

Intermediate Bond Fund of America®

Fiscal year-end summary: 8/31/25
Bond fund



The fund seeks a middle course between the generally higher yields of long-term bonds and lower volatility of short-term bonds.

Ticker symbols: A shares: AIBAX F-1 shares: IBFFX F-2 shares: IBAFX F-3 shares: IFBFX R-3 shares: RBOCX

Figures shown are past results for Class A shares and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Prices and returns will vary, so investors may lose money. Investing for short periods makes losses more likely. Unless otherwise indicated, results shown are at net asset value and do not reflect a sales charge. If the 2.50% maximum Class A sales charge had been deducted, results would have been lower. For current information and month-end results, visit capitalgroup.com.

A quality focus

Intermediate Bond Fund of America invests primarily in:

- U.S. government and federal agency securities.
- Bonds rated primarily A-/A3 or better, including corporate, mortgage-backed and asset-backed bonds. The fund also can invest up to 10% in debt rated BBB/Baa.

Intermediate approach

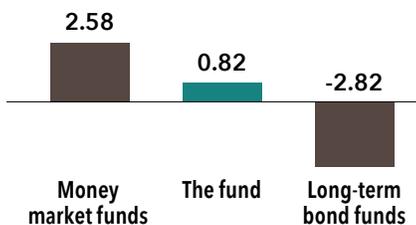
The fund's dollar-weighted average maturity is no less than three years and no greater than five years. Below are the results of the fund's intermediate approach compared with money market funds, which have offered more income. Longer term bond funds have generated less income with greater volatility than the fund over the five years ended 8/31/25.

Thorough analysis

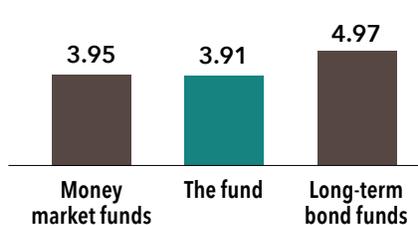
Insights from our proprietary Capital Strategy Research group, economists and duration analysts help determine the fund's most appropriate maturity and yield curve position. The fund's U.S. Treasury, corporate, mortgage-backed and asset-backed securities analysts evaluate hundreds of individual securities to find undervalued investments for the fund.

How the fund compares to money market and long-term bond funds* as of 8/31/25

Annualized five-year total returns (%)



12-month distribution rates (%)



Volatility (%)

	The fund	Long-term bond funds
Three years	4.70	12.93
Five years	4.15	11.96
10 years	3.21	10.17

Footnote/Important information:

*Unlike long-term bond funds, money market funds are tailored for short-term investments and aim to maintain a stable value, typically resulting in lower returns. In contrast, long-term bonds offer the potential for higher returns over time, but with greater volatility and reduced liquidity.

Sources: Long-term bond funds – Morningstar Long Term Bond Funds; money market funds – Lipper U.S. Government Money Market Funds. The results of the underlying funds in the Morningstar and Lipper averages include reinvestment of dividends and capital gain distributions, as well as brokerage commissions paid by the funds for portfolio transactions and other fund expenses, but do not reflect the effect of sales charges, account fees or U.S. federal income taxes. 12-month distribution rates (yields) are calculated at net asset value. Volatility is calculated using annualized standard deviation (based on monthly returns), a measure of how returns over time have varied from the mean; a lower number signifies lower volatility. The 12-month distribution rate and standard deviation for the fund are calculated by Lipper.

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Source: Refinitiv Lipper

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Experienced portfolio management

The fund's six portfolio managers each manage a portion of fund assets independently as of the prospectus dated 11/1/25. A group of investment analysts also manages a portion of the fund.

Investment professional in the industry since:



Karen Choi
1996



Oliver Edmonds
2002



Vince Gonzales
2008



Steven Lotwin
2001



Fergus MacDonald
1992



John Queen
1989

Portfolio summary

U.S. Treasury securities	25.6%
Non-U.S. bonds	3.5
U.S. corporate bonds	12.1
Mortgage-backed securities	37.3
Asset-backed obligations	13.6
Cash & equivalents ¹	7.1

Portfolio summary is as of 6/30/25.

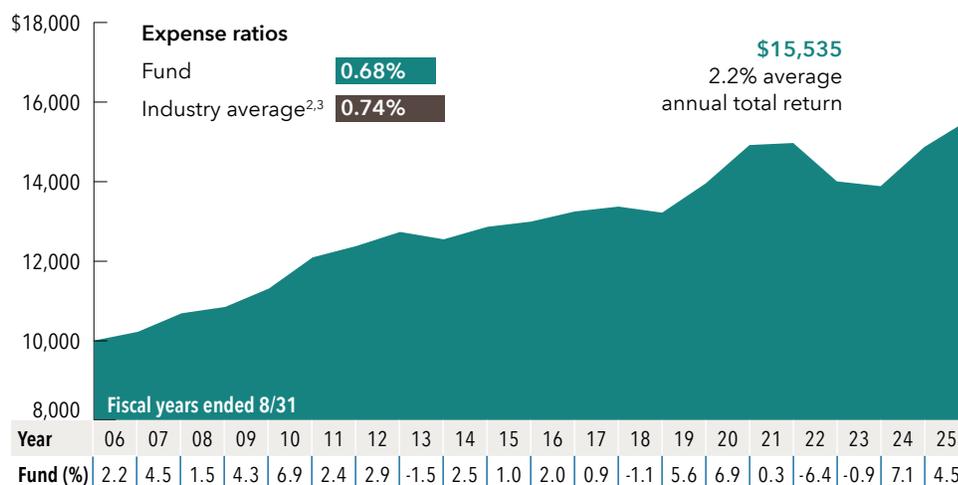
Quality summary

U.S. Treasuries/agencies	27.6%
AAA/Aaa	18.3
AA/Aa	30.1
A	9.3
BBB/Baa	6.3
Unrated	1.7

Yield

As of 9/30/25	Annualized 30-day SEC yield	12-month distribution rate
Fund	3.59% ⁴	3.91%
Industry average	—	3.99

Results of a hypothetical \$10,000 investment (9/1/05-8/31/25)



Portfolio and quality summaries are based on the fund's net assets as of 8/31/25. Portfolios are managed, so holdings will change. Certain fixed income and/or cash and equivalents holdings may be held through mutual funds managed by the investment adviser or its affiliates that are not offered to the public. Bond ratings, which typically range from AAA/Aaa (highest) to D (lowest), are assigned by credit rating agencies such as Standard & Poor's, Moody's and/or Fitch, as an indication of an issuer's creditworthiness. If agency ratings differ, a security will be considered to have received the highest of those ratings, consistent with applicable investment policies. Securities in the Unrated category have not been rated by any of the rating agencies referenced above; however, the investment adviser performs its own credit analysis and assigns comparable ratings that are used for compliance with applicable investment policies. 12-month distribution rates (yields) are calculated at net asset value by Lipper. The SEC yield reflects the rate at which the fund is earning income on its current portfolio of securities while the distribution rate reflects the fund's past dividends paid to shareholders. Accordingly, the fund's SEC yield and distribution rate may differ.

Average annual total returns for periods ended 12/31/25 after payment of the 2.50% maximum up-front sales charge for Class A shares:

1 year: 4.13%

5 years: 0.49%

10 years: 1.72%

Expense ratio: 0.68%

Footnotes/Important information:

¹ Includes short-term securities, accrued income and other assets less liabilities. It may also include investments in money market or similar funds managed by the investment adviser or its affiliates that are not offered to the public.

² Source for industry average: Lipper Short-Intermediate Investment Grade Debt Funds Average, which represents funds that invest primarily in investment-grade debt issues (rated in the top four grades) with dollar-weighted average maturities of one to five years.

³ The industry average expense ratio is based on statistics for front-end load funds (excluding funds of funds) for the most recent fiscal year-end available through 6/30/25.

⁴ As of 12/31/25.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. The expense ratio is as of each fund's prospectus available at the time of publication. When applicable, results reflect fee waivers and/or expense reimbursements, without which they would have been lower. Refer to capitalgroup.com for more information. From 1/10/00 to 10/31/06, the maximum sales charge was 3.75%.

Past results are not predictive of results in future periods.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

The return of principal for bond portfolios and for portfolios with significant underlying bond holdings is not guaranteed. Investments are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. The use of derivatives involves a variety of risks, which may be different from, or greater than, the risks associated with investing in traditional securities, such as stocks and bonds. If used after 3/31/26, this sheet must be accompanied by a current American Funds quarterly statistical update. This sheet must be preceded or accompanied by a prospectus or summary prospectus for the fund.

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