

Striving to increase dividends, the fund is designed to help investors keep pace with the rising cost of living.

Ticker symbols: A shares: CAIBX C shares: CIBCX F-1 shares: CIBFX F-2 shares: CAIFX F-3 shares: CFIHX R-3 shares: RIRCX

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 5.75% maximum Class A sales charge had been deducted, results would have been lower. For current information and month-end results, visit capitalgroup.com.

Striving for income

During the past decade, Capital Income Builder has paid a dividend to investors every quarter. Although the fund has sometimes reduced its dividend, it strives to increase dividends over time. Dividends can help smooth out the peaks and valleys of short-term fluctuations during challenging market periods and, when reinvested, can compound to help assets grow.

An eye on the future

We make every effort to project company dividends several years ahead. The fund's 2.92% 12-month distribution rate on 10/31/25, was well above the unmanaged S&P 500 Index's rate of 1.04%. The fund's annualized 30-day SEC yield as of 12/31/25, calculated in accordance with the Securities and Exchange Commission formula, was 2.70%.

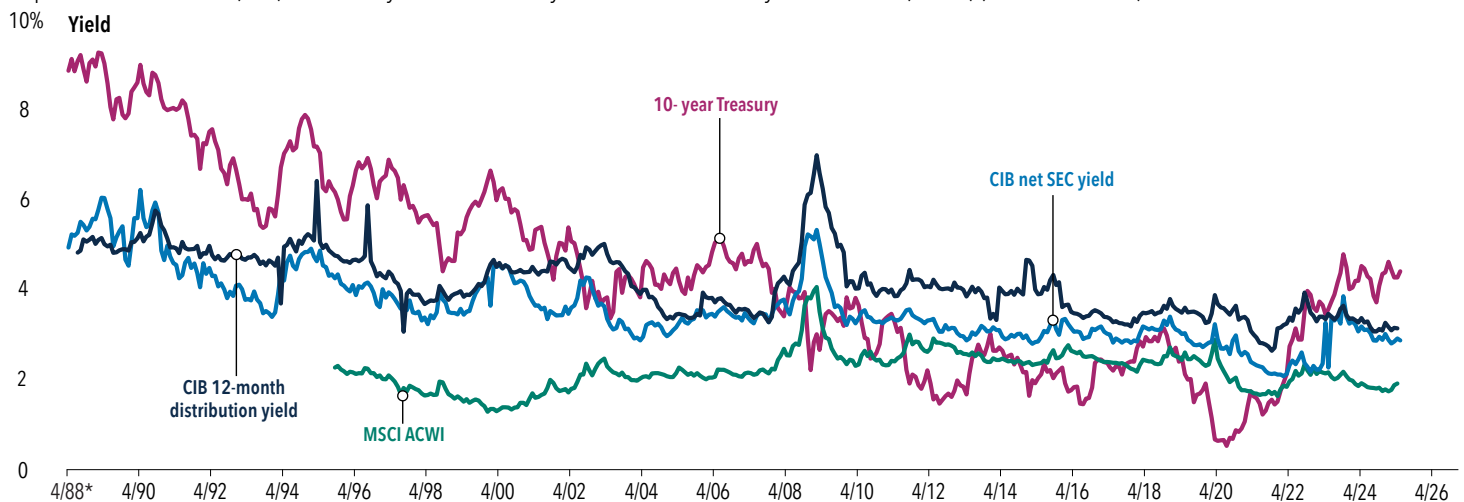
An emphasis on income

Capital Income Builder's goal is to provide above-average income with an eye toward future income. In its pursuit of this goal, the fund may invest in:

- Stocks of higher yielding companies.
- Preferred stocks, convertibles, bonds and cash.
- Investments outside the United States (up to 50% of assets).

Seeking stable sources of income has contributed to reliable outcomes for the fund

Capital Income Builder (CIB) versus 10-year U.S. Treasury and MSCI All Country World Index (ACWI) (4/1/88-4/30/25)



The SEC yield reflects the rate at which the fund is earning income on its current portfolio of securities, while the 12-month distribution yield reflects the fund's past 12 months of dividends.

Footnote/Important information:

*For the period 7/30/87 (the fund's inception date) to 4/30/88.

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Capital Client Group, Inc.

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

Geographic breakdown by region

	at 10/31/25
United States	57.5%
Europe	21.4
Asia/Pacific Basin	10.8
Other	3.7
Cash & equivalents*	6.6

Industry holdings

	at 10/31/25
Semiconductors & semiconductor equipment	8.8%
Banks	8.1
Tobacco	4.7
Oil, gas & consumable fuels	4.4
Insurance	3.6
Other industries	47.1
Bonds & notes	16.7
Cash & equivalents*	6.6

Geographic breakdown and industry holdings are based on the fund's net assets as of 10/31/25. 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.

Investment professional in the industry since:



Aline Avzaradel
2001



Alfonso Barroso
1993



Grant Cambridge
1997



Charles Ellwein
1991



David Hoag
1988



Saurav Jain
2007



Winnie Kwan
1994



Jim Lovelace
1982



Fergus MacDonald
1992



Caroline Randall
1997



Will Robbins
1992

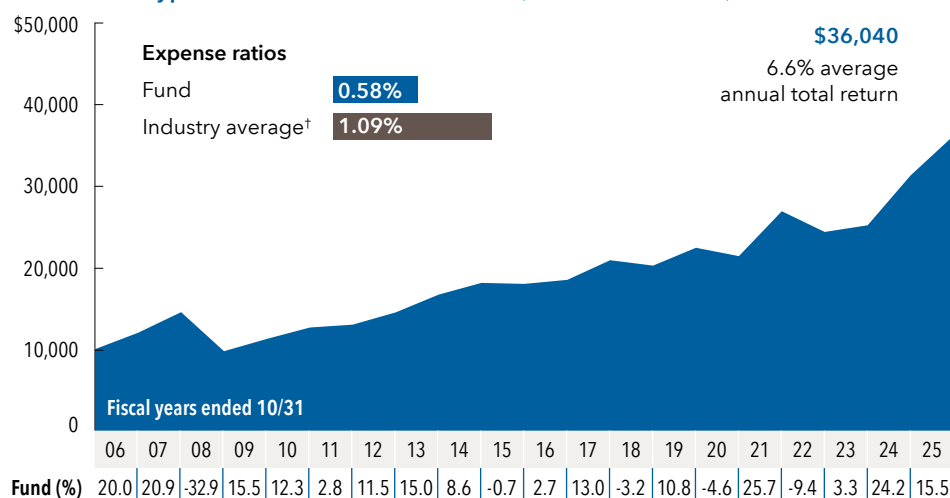


Steve Watson
1987



Brian Wong
2007

Results of a hypothetical \$10,000 investment (11/1/05-10/31/25)



Average annual total returns for periods ended 12/31/25 after payment of the 5.75% maximum up-front sales charge for Class A shares:

1 year: 13.44%

5 years: 7.80%

10 years: 7.19%

Expense ratio: 0.58%

Footnotes/Important information:

*Cash & equivalents 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.

†Source for industry average: Lipper Global Equity Income Funds Average, is composed of funds that, by prospectus language and portfolio practice, seek relatively high current income and growth of income by investing at least 65% of their portfolio in dividend-paying equity securities of domestic and foreign companies. The industry average expense ratio is based on corporate categories for front-end load funds (excluding funds of funds) as of each fund's most recent fiscal year-end available through 10/31/25.

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.

This material must be preceded or accompanied by a prospectus or summary prospectus for the funds being offered. If used after 3/31/26, this sheet must be accompanied by a current American Funds® quarterly statistical update.

Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be heightened in connection with investments in developing countries. 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.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Past results are not predictive of results in future periods. When applicable, results reflect fee waivers and/or expense reimbursements, without which they would have been

lower. Refer to capitalgroup.com for more information. The expense ratio is as of each fund's prospectus available at the time of publication.

MSCI All Country World Index (ACWI) is a free float-adjusted market capitalization weighted index that is designed to measure equity market results in the global developed and emerging markets, consisting of more than 40 developed and emerging market country indexes.

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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 yield may differ.