What is the purpose of this Financial Services Guide ("FSG")?
The purpose of this FSG is to provide you with key information about Capital Group Investment Management Limited ("CGIML") so that you can decide whether or not you want to use CGIML's financial services.

This FSG contains important information about:
- the services CGIML can offer you;
- how CGIML and its associates are remunerated;
- CGIML's internal and external dispute resolution procedures.

If someone recommends that you acquire one of CGIML's financial products or if CGIML offers to issue a financial product to you, you should receive a document called a Product Disclosure Statement ("PDS") relating to that financial product. The PDS will include the accompanying Information to be Incorporated by Reference booklet if relevant. You should read the PDS carefully and in its entirety before making a decision to invest in any of CGIML's financial products and completing an application form. The purpose of a PDS is to assist you in deciding whether or not to acquire that particular financial product. The PDS contains information about the financial product such as its significant benefits and risks.

Who is CGIML?
The financial services described in this FSG are provided by:

Capital Group Investment Management Limited
ABN 73 164 174 501
Australian Financial Services Licence Number 443118

CGIML is responsible for the financial services it provides to you under its Australian financial services licence.

CGIML is also the responsible entity of managed investment schemes, the Capital Group Funds, and, as such, is responsible for the operation of the Funds, which are unit trusts domiciled in Australia.

CGIML is part of Capital Group, one of the largest and most experienced investment management firms in the world. Since 1931 Capital Group has been singularly focused on delivering superior, consistent results for long-term investors using high-conviction portfolios, rigorous research and individual accountability.

For further information, please visit our website www.capitalgroup.com/au/en

How can you conduct business with us?
The Product Disclosure Statement ("PDS") for each Capital Group Fund outlines its administration procedures and processes. Please refer to the relevant PDS for detailed information on how a Fund is administered.

You can give us instructions by mail or fax or electronically depending on the nature of the instruction and platform used. Some products may have their own rules about how to provide instructions or carry out certain transactions. Please refer to your PDS for these details.

For investor enquiries, please contact Capital Group’s Investor Queries Team:

Email: capitalgroup@linkmarketservices.com.au
Telephone: 1800 254 40
Financial Services offered by CGIML

CGIML is authorised under its Australian Financial Services Licence to offer you the following financial services:

- provide general financial product advice in relation to deposit and payment products, derivatives, foreign exchange contracts, government debentures, stocks or bonds, interests in managed investment schemes and securities;
- issue financial products that are interests in managed investment schemes, derivatives and foreign exchange contracts;
- deal in a financial product, in relation to deposit and payment products, derivatives, foreign exchange contracts, government debentures, stocks or bonds, interests in managed investment schemes, securities; and
- operate registered managed investment schemes which hold derivatives and financial assets.

CGIML is not licensed to provide you with personal financial advice. CGIML’s staff can only provide you with factual information and in some circumstances may provide general financial product advice. CGIML’s staff do not take your personal circumstances into consideration when providing general financial product advice. If you require personal financial product advice that takes into account your objectives, financial situation and needs, you will need to contact a financial adviser.

How is CGIML remunerated for the services it provides?

CGIML earns a fee from the Capital Group Funds, for which CGIML is the product issuer. This is done through the management costs charged by the Capital Group Funds. Those management costs are calculated by reference to your investment in the Capital Group Funds and include all costs of operating the Capital Group Fund, including responsible entity fees, investment management fees, and expenses such as custody, administration and audit fees. The fees you pay, and any benefits CGIML receives, are set out in the relevant PDS for each Capital Group Fund on offer.

You may request particulars of the remuneration or other benefits received by CGIML, however you must request the particulars within a reasonable time after being given the FSG and before any financial service identified in the FSG is provided.

CGIML will not charge you any additional fees for any general product advice you receive from it. However, your financial planner or broker may charge you fees for providing financial product advice. This will be set out in the separate FSG and/or statement of advice (SOA) you will receive from your financial planner or broker.

What commissions, fees or other benefits are received?

Representatives of CGIML who give you advice do not receive specific payments or commissions for the giving of that advice. These Representatives and CGIML’s directors receive salaries, bonuses and other benefits from affiliated Capital Group companies. Bonus payments and other benefits are discretionary and based on achievement of pre-determined objectives.

CGIML may provide benefits to financial services intermediaries where the law permits it to do so. If CGIML does this, it will provide these benefits from its own resources. CGIML maintains a register of these benefits. If you would like to review the register, please contact CGIML on (02) 8138 0808.

Privacy

CGIML considers your privacy to be of fundamental importance and has established procedures to maintain the privacy of the information you share with us. CGIML only collects personal information that is reasonably necessary for us to provide our products and services.

If you have any concerns or questions, you can contact CGIML on (02) 8138 0808 or in writing to the postal or e-mail addresses set out in this FSG. If you would like a copy of CGIML’s Privacy Policy Statement, visit CGIML’s website at www.capitalgroup.com/au/en.

Compensation and insurance arrangements

Pursuant to s912B of the Corporations Act, CGIML maintains adequate professional indemnity insurance to cover the financial services provided by Capital Group entities and its employees, including employees who no longer work for Capital Group but who were employed at the time the conduct occurred giving rise to a claim for compensation.
Complaints handling and dispute resolution

CGIML has procedures in place for dealing with complaints. CGIML will seek to acknowledge receipt of your complaint in writing promptly, within 24 hours (or one business day) of receiving it, or if not possible, as soon as practicable and in any event address your complaint within 45 days.

Investors with enquiries should contact CGIML. Notification of any complaint should be made in writing addressed to:

The Dispute Resolution Officer
Capital Group Investment Management Limited
Level 18, 56 Pitt Street
Sydney, NSW 2000
Office hours: 8:30 am to 5:00 pm (AEST)
Telephone: +61 2 8038 0808

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (“AFCA”). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial complaints Authority
GPO Box 3
Melbourne, VIC 3001
Email: info@afca.org.au
Web: www.afca.org.au
Telephone: 1800 931 678 (free call)

AFCA is not available to New Zealand unitholders.