CAPITAL GROUP®

American Funds®

American Funds Mortgage Fund®

Income

Class R-5 shares RMAFX

Q3 fund fact sheet

Data as of September 30, 2026, unless otherwise noted.

Key information

Objective:

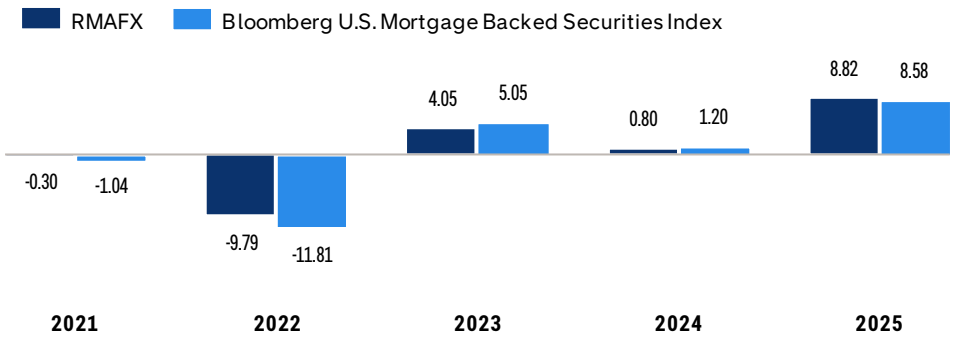
The fund's investment objective is to provide current income and preservation of capital.

Distinguishing characteristics:

With a focus on high-quality mortgage-backed securities that are either guaranteed or sponsored by the U.S. government, this fund may provide a higher level of income than U.S. Treasuries as well as diversification during equity market downturns. This fund seeks to add value by actively managing sector allocation, security selection, duration and yield curve.

Figures shown are past results and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Investing for short periods makes losses more likely. Prices and returns will vary, so investors may lose money. For current fund information and month-end results, visit capitalgroup.com.

Calendar-year total returns (%)



Investment results

Data for periods ended 09/30/2026 (%)	Cumulative total returns [5,6]			Average annual total returns [5,7]			
	3M	YTD	1Y	3Y	5Y	10Y	Lifetime
RMAFX at net asset value (NAV)	-4.37	-4.14	-2.74	3.93	-0.25	1.16	1.78
Bloomberg U.S. Mortgage Backed Securities Index	-4.25	-3.31	-1.65	4.53	-0.39	0.88	1.66
Morningstar Government Mortgage-Backed Bond Category Average	-3.96	-2.97	-1.61	4.05	-0.31	0.70	1.30

Fund's annualized 30-day SEC yield: 4.20 (as of 09/30/2026)

Key facts

Inception date	11/01/2010
CUSIP	02630V824
Assets (millions)	$12,412.4
Morningstar category	Government Mortgage-Backed

Key statistics

Yield to worst (%)	6.09
12-month distribution rate (%) [1]	4.6
Effective duration (years)	6.6

Expenses (%)

Expense ratio (gross) [2]	0.32

Fixed income sector breakdown (%)

Government	10.8
U.S. Treasuries	10.8
Securitized	80.6
MBS	78.4
ABS	1.4
CMBS	0.9
Other [3]	0.0
Cash & equivalents [4]	8.6
Total	100.0

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

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

This material must be preceded or accompanied by a prospectus or summary prospectus for the fund(s) being offered.

Rating exposure (%)	
Fixed income	91.4
AAA/Aaa	3.4
AA/Aa	87.5
A	0.2
BB/Ba & below	0.0
Unrated	0.3
Cash & equivalents[9]	8.6

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. Unless otherwise noted below, 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.

Top fixed income issuers (%) [8]	
UMBS	30.4
Federal Home Loan Mortgage	17.9
Fannie Mae	17.5
U.S. Treasury	10.9
Ginnie Mae II	10.3
Freddie Mac Seasoned Credit Risk Transfer Trust Series 2024-2	0.3
Sequoia Mortgage Trust 2026-MED2	0.3
Citigroup Commercial Mortgage Trust CGCMT_23-SMRT	0.3
Seasoned Loans Structured Transaction Trust Series 2020-2	0.2
SMRT Commercial Mortgage Trust 2022-MINI	0.2

The return of principal for bond portfolios and 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.

Investments in mortgage-related securities involve additional risks, such as prepayment risk.

Capital Group offers some funds in a range of share classes designed to meet the needs of retirement plan sponsors and participants. The different share classes incorporate varying levels of financial professional compensation and service provider payments.

There have been periods when the results lagged the index(es) and/or average(s). The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index.

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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.

Totals may not reconcile due to rounding and/or cash flows.

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 and net expenses higher. For more information on fee waivers and expense reimbursements, visit capitalgroup.com.

1. The distribution rate reflects the fund's past dividends paid to shareholders and may differ from the fund's SEC yield which reflects the rate at which the fund is earning income on its current portfolio of securities. The distribution rate reflects fee waivers and/or expense reimbursements in effect during the period. Without waivers and/or reimbursements, it would be reduced.
2. Expense ratios are as of each fund's prospectus/characteristics statement, as applicable, available at the time of publication.
3. Sector breakdown "Other" may include equities, rights, warrants, preferreds, convertibles, forwards, the market value of certain derivative instruments and other uncategorized securities.
4. Includes cash, short-term securities, other assets less liabilities, and certain accruals. 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.
5. When applicable, returns for less than one year are not annualized, but calculated as cumulative total returns.
6. YTD (year-to-date return): For the period from January 1 of the current year to the date shown or from inception date if first offered after January 1 of the current year.
7. Index and/or average lifetime is based on the fund inception date.
8. The information shown does not include cash and cash equivalents. This includes shares of money market or similar funds managed by the investment adviser or its affiliates that are not offered to the public.
9. Includes cash, short-term securities, other assets less liabilities, and may include accrued income. 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.

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Bloomberg U.S. Mortgage Backed Securities Index: Bloomberg U.S. Mortgage Backed Securities Index is a market-value-weighted index that covers the mortgage-backed pass-through securities of Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC). This index is unmanaged, and its results include reinvested distributions but do not reflect the effect of sales charges, commissions, account fees, expenses or U.S. federal income taxes. **Bond Statistic Effective Duration in Years:** Effective duration is a duration calculation for bonds that takes into account that expected cash flows will fluctuate as interest rates change. **Bond Statistic Average Yield to Worst:** Lower of Yield to Maturity or the bond's total return if put or call options are exercised prior to maturity but no default occurs. **Distribution Rate 12-Month:** The income per share paid by the fund over the past 12 months to an investor from dividends (including any special dividends). The distribution rate is expressed as a percentage of the current price. **Morningstar Category:** In an effort to classify funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed Morningstar Categories. While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years). **Yield Annualized 30-Day SEC:** The 30-day SEC yield reflects the rate at which the fund is earning income on its current portfolio of securities calculated according to the standardized SEC formula; when applicable, it reflects the maximum sales charge. If shown, a net yield reflects fee waivers and/or expense reimbursements in effect during the period. Without waivers and/or reimbursements, the yield would be reduced. Gross yield does not adjust for any fee waivers and/or expense reimbursements in effect.

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