

International Growth and Income Fund

Class R-3 | RGICX for the year ended June 30, 2026



This annual shareholder report contains important information about International Growth and Income Fund (the "fund") for the period from July 1, 2025 to June 30, 2026. You can find additional information about the fund at capitalgroup.com/mutual-fund-literature-R3. You can also request this information by contacting us at (800) 421-4225.

What were the fund costs for the last year? (based on a hypothetical \$10,000 investment)

Share class	Costs of a \$10,000 investment	Costs paid as a percentage of a \$10,000 investment
Class R-3	\$133	1.18%

Management's discussion of fund performance

The fund's Class R-3 shares gained 24.81% for the year ended June 30, 2026. That result compares with a 27.66% gain for the MSCI ACWI (All Country World Index) ex USA. For information on returns for additional periods, including the fund lifetime, please refer to capitalgroup.com/mutual-fund-returns-R3.

What factors influenced results

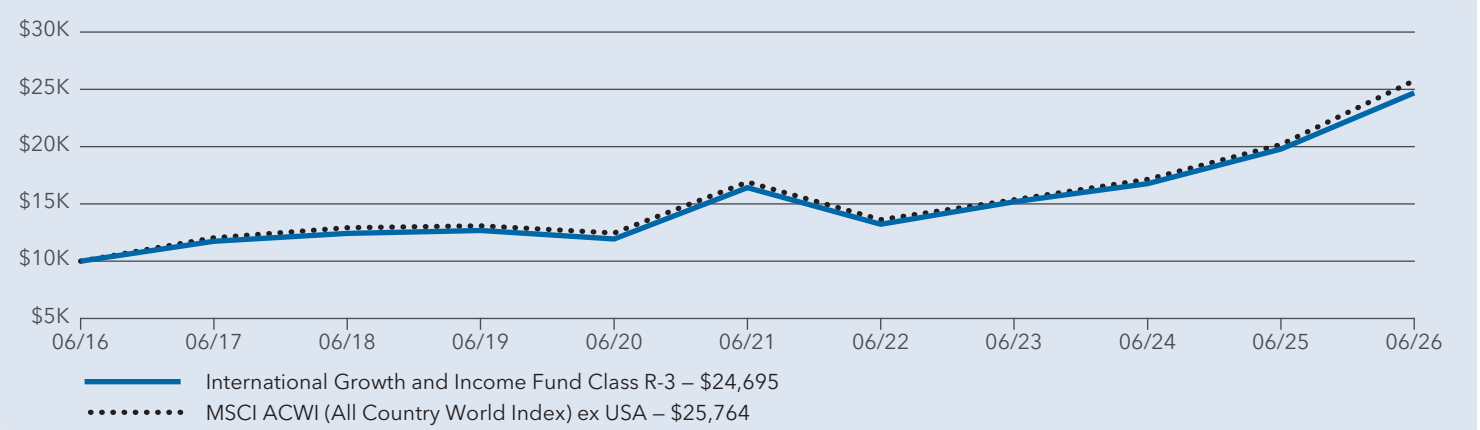
During the fund's fiscal year, international equities delivered solid returns despite volatility fueled by trade tensions and geopolitical uncertainty. Strong investment in AI supported gains in large-cap technology stocks. Energy shares also benefited from rising oil prices amid the Middle East conflict. European markets advanced on improving domestic demand and a European Central Bank interest rate cut. Emerging market stocks also rose, driven by robust semiconductor demand in South Korea and Taiwan.

Within the fund, most sectors contributed positively, with the information technology sector being particularly additive. Financials, materials and industrials sectors were also strong contributors. Geographically, companies based in Taiwan, South Korea and the U.K. contributed significantly to absolute returns.

Conversely, consumer discretionary holdings posted negative results during the period. From a country perspective, investments in India, Denmark and China detracted from the portfolio.

How a hypothetical \$10,000 investment has grown

Figures assume reinvestment of dividends and capital gains.



Average annual total returns

	1 year	5 years	10 years
International Growth and Income Fund – Class R-3*	24.81%	8.50%	9.46%
MSCI ACWI (All Country World Index) ex USA†	27.66%	8.79%	9.93%

* Investment results assume all distributions are reinvested and reflect applicable fees and expenses. When applicable, results reflect fee waivers and/or expense reimbursements, without which they would have been lower.

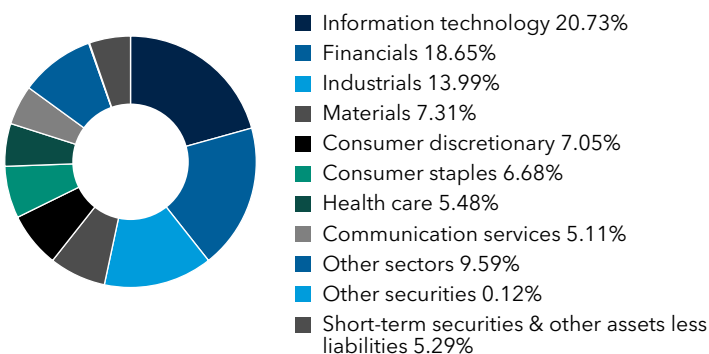
† Results assume all distributions are reinvested. Any market index shown is unmanaged, and therefore, has no expenses. Investors cannot invest directly in an index. Source(s): MSCI.

The fund's past performance is not a predictor of its future performance. The line chart and table do not reflect the deduction of taxes that a shareholder would pay on fund distributions or redemption of fund shares.

Key fund statistics

Fund net assets (in millions)	\$20,706
Total number of portfolio holdings	325
Total advisory fees paid (in millions)	\$89
Portfolio turnover rate	44%

Portfolio holdings by sector (percent of net assets)



Availability of additional information

Additional information about the fund, including its prospectus, financial information, holdings, and proxy voting information is available at capitalgroup.com/mutual-fund-literature-R3.

Important information

To reduce fund expenses, only one copy of most shareholder documents will be mailed to shareholders with multiple accounts at the same address (householding). If you would prefer that your documents not be househanded, please contact Capital Group at (800) 421-4225, or contact your financial intermediary. Your instructions will typically be effective within 30 days of receipt by Capital Group or your financial intermediary.