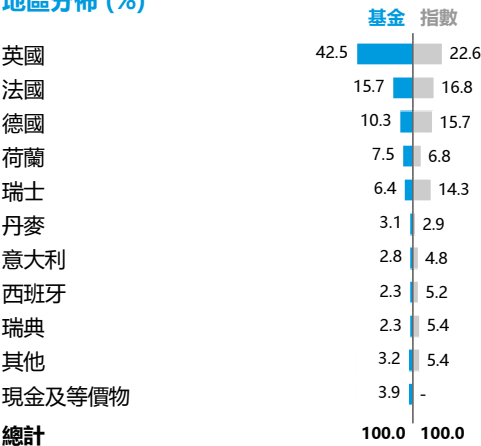
持倉數目	61
財政年結日	12月31日
交易頻率	每日
註冊地	盧森堡
投資顧問	Capital Research and Management Company
週轉率*	26.2%
標準差 (3年)	10.6
標準差 (5年)	12.6

請參見詞彙表獲取更多信息。
*週轉率以過去12個月的每月買入及賣出中較小之數值，除以平均資產淨值計算。

行業分佈 (%)



地區分佈 (%)



與目標一致的公司 – 其核心業務目前大致與聯合國可持續發展目標一致。

基礎貨幣 – 互惠基金的基礎貨幣是指用作計算基金資產淨值的貨幣。

彭博編號 – 由彭博發出，是識別一項特定證券發行的唯一代碼。

組合 – 一組共同代表特定投資策略或目標的全權委託投資組合。

衍生工具 – 衍生工具是雙方或多方之間的合約，其價值按協定的相關金融資產（如證券）或一組資產（如指數）計算。常見的相關資產工具包括債券、商品、貨幣、利率、市場指數和股票。

股息 – 公司定期從利潤（或儲備）中撥付予其股東的款項。

有效存續期 – 有效存續期為利率敏感度提供指標。存續期越長，對利率變化的敏感度越高。

新興市場 – 新興市場經濟體是指發展中國家經濟體，隨著國家不斷發展，其經濟與環球市場的聯繫日趨緊密。

新興市場債券 – 新興市場債券是指由發展中經濟體的國家，以及該等國家的企業所發行的債券。

股票 – 一家公司的擁有權份額。

固定收益證券 – 由政府、企業或其他機構發行的債務工具。

基金 – 集合許多投資者的資金所組成的金融工具，以投資於股票和債券等證券。

對沖 – 降低不必要或意料之外的風險的方法，尤其是在這情況下，降低與貨幣有關的風險。

高收益債券 – 高收益債券是指信貸評級低於投資級債券的債券。高收益債券的違約風險較大，因此一般提供較高利率。

指數 – 指數代表特定市場或市場領域，而且是用以闡述市場和比較特定投資回報的工具。

國際證券識別 (ISIN) 編號 – 識別一項特定證券發行的唯一代碼。

流動性 – 流動性闡述一項資產或證券在價格並無顯著下跌的情況下，可迅速轉換為現金的程度。

資產淨值 – 月底資產淨值是僅供參考的額外基金資產淨值資料。採用與指數相同的方法，在月內最後一個工作日計算，確保投資者可與相關指數進行比較。概無買賣活動可以該每股資產淨值作為基準。

證券化 – 將個人貸款（債務）證券化的金融證券。

SEDOL編號 – 證券交易所每日官方牌價（Stock Exchange Daily Official List）。

標準差 – 標準差按已扣除費用的數值計算，是衡量投資回報偏離平均回報的指標。

股份類別 – 資本集團各基金均設有不同的股份類別，例如B類和Z類股份。各股份類別的最低投資額、費用和開支水平存在差異，回報亦有所不同。

「Acc」是累算股份類別。

「Inc」是派息股份類別。

「d」是股息一般代表該類別所有淨投資收益（即扣除預扣稅和開支後的投資收益）的股份類別。該類別若沒有或只有微量的淨投資收益，實際上可能不會在任何特定會計期內支付股息。

「gd」是股息一般代表該類別大部分總投資收益（即扣除預扣稅後但未扣除開支的投資收益）的股份類別。該類別若沒有或只有微量的總投資收益，實際上可能不會在任何特定會計期內支付股息。從總投資收益支付股息意味著所有或部分費用和開支將計入資本賬下（即累計資本收益或首次投資額）。

「fd」是股息一般固定，可能超過該類別的總投資收益（即扣除預扣稅後但未扣除開支的投資收益）的股份類別。支付固定股息意味著任何超過淨投資收益的付款可能包括資本收益，以及部分從資本支付的款額。

「fyd」是股息將根據每股資產淨值的固定百分比並可能超過該等類別的總投資收入（即扣除預扣稅但未扣除開支前）的股份類別。支付股息意味著任何超過淨投資收入的付款可包括資本收益，及／或從資本支付的付款，這可能導致已投資資本隨著時間減少。固定百分比旨在實現可預測的年度股息收益率，而該收益率會根據管理公司的決定而變更。

「fdx」是股息一般將根據每股資產淨值的預先設定年度百分比固定，並可能超過該等類別的總投資收入（即扣除預扣稅但未扣除開支前的投資收入）。支付固定股息意味著任何超過淨投資收入的付款可包括資本收益，以及部分從資本支付。該等類別將僅供透過特定亞洲分銷網絡認購或持有的投資者以及管理公司酌情決定的其他投資者認購。

「m」是每月派息的股份類別。

「h」是對沖同等股份類別，致力限制有關類別指定貨幣以外其他貨幣的風險。

總開支比率 – 用以衡量營運基金相關總成本的指標，總成本包括市場推廣及分銷成本。

總回報 – 一項投資在特定評估期內的整體實際回報率。

轉型中的公司 – 正在將業務轉型為與聯合國可持續發展目標長線更趨一致的公司，預計這些公司將在中短期內出現重大變化。

週轉率 – 週轉率以過去12個月的每月買入及賣出中較小之數值，除以平均資產淨值計算。

UCITS – 可轉讓證券集體投資計劃（UCITS）是一個允許銷售歐洲跨境互惠基金的監管框架。

聯合國《全球契約》 – 由聯合國制定，呼籲公司將標準和營運與人權、勞工、環境及反貪腐的普遍原則保持一致。

聯合國「可持續發展目標」 (SDGs) – 聯合國於2015年通過的17個相互關聯的目標，旨在呼籲世界各地人士採取行動，以消除貧窮、保護地球，並確保在2030年之前建立和平及繁榮的社會。

收益率 – 一項投資所獲取的收益，例如持有一項資產的所得利息或股息。收益率一般按投資成本和目前市況，以年度百分率表示。

最低收益率 – 在並無違約的情況下，債券完全按照合約條款運作可獲得的最低收益率。

資本集團歐洲增長及收益基金(盧森堡)

股份類別資料 (查閱其他股份類別資料, 可瀏覽capitalgroup.com/asia)

類別	資產淨值	年度管理費	總開支比率	股息收益率	最低投資額	彭博編號	ISIN編號	SEDOL編號
B (Acc)	41.41歐元	1.300%	1.65%	不適用	不設	CIFEIB2 LX	LU0157028266	B1KKQF3
Bd (Inc)	30.18歐元	1.300%	1.65%	1.6%	不設	CIEIBDE LX	LU0193726345	B01BD02
Bgdm (Inc)	31.35歐元	1.300%	1.65%	3.5%	不設	CIEBFDE LX	LU1669197896	BDH3SJ7

股息收益率是股份類別的收益回報, 僅為分派股息的股份類別顯示。股息收益率以年化計算, 即為過去12個月分派股息總和除以報告月底的每股資產淨值所得。除非派息率為固定, 否則派息金額或派息率不獲保證。股息可能從資本或實際上從資本中支付, 這相當於退還或提取投資者部分原有投資或任何歸屬於該原有投資的資本收益。任何股息分派可能導致每股資產淨值即時減少。如有列出對沖股份類別, 就貨幣對沖目的而言, 該基金所佔的所有有關資產將被視為構成美元風險。基金旨在將100%的貨幣風險(具合理的公差界限) 對沖回有關類別指定的貨幣。閣下支付的費用用於支付基金營運成本, 包括市場推廣及分銷成本。這些費用導致閣下投資升值潛力減少。除了總開支比率, 按基金發行星程內的條文, 可能要支付認購費。數據可隨着時間改變, 並不構成管理公司的承諾。對沖股份類別可能適用。

閣下於投資前應考慮的風險因素:

- 本文不擬提供投資建議, 亦不應視為提供個人投資推薦。
- 投資的價值及來自股份的收入可跌亦可升, 閣下可能損失部分或全部原投資額。
- 過往業績並非將來業績的保證。
- 若閣下投資的貨幣兌基金相關投資的貨幣呈強勢, 閣下的投資將貶值。貨幣對沖試圖限制這一點, 但不保證會完全成功對沖。
- 某些投資組合可能出於投資目的、對沖和/或有效的投資組合管理而投資於金融衍生工具。
- 發行章程及當地要求的發行文件載明各項風險, 而視乎基金而定, 該等風險可能包括與投資於定息證券、新興市場及 / 或高收益證券有關的風險。新興市場比較波動, 可能有流動性的問題。

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基金僅藉發行章程及當地要求的發行文件提供發售

在香港, 該文件為產品 資料概要 (「KFS」)。

這些文件可在capitalgroup.com 以英文免費閱覽。投資者於投資前應仔細閱讀。

本文件並不擬供在禁止分發本文件的司法管轄區的任何人士分發或使用。若閣下為代表客戶, 則有責任 確保提供或銷售基金符合當地有關法律法規的規定。

與指數相關的資料僅為本文說明而提供。本基金採用主動方式管理。並非參照基準管理。

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基金註冊分銷的國家名單可隨時從<http://www.capitalgroup.com> 在線獲取。

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**CAPITAL
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PRODUCT KEY FACTS 產品資料概要

Capital International Fund -

Capital Group European Growth and Income Fund (LUX)

Capital International 基金 - 資本集團歐洲增長及收益基金(盧森堡)

July 2025 • 2025 年 7 月

Issuer 發行人: Capital International Management Company

This statement provides you with key information about Capital Group European Growth and Income Fund (LUX) (the "Fund").

This statement is a part of the Fund's Hong Kong Offering Document.

You should not invest in this product based on this statement alone.

本概要提供有關資本集團歐洲增長及收益基金(盧森堡)(「本基金」)的重要資料。

本概要是本基金香港發售文件的一部分。

閣下不應單憑本概要投資於本產品。

Quick facts 資料便覽

Management Company: 管理公司：	Capital International Management Company			
Investment Adviser: 投資顧問：	Capital Research and Management Company – United States of America (internal delegation) Capital Research and Management Company – 美國(內部轉授)			
Depository and Custodian: 存管處兼保管人：	J.P. Morgan SE, Luxembourg Branch			
Ongoing charges over a year: 全年經常性開支比率：	Class A4 / A4 類 ⁺	0.51%	Class Z / Z 類*	0.80%
	Class B / B 類*	1.45%	Class Zd / Zd 類*	0.80%
	Class Bd / Bd 類*	1.45%	Class Zgdh-GBP / Zgdh-英鎊類*	0.84%
	Class Bh-USD / Bh-美元類*	1.51%	Class Zh-GBP / Zh-英鎊類*	0.84%
	Class Bgdm / Bgdm 類*	1.45%	Class Zh-USD / Zh-美元類*	0.86%
	Class Bgdmh-USD / Bgdmh-美元類*	1.51%	Class ZL / ZL 類*	0.61%
	Class C / C 類 [^]	0.15%	Class ZLd / ZLd 類*	0.61%
	Class P / P 類*	0.67%		
	<p>*The ongoing charges figure is based on expenses charged for the year ended 31 December 2024 expressed as a percentage of average net asset value of the relevant class. This figure may vary from year to year. A single ongoing charges figure is published for each class and the currencies in which such classes are available, which have the same fee structure.</p> <p>*The ongoing charges figure is only an estimate taking into account the reduction in management fees for the relevant class with effect from 1 July 2025, and represents the estimated ongoing charges over a 12-month period chargeable to the relevant class expressed as a percentage of the estimated average net asset value of such class over the same period. The actual figure may be different and may vary from year to year. A single ongoing charges figure is published for each class and the currencies in which such classes are available, which have the same fee structure.</p> <p>The Management Company (or any affiliate) may, at its discretion, establish a reimbursement threshold so that the Fund's total expense ratio (excluding management fees) does not exceed such threshold. Such reimbursement policy may be changed or withdrawn at any time at the sole discretion of the Management Company or the affiliate and the threshold may vary from year to year. Any fees incurred above the threshold will be borne by the Management Company (or any affiliate) during the relevant period.</p> <p>[^] Class C Shares and Shares of Equivalent Classes are available only to Institutional Investors which are Capital Group Investors, subject to conditions established from time to time by Capital Group, including the entering into of a separate agreement with respect to management fee and/or other fund expenses, which are not deducted from these Shares' Net Asset Value.</p>			

Capital Group European Growth and Income Fund (LUX)
資本集團歐洲增長及收益基金(盧森堡)

	<p>*經常性開支數字是根據截至 2024 年 12 月 31 日止年度的支出計算，以有關類別的平均資產淨值的某個百分率表示。此數字可能每年有所變動。會就每個類別公佈一個經常性開支數字，以及具有同一收費結構的類別可供認購的貨幣。</p> <p>*經常性開支數字僅為估計數字，已計及由 2025 年 7 月 1 日起生效的有關類別管理費下調，並代表在 12 個月期間向有關類別收取的估計經常性開支，以該類別於相同期間的估計平均資產淨值的某個百分率表示。實際數字可能有所不同，並可能於每年有所變動。會就每個類別公佈一個經常性開支數字，以及具有同一收費結構的類別可供認購的貨幣。</p> <p>管理公司（或任何聯繫公司）可酌情設定償付限額，使基金的總開支比率（不包括管理費）不會超過該限額。該償付政策可隨時由管理公司或聯繫公司全權酌情改變或撤回，而該限額可能每年有所不同。在相關期間內超過限額而招致的任何費用將由管理公司（或任何聯繫公司）承擔。</p> <p>[^] C 類股份及同等類別股份只可供屬資本集團投資者的機構投資者認購，惟須符合資本集團不時制定的條件，包括就管理費及/或其他基金支出（不會從這些股份的資產淨值扣除）另行訂立協議。</p>	
Dealing frequency: 交易頻密程度：	Daily 每日	
Base currency: 基礎貨幣：	EUR 歐元	
Dividend policy: 派息政策：	<p><u>Class A4, B, Bh-USD, C, Z, Zh-GBP, Zh-USD, P, ZL</u></p> <p>The shares in these classes are accumulating and no dividends are distributed.</p> <p><u>Class Bd, Zd, Zgdh-GBP[#], ZLd</u></p> <p>Subject to the discretion of the Board of Directors, dividends in these classes will generally be paid at least once a year. A given class may not actually pay a dividend in any given accounting period if it has no or no significant investment income.</p> <p><u>Class Bgdm[#], Bgdmh-USD[#]</u></p> <p>Subject to the discretion of the Board of Directors, dividends in these classes will generally be paid every month. A given class may not actually pay a dividend in any given accounting period if it has no or no significant investment income.</p> <p>[#] Dividend payments (if any) by any class marked [#] may be made out of gross income while charging all or part of their fees and expenses to capital (i.e. payment of fees and expenses out of capital). This will result in an increase in distributable income available for payment as dividends and, therefore, these classes may effectively pay dividends out of capital. These classes may also pay dividends out of capital at the discretion of the Board of Directors. Payment of dividends out of capital or effectively out of capital may result in an immediate reduction of the net asset value per share of the relevant class.</p> <p><u>A4, B, Bh-美元, C, Z, Zh-英鎊, Zh-美元, P, ZL類</u></p> <p>這些類別的股份將累算，不會派發股息。</p> <p><u>Bd, Zd, Zgdh-英鎊[#], ZLd類</u></p> <p>在董事會酌情決定下，這些類別的股息一般每年至少支付一次。某特定類別若沒有投資收入或沒有可觀的投資收入，其可能不會在任何特定會計期內實際支付股息。</p> <p><u>Bgdm[#], Bgdmh-美元[#]類</u></p> <p>在董事會酌情決定下，這些類別的股息一般每月份支付一次。某特定類別若沒有投資收入或沒有可觀的投資收入，其可能不會在任何特定會計期內實際支付股息。</p> <p>[#] 任何以[#]標明的類別可從總收入支付股息(若有)，而同時將其全部或部分費用及支出記入資本(即從資本支付費用及支出)。這將導致用以支付股息的可分派收入增加，因此，這些類別可實際從資本支付股息。這些類別亦可由董事會酌情決定從資本支付股息。從資本或實際從資本支付股息可能導致有關類別的每股資產淨值即時減少。</p>	
Financial year end of this fund: 本基金的財務年度終結日：	31 December 12 月 31 日	
Minimum investment: (there is no minimum subsequent investment amount) 最低投資額： (不設最低其後投資額)		<u>Initial investment and subsequent holding</u> 首次投資額及其後持有量
	Class A4 / A4類	US\$10 million or equivalent 1,000萬美元或等值
	Class B, Bd, Bh-USD, Bgdm, Bgdmh-USD / B, Bd, Bh-美元, Bgdm, Bgdmh-美元類	None 沒有

Capital Group European Growth and Income Fund (LUX)
資本集團歐洲增長及收益基金(盧森堡)

	Class C / C類	None 沒有
	Class Z, Zd, Zgdh-GBP, Zh-GBP, Zh-USD / Z, Zd, Zgdh-英鎊, Zh-英鎊, Zh-美元類	None 沒有
	Class P / P 類	US\$100 million or equivalent 1億美元或等值
	Class ZL, ZLd, / ZL, ZLd類	US\$500 million or equivalent 5億美元或等值

What is this product? 本基金是甚麼產品？

The Fund is a sub-fund of Capital International Fund, which is a mutual fund domiciled in Luxembourg and its home regulator is the Commission de Surveillance du Secteur Financier ("CSSF").

本基金是Capital International 基金的子基金，Capital International 基金是設於盧森堡的互惠基金，其當地監管機構是盧森堡金融業監管委員會(Commission de Surveillance du Secteur Financier)(「盧森堡監委會」)。

Objectives and investment policy 目標及投資政策

The Fund seeks to achieve long-term growth of capital and income by primarily investing in companies domiciled and/or having their principal place of business in Europe. Preservation of capital is also a priority. Investors should note that preservation of capital is not guaranteed.

The Fund normally invests in shares of companies in any country in Europe. It primarily (i.e. at least 75% of net asset value) invests in listed equities of issuers domiciled in member states of the European Union, countries within the European Economic Area, in the United Kingdom or Switzerland. Up to 10% of the Fund's assets may be invested in securities of issuers domiciled or having their principal place of business outside of Europe. Unlisted equity securities, such as corporate unlisted equities, may also be purchased. The Fund is managed on a stock-by-stock basis. It is focused on investing in companies with long-term potential of capital growth and dividend income. Some emerging markets securities may also be purchased.

The Fund may invest in securities issued by companies of any market size, industry or sector (as the case may be) in such proportions as the Investment Adviser deems appropriate.

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.

The Fund does not enter into repo, reverse repo or other similar over-the-counter (OTC) transactions. The Fund may use, whether for hedging and/or efficient portfolio management purposes, forward contracts as described in more detail in the main part of the Prospectus under the "Risk Warnings" section and in Annex 1 of the Prospectus. The Fund uses financial derivative instruments only for hedging and/or efficient portfolio management.

In order to achieve its investment goals, for treasury purposes and/or in case of unfavourable market conditions, the Fund may also invest in deposits with credit institutions, money market instruments and units of money market funds. For defensive purposes, the Fund may hold also up to 100% of its net asset value in these instruments on a temporary basis.

本基金力求透過主要投資於居籍及/或其主要營業地點設於歐洲的公司，以達到長期資本增長及收益。保本亦是優先目標之一。投資者應注意，保本不獲保證。

本基金通常投資於任何歐洲國家公司的股份。本基金主要(即至少以其資產淨值的75%)投資於居籍設於歐洲聯盟成員國、歐洲經濟區內國家、英國或瑞士的發行人的上市股票。本基金最多可以其資產的10%投資於居籍或其主要營業地點設於歐洲境外的發行人的證券。本基金亦可能購買非上市股本證券，例如非上市公司股票。本基金以每隻股票為基礎管理，集中投資於具有長期資本增長及股息收益潛力的公司。本基金亦可能購買一些新興市場證券。

本基金可按投資顧問認為合適的比例投資於由任何市場規模、行業或界別（視乎情況而定）的公司所發行的證券。

本基金可將不多於15%的淨資產用作證券借貸。一般預期證券借貸的風險水平少於本基金淨資產的5%。

本基金並不進行回購、反向回購或其他類似的場外(OTC)交易。本基金可運用遠期合約，不論是為對沖及／或有效投資組合管理目的，詳見發行章程主文內「風險警告」一節及附件一。本基金只為進行對沖及／或有效組合管理而運用金融衍生工具。

為達致其投資目標、用作財務用途及／或在不利市場狀況下，本基金亦可投資於信貸機構的存款、貨幣市場工具及貨幣市場基金的單位。本基金亦可暫時持有最多100%的資產淨值於該等工具，以作防禦用途。

Use of derivatives / Investment in derivatives 運用衍生工具／投資於衍生工具

The Fund's net derivative exposure may be up to 50% of the Fund's net asset value.

本基金的衍生工具風險承擔淨額以本基金資產淨值的 50%為限。

What are the key risks? 本基金有哪些主要風險？

Investment involves risks. Please refer to the Hong Kong Offering Document for details including the risk factors.

1. General investment risk

- The Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Fund may suffer losses. There is no guarantee of the repayment of principal.

2. Equities risk

- The Fund's investment in equity securities is subject to general market risks. The prices of equity securities may change or decline in response to certain events or factors, including those directly involving the companies whose securities are owned by the Fund, overall market changes, changes in investment sentiment, local, regional or global political, social or economic instability, conditions or changes and currency fluctuations.
- Some securities exchanges may have the right to suspend or limit trading in any security traded on the relevant exchange. The government or the regulators may also implement policies that may affect the financial markets. All these may have a negative impact on the Fund.
- High market volatility and potential settlement difficulties in the equity markets of emerging markets may also result in significant fluctuations in the prices of the securities traded on such markets and thereby may adversely affect the value of the Fund.

3. Geographical concentration risk

- The Fund's investments are concentrated in securities of European issuers and/or in a particular country (e.g. the United Kingdom or Switzerland). The value of the Fund may be more volatile than that of a Fund having a more diverse portfolio of investments, and may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory events affecting Europe.

4. Currency risk

- Underlying investments of the Fund, and certain classes of shares of the Fund, may be denominated in currencies other than the base currency of the Fund. The net asset value of the Fund may be adversely affected by fluctuations in the exchange rates between these currencies and the base currency, and by changes in exchange rate controls.

5. Emerging markets risk

- The Fund's portfolio may include emerging markets securities which may involve increased risks and special considerations not typically associated with investment in more developed markets, such as liquidity risks, currency risks/control, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a high degree of volatility. In particular, settlement systems in emerging markets are less well organised than those of developed markets. Thus settlement may be delayed and cash or securities belonging to the Fund may be in jeopardy.

6. Eurozone risk

- In light of ongoing concerns on the sovereign debt risk of certain countries within the Eurozone, the Fund's investments in the region may be subject to higher volatility, liquidity, currency and default risks. Economic and financial difficulties in certain countries within the Eurozone may continue, worsen or spread within and outside the Eurozone and that measures

and reforms taken by the relevant governments and/or authorities may not be efficient or may subsequently result in other unintentional consequences. Any adverse events, such as credit downgrade of a sovereign or exit of EU members from the Eurozone, may have a negative impact on the value of the Fund.

7. Valuation risk

- Valuation of the Fund's investments may involve uncertainties and judgemental determinations. If such valuations are incorrect, this may affect the net asset value calculation of the Fund.

8. Liquidity risk

- Some securities, primarily unlisted securities and/or those traded in over-the-counter markets (for example, unlisted securities), may be subject to lower liquidity. The prices of such securities may be subject to higher fluctuation compared with securities listed on a recognised stock exchange. Bid and offer spreads may be large and the Fund may incur significant trading costs.

9. Counterparty risk

- Other financial institutions provide services to the Fund such as safekeeping of assets or may serve as counterparties to financial contracts such as derivatives. There is a risk a counterparty will not meet its obligations and/or default.

10. Currency hedged share classes risk

- The currency hedging process used with currency hedged share classes may not give a precise hedge and there is no guarantee that hedging will be totally successful. Returns of such classes may be significantly different over time than those of unhedged classes and the hedging may limit the ability of these classes to benefit from the currency diversification undertaken within the Fund's portfolio. Hedging at the Fund level will preclude investors from benefitting from appreciation of the non-EUR currencies against EUR, the base currency of the Fund. Investors in currency hedged classes bear the associated costs and may also be exposed to the risks associated with the instruments used in the hedging process.

11. Derivative instruments risk

- While the Fund uses derivative instruments in a prudent manner and only for hedging and/or efficient portfolio management purposes, derivative instruments may expose the Fund to additional risks related to the credit risks of the counterparty and potential for increased volatility and reduced liquidity in comparison to the underlying security positions. Derivatives are also subject to valuation risk, over-the-counter transaction risk, operational risk, legal risk and any leveraging effect can result in a loss significantly greater than the amount invested in the derivative by the Fund. Exposure to derivatives may lead to a high risk of significant loss by the Fund.

12. Dividend risk and distribution out of/effectively out of capital risk

- There is no assurance that dividends will be declared and paid in respect of the underlying investments held by the Fund. The rates of dividend payment in respect of such securities may be affected by factors beyond the control of the Management Company.
- In circumstances where dividends are paid out of and/or effectively out of the Fund's capital, this amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment. Any such distributions may result in an immediate reduction of the net asset value per share of the relevant class.
- The dividend amount and net asset value of hedged equivalent classes which may pay dividends out of and/or effectively out of capital may be adversely affected by differences in the interests rates of the reference currency of such class and the Fund's base currency, which may result in an increase in the amount of distribution that is paid out of or effectively out of capital and hence a greater erosion of capital than other non-hedged share classes.

13. Sustainability risk

- Sustainability risks refer to an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investments of a Fund. Sustainability risks for the Fund (and/or companies in which the Fund invests in) may include, but are not limited to, the following: climate change risk where, depending on the Fund's operational footprint, increased exposure to physical climate risks such as extreme weather events create a more volatile operating backdrop for companies and put countries growth under pressure; data security risk where vulnerability to data theft or leakage could have a significant impact on consumer trust and result in a loss of market share for companies, and the associated repercussions; governance risks where shortcomings in board composition, independence, ethical standards or shareholder rights protection could lead to unanticipated losses for a company; human

capital risks; supply chains risks; lobbying and business ethics risks which pose regulatory and financial risks; risks from exposure to historic controversies; and other and emerging sustainability risks. The Fund's asset value may be adversely affected as a result of the above mentioned risks.

投資涉及風險。請參閱香港發售文件以了解風險因素等詳情。

1. 一般投資風險

- 本基金的投資組合的價值可能因以下任何主要風險因素而下跌，因此閣下在本基金的投資或會蒙受損失。概不保證付還本金。

2. 股票風險

- 本基金於股本證券的投資須承受一般市場風險。股本證券的價格可因應若干事件或因素而改變或下跌，包括直接涉及本基金所擁有證券所屬公司的事件或因素、整體市場變化、投資氣氛改變、地方、地區或環球政治、社會或經濟不穩定、狀況或變化及貨幣波動。
- 部分證券交易所可能有權暫停或限制在有關交易所買賣的任何證券的交易。政府或監管機構亦可能實施影響金融市場的政策。以上各項均可能對本基金產生負面的影響。
- 新興市場的股市出現高波幅及潛在的結算困難，亦可能導致在該等市場買賣的證券價格大幅波動，從而對本基金的價值造成不利的影響。

3. 地區集中風險

- 本基金的投資集中於歐洲及/或特定國家（例如英國或瑞士）發行人的證券。與具有較多元投資組合的基金相比，本基金的價值波動性可能較高，以致較容易受影響歐洲而且不利的經濟、政治、政策、外匯、流動性、稅務、法律或監管事件所影響。

4. 貨幣風險

- 本基金的相關投資及本基金若干股份類別可能以本基金基礎貨幣以外的貨幣計值。本基金的資產淨值可能因這些貨幣與基礎貨幣之間匯率的波動及外匯管制的變化而受到不利的影響。

5. 新興市場風險

- 本基金的投資組合可能包括新興市場證券，可能涉及投資於發展較為成熟的市場所不常見的較高風險及特殊考慮因素，例如流動性風險、貨幣風險/管制、政治及經濟不確定性、法律及稅務風險、結算風險、保管風險及高度波動的可能性。特別是，新興市場的結算系統並不及已發展市場般穩健完善。因此，可能出現結算延誤的情況，而屬於本基金的現金或證券可能受損。

6. 歐元區風險

- 鑑於若干歐元區國家的主權國債風險持續引起關注，本基金在區內的投資可能須承受較高的波動、流動性、貨幣及違約風險。歐元區內若干國家的經濟及金融困境可能持續、惡化或蔓延至歐元區內及區外，而相關政府及/或機關推行的措施及改革不一定有效或可能導致其他意料之外的後果。任何不利的事件，例如主權國的信貸評級被調降或歐盟成員國退出歐元區，可能對本基金的價值造成負面的影響。

7. 估值風險

- 本基金的投資的估值可能涉及不確定性及判定性的決定。如估值不正確，可能影響本基金的資產淨值計算。

8. 流動性風險

- 有些證券，主要是非上市證券及/或在場外交易市場買賣的證券(例如非上市證券)，其流動性可能較低。與在認可證券交易所上市的證券相比，該等證券的價格可能波動性較高。買賣差價可能偏大，本基金或會招致重大的交易費用。

9. 交易對手風險

- 其他財務機構會向本基金提供諸如資產保管等服務或擔任諸如衍生工具等財務合約的交易對手。可能出現交易對手不履行責任及/或違約的風險。

10. 貨幣對沖股份類別風險

- 就貨幣對沖股份類別採用的貨幣對沖程序未必可提供精確的對沖，概不保證會完全成功對沖。該等類別的回報隨著時間推移，可能與無對沖類別的回報有重大差別，而對沖可能局限這些類別受惠於本基金的投資組合所進行的貨幣多元化的能力。在本基金層面進行對沖將妨礙投資者受惠於非歐元貨幣兌歐元(即本基金的基礎貨幣)的升值。貨幣對沖類別的投資者須承擔有關費用，並可能須承受與對沖程序所用工具有關的風險。

11. 衍生工具風險

- 雖然本基金以審慎方式而且只為進行對沖及/或有效組合管理而運用衍生工具，但衍生工具可能使本基金承受交易對手的信貸風險及相比於相關證券持倉而言，波動性可能增加及流動性較低等額外風險。衍生工具亦須承受估值風險、場外交易風險、營運風險、法律風險，而任何槓桿效應都可導致本基金所蒙受的損失遠高於其投資於衍生工具的款額。衍生工具的投資可導致本基金承受巨額損失的高風險。

12. 股息風險及從資本分派/實際從資本分派的風險

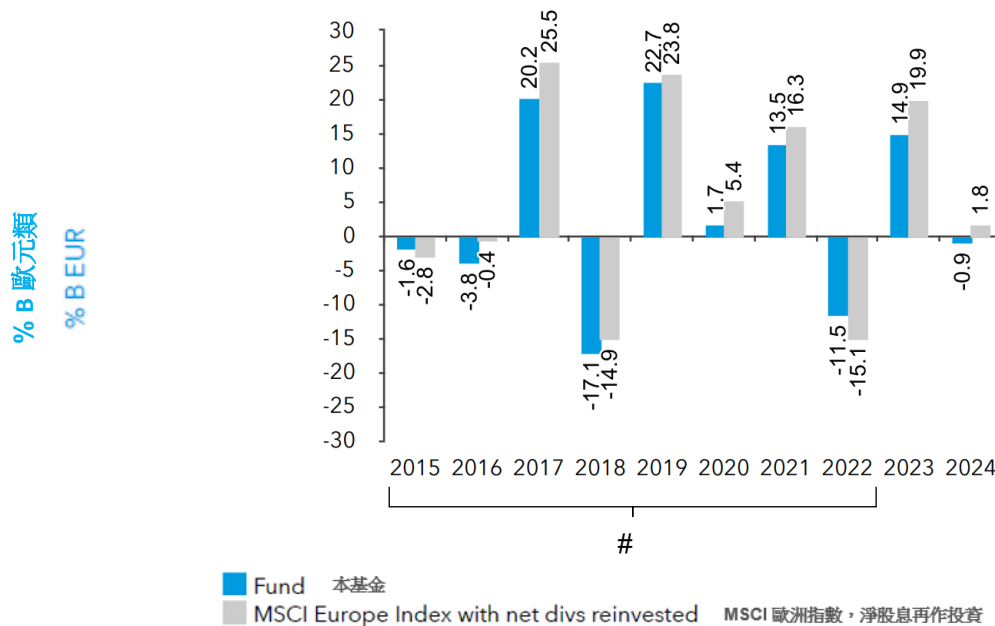
- 並不能保證就本基金持有的相關投資將會宣佈並派發股息。該等證券的派息率可能受管理公司無法控制的因素影響。
- 從本基金的資本及/或實際從本基金的資本支付股息的情況相當於退還或提取投資者部分原有的投資或任何歸屬於該原有投資的資本收益。上述任何分派可能導致有關類別的每股資產淨值即時減少。
- 可能從資本支付股息及/或實際從資本支付股息的對沖同等類別的股息金額及資產淨值可能受該類別的參考貨幣與本基金的基礎貨幣之間的息差的不利影響，導致從資本或實際從資本支付的分派額增加，從而造成較其他無對沖股份類別為大的資本侵蝕。

13. 可持續性風險

- 可持續性風險指環境、社會或管治事件或狀況，倘若發生有關事件或狀況，可對基金的投資價值造成實際或潛在的重大負面影響。本基金（及／或本基金投資的公司）的可持續性風險可能包括但不限於以下各項：氣候變化風險—取決於本基金的營運足跡，面臨更多的實體氣候風險，例如：極端天氣事件，給公司帶來更加波動的營運背景，並對國家增長造成壓力；數據安全風險—容易發生數據盜竊或洩漏可能對消費者信任造成重大影響及導致公司市場佔有率的損失，以及相關影響；管治風險—董事會的組成、獨立性、道德標準或股東權利保障的管治缺失可導致公司意料之外的損失；人力資本風險；供應鏈風險；帶來監管和財務風險的游說及商業道德風險；歷史性爭議的風險承擔及；其他及新興可持續性風險。本基金的資產價值可能因上述風險而受到不利影響。

How has the fund performed? 本基金過往的表現如何？

Past performance 過往表現
% B EUR / B 歐元類



Note: This Fund is actively managed and is not managed in reference to a benchmark. Any information in relation to the index is provided for context and illustration only.

#: The performance of these years was achieved under circumstances that no longer apply, the investment policy was changed since 1 July 2022.

註：本基金採用主動式管理，並沒有參照基準對其進行管理。與指數有關的任何資料僅供參考和說明。

#：該等年度的業績表現乃在不再適用的情況下達致，投資政策已自 2022 年 7 月 1 日起更改。

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-to-NAV, with dividend reinvested.
- These figures show by how much Class B EUR increased or decreased in value during the calendar year being shown. Performance data has been calculated in EUR including ongoing charges and excluding any subscription fee and redemption fee you might have to pay.
- Fund launch date: 30 October 2002
- Class B EUR launch date: 30 October 2002
- Class B EUR has been selected as the representative share class as it is one of the retail classes with the longest performance history.
- 過往表現的資料並非日後表現的指標。投資者未必能取回全部投資本金。
- 基金表現以公曆年末的資產淨值作為計算基礎，股息會再作投資。
- 這些數字顯示B歐元類的價值在所示公曆年內的升跌幅度。表現數據以歐元計算，其中包括經常性開支，但不包括閣下可能須支付的任何認購費及贖回費。
- 本基金推出日期：2002年10月30日
- B 歐元類推出日期：2002年10月30日
- B 歐元類已獲選定為具代表性的股份類別，因為該類別是具有最長業績歷史的零售股份類別之一。

Is there any guarantee? 本基金有否提供保證？

The Fund does not have any guarantees. You may not get back the full amount of money you invest.

本基金並不提供任何保證。閣下未必能全數取回所投資的款項。

What are the fees and charges? 本基金涉及哪些費用及收費？

Charges which may be payable by you 閣下或須支付的收費

You may have to pay the following fees when dealing in the shares of the Fund.

閣下買賣本基金的股份時或須支付以下費用。

Fee 費用	What you pay 閣下所付金額
Subscription fee 認購費	up to 5.25% of the amount to be invested 最高為投資額的 5.25%
Switching fee 轉換費	up to 5.25% of the amount to be invested in the new shares 最高為新股份投資額的 5.25%
Redemption fee 贖回費	Nil 沒有

Ongoing fees payable by the Fund 本基金須持續支付的費用

The following expenses will be paid out of the Fund. They affect you because they reduce the return you get on your investments.

以下費用將由本基金支付，閣下的投資回報會因而減少。

	Annual rate (as a % of net asset value of the relevant share class) 年率 (佔有關股份類別的資產淨值某個百分率)	
Management fee 管理費	Class A4 / A4 類	0.45%
	Class B, Bd, Bh-USD, Bgdm, Bgdmh-USD / B, Bd, Bh-美元, Bgdm, Bgdmh-美元類	1.30%
	Class C / C 類	None 沒有
	Class Z, Zd, Zgdh-GBP, Zh-GBP, Zh-USD / Z, Zd, Zgdh-英鎊, Zh-英鎊, Zh-美元類	0.65%
	Class P / P 類	0.52%
	Class ZL, ZLd/ ZL, ZLd 類	0.455%
Performance fee 表現費	None 沒有	
Annual Administration Charge (payable to the Management Company) 年度行政費 (應付予管理公司)	up to 0.25% 最高為 0.25%	
Depository and Custody Fees 存管及保管費	Included in the Annual Administration Charge 包含在年度行政費	
Fund Administration Fee 基金行政費	Included in the Annual Administration Charge 包含在年度行政費	

Other fees 其他費用

You may have to pay other fees when dealing in the shares of the Fund. The Fund may also have to pay other fees when dealing in the investments of the Fund.

閣下買賣本基金的股份時或須支付其他費用。本基金買賣本基金各項投資時亦可能須支付其他費用。

Additional information 其他資料

- You generally buy and redeem shares at the Fund's next-determined net asset value (NAV) after J.P. Morgan SE, Luxembourg Branch receives your request, directly or via a distributor, in good order at or before 1:00pm (Central European time), being the Fund's dealing cut-off time. Distributors in Hong Kong may impose different dealing deadlines for receiving requests from investors. A list of authorised distributors in Hong Kong is available from the Hong Kong Representative, Capital International Inc.
- The net asset value of the Fund is calculated and the price of shares published each "business day" in Luxembourg, other than days (as determined by the Board or the Management Company at their discretion) on which any market(s) representing a meaningful portion of the Fund's portfolio is closed. For the purpose of this paragraph, the market to be considered is the market where the relevant instrument is traded and a list of such dates is available on the website <https://www.capitalgroup.com/hk/en>. The net asset value of the Fund and price of shares are available online on the website <https://www.capitalgroup.com/hk/en>.
- The list of each active class (classes which are being offered) and equivalent class (a class, the characteristics and features of which are equivalent to those of the active class, except as specifically described otherwise under the section "The Classes" in the Prospectus), and the currencies in which each of them are available, which are being offered to Hong Kong investors can be found online on the website <https://www.capitalgroup.com/hk/en>.
- Investors may obtain the past performance information of all other share classes being offered to Hong Kong investors from the website <https://www.capitalgroup.com/hk/en>.
- **Investors should note that redemptions may be deferred where the Fund receives on any dealing day or in any period of four consecutive dealing days, more than 10% of the total number of Shares in issue, respectively, on such dealing day or at the commencement of such period. For the avoidance of doubt, the redemption deferral mechanism could be triggered on a dealing day when redemption requests on such dealing day, in aggregate, represent more than (and not equal to) 10% of the total number of Shares in issue of the Fund. Once triggered, the redemption deferral mechanism would apply on the dealing day (day T) which the Fund decides to invoke such mechanism and for the period of four dealing days following such day. As such, investors who submit redemption requests on T and the four consecutive dealing days following day T may be affected. For more information please refer to the "Redemptions Deferral" section of the Prospectus and the "Redemption Deferral and waiver of 10.8 of the UT Code" section of the Hong Kong Covering Document.**
- The composition of the dividend payments (i.e. the relative amounts paid out of (i) net distributable income and (ii) capital) for the last 12 months for each active distribution share class being offered to Hong Kong investors is available from the Hong Kong Representative on request and also on the website <https://www.capitalgroup.com/hk/en>.
- The Management Company's website <https://www.capitalgroup.com/hk/en> has not been reviewed by the SFC and may contain information of funds not authorised by the SFC.
- 在 J.P. Morgan SE, Luxembourg Branch 於下午 1 時(歐洲中部時間)(即本基金的交易截止時間)或之前直接或經由分銷商收妥閣下的要求後，閣下一般可按本基金隨後釐定的資產淨值(NAV)購買及贖回股份。香港分銷商可能就收取投資者的要求設定不同的交易截止時間。香港認可分銷商的名單可向香港代表 Capital International Inc. 索取。
- 於每個盧森堡「營業日」將計算本基金的資產淨值及公佈股份價格，惟佔本基金投資組合相當部分的市場已收市的日子(由董事會或管理公司酌情決定)除外。在本段中，被考慮的市場是有關票據買賣的市場，上述日期列表可於此網址 <https://www.capitalgroup.com/hk/en> 閱覽。本基金的資產淨值及股份價格可於此網址 <https://www.capitalgroup.com/hk/en> 閱覽。
- 可供香港投資者認購的每個活躍類別(可供發售的類別)及同等類別(與活躍類別具有同等特性和特點的類別，惟在發行章程「各類別」一節另有特別說明者除外)及每個類別可提供的貨幣，均可於此網址 <https://www.capitalgroup.com/hk/en> 閱覽。
- 有關可供香港投資者認購的所有其他股份類別的過往表現資料，投資者可於此網址 <https://www.capitalgroup.com/hk/en> 取得。

- 投資者應注意，若本基金於任何交易日或任何連續四個交易日的期間，收到分別於該交易日或該期間開始之時佔已發行股份總數的 10% 以上的贖回要求，可能會延遲進行贖回。為免引起疑問，若於任何交易日，贖回要求合計佔本基金已發行股份總數的 10% 以上(不等於 10%)，即可能於該交易日觸發延遲贖回機制。延遲贖回機制一經觸發，將於本基金決定引用該機制的交易日(T 日)適用，並從該日起為期四個交易日。因此，於 T 日及 T 日之後連續四個交易日遞交贖回要求的投資者可能受到影響。如欲取得更多資料，請參閱發行章程「延遲贖回」及香港說明文件「延遲贖回及《單位信託守則》第 10.8 條的寬免」各節。
- 每個可供香港投資者認購的活躍派息股份類別於過去 12 個月股息的組成(即從(i)可分派淨收入及(ii)資本派付的相對款額)可向香港代表索取及於此網址 <https://www.capitalgroup.com/hk/en> 查閱。
- 管理公司的網址 <https://www.capitalgroup.com/hk/en> 並未經證監會審核，可能載有未經證監會認可的基金的資料。

Important 重要提示

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

閣下如有疑問，應諮詢專業意見。

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