

About EUPAC Fund

**Ticker symbol (R-6 shares):** RERGX

**Began operations:**  
April 16, 1984

**Benchmark:** MSCI ACWI (All Country World Index) ex USA

**Peer group:** Morningstar Foreign Large Growth

**Objective:** Long-term growth of capital

**Strategy:** This international strategy seeks long-term growth through fundamental stock selection of attractively valued companies in developed and emerging markets. Managers are not constrained by style restrictions. Instead, the fund's positioning is purely reflective of bottom-up convictions. While Morningstar places the fund in the Foreign Large Growth category, we believe the fund's qualities are attractive to many investors seeking a core international equity holding.

How it fits:

	Value	Core	Growth
Size			
Large		✓	
Medium			
Small			

Source: Capital Group. Unless otherwise indicated, data is as of December 31, 2024 and fund data is for Class R-6 shares.

Opportunistic approach to non-U.S. markets has storied history of success

Simplified retirement plan menus with broader investment strategies can help 1) improve participant outcomes, 2) streamline the governance process for plan sponsors and 3) enable deeper due diligence.

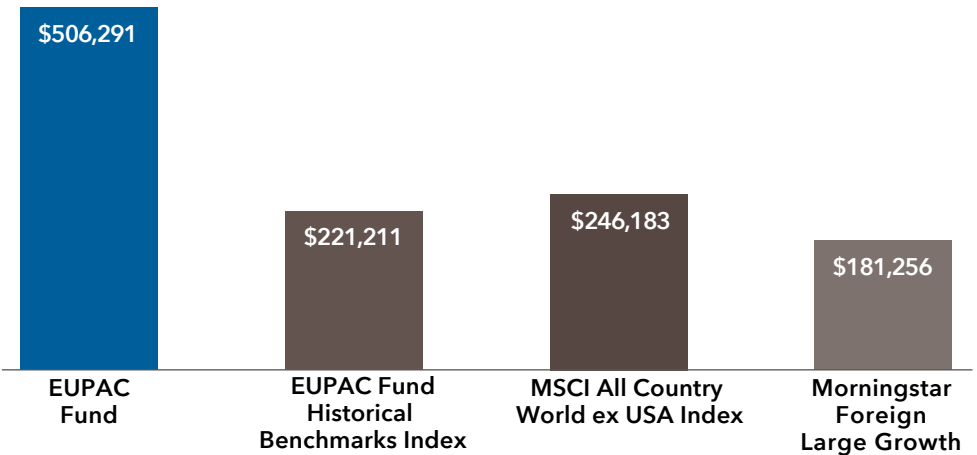
EUPAC Fund may fit this approach as a strategy that:

- Is a core international equity holding that employs deep fundamental research to identify opportunities for capital appreciation in companies based primarily outside the U.S., including emerging markets
- Invests in attractively valued companies that are positioned to benefit from innovation, global economic growth, increasing consumer demand or a turnaround in business conditions

Figures shown are past results for Class R-6 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. For current information and month-end results, visit [capitalgroup.com/retire](https://capitalgroup.com/retire).

A 41-year legacy of success

By March 31, 2025, an initial hypothetical investment of \$10,000 made on April 16, 1984, would have grown to:



Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value. The market indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. There have been periods when the fund has lagged the indexes. Past results are not predictive of future results.  
\*Effective June 1, 2025, EuroPacific Growth Fund® is now EUPAC Fund.

## Key fund statistics as of 6/30/25

### Diversification by company domicile



	Fund	ACWI ex USA	Peers
United States	5.6%	0.0%	5.8%
Canada	6.2	8.1	5.9
Europe	53.3	42.2	59.4
Japan	11.1	13.7	13.2
Asia-Pacific ex Japan	2.0	6.8	3.4
Emerging markets	21.8	29.3	12.2

### Top 5 fund sectors

	Fund	ACWI ex USA	Peers
Financials	21.1%	25.1%	17.8%
Industrials	17.1	14.8	20.0
Information technology	15.3	13.3	16.6
Consumer discretionary	11.0	10.1	11.5
Health care	7.7	8.0	10.3

Totals may not reconcile due to rounding. The fund is actively managed, so holdings will change.

"ACWI ex USA" above refers to the MSCI ACWI (All Country World Index) ex USA. "Peers" above refers to the Morningstar Foreign Large Growth category.

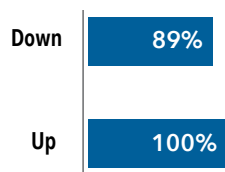
### Industry recognition for EUPAC Fund<sup>1</sup>



Analyst-driven 100%  
Data coverage 100%

## Solid capture ratios

### Average 10-year capture ratios for monthly rolling periods over 30 years ended 3/31/25

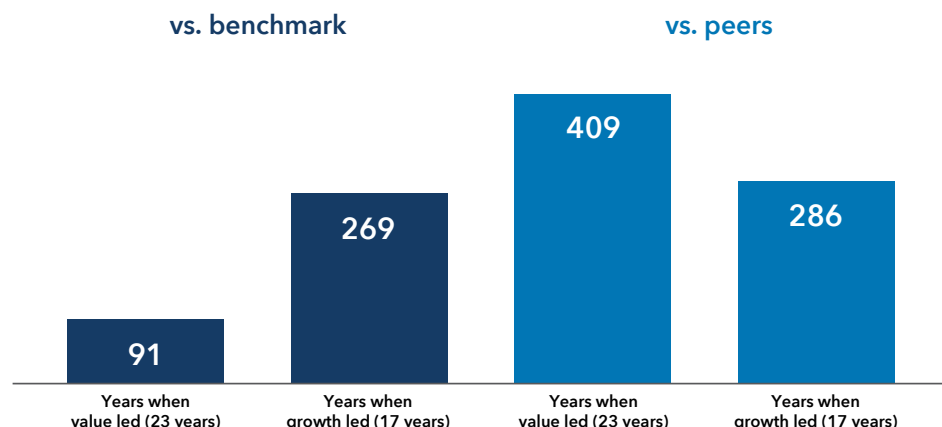


Up (down) capture ratio is the ratio of a fund's return during periods when the EUPAC Fund Historical Benchmarks Index was up (down), divided by the return of the index during those periods. For example, an up-capture ratio greater than 100 indicates the fund produced a higher return than the index during periods when the index was up. Conversely, during periods when the index was down, a down-capture ratio greater than 100 indicates the fund produced a lower return than the index.

## Strong results across diverse market environments

The fund has had strong results in both growth- and value-led markets.

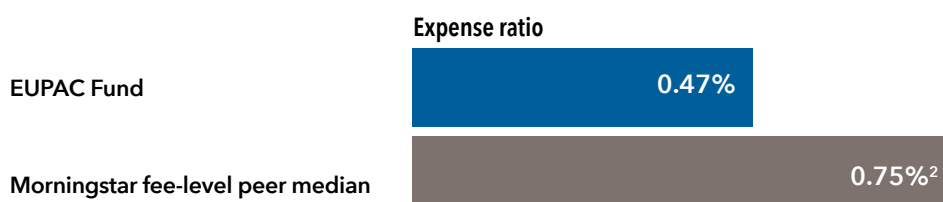
### Average calendar-year excess return versus benchmark and peers, in basis points (1985-2024)



Source: Capital Group, based on data from Morningstar, as of December 31, 2024. Fund excess return is relative to the EUPAC Fund Historical Benchmarks Index (MSCI All Country World Index ex USA, April 2007-present; MSCI EAFE Index, fund inception-March 2007) and EUPAC Historical Morningstar Peer Group Average (Foreign Large Blend from fund inception until September 2014; Foreign Large Growth thereafter). To ensure no survivorship bias, the returns were calculated on a daily basis to capture all funds in the average. Years when value led were those in which the MSCI EAFE Value Index's cumulative return exceeded the MSCI EAFE Growth Index's cumulative return. Years when growth led were those in which the MSCI EAFE Growth Index outpaced the MSCI EAFE Value Index. The EAFE Indexes were used for the value-growth comparisons to make the investment universe consistent for the entire time span.

## Low fees

The fund's expense ratio was significantly lower than the median for its peer group, as of the most recent prospectus available at the time of publication.



## Success and resiliency over the long term

EUPAC Fund's relative success metrics vs...

	Morningstar historical peer group average			Historical benchmark		
Rolling monthly periods over 30 years ended 3/31/25	3 years	5 years	10 years	3 years	5 years	10 years
<b>Success rate</b> (number of periods)	<b>88%</b> 287 of 325	<b>89%</b> 269 of 301	<b>99%</b> 239 of 241	<b>87%</b> 282 of 325	<b>98%</b> 296 of 301	<b>100%</b> 241 of 241
<b>Excess returns:</b> When fund outpaced	3.28%	3.06%	2.54%	3.19%	2.66%	2.35%
When fund trailed	0.82	1.22	0.10	-1.20	-0.99	0.35
All periods	<b>2.82</b>	<b>2.69</b>	<b>2.52</b>	<b>2.54</b>	<b>2.61</b>	<b>2.35</b>
<b>Resiliency</b> (number of periods)	<b>97%</b> 33 of 34	<b>100%</b> 6 of 6	<b>N/A</b>	<b>100%</b> 16 of 16	<b>100%</b> 1 of 1	<b>N/A</b>
<b>After-trailing excess return</b>	<b>0.97%</b>	<b>0.67%</b>	<b>N/A</b>	<b>3.24%</b>	<b>1.95%</b>	<b>N/A</b>

Use rolling periods to consider **success rate**: how often the fund outpaced peers/benchmarks; **excess returns**: the fund's average annualized return relative to that of peers/benchmarks; **resiliency**: after trailing, how often the fund came back to outpace peers/benchmarks in the first subsequent period; and **after-trailing excess return**: the fund's average annualized return relative to that of peers/benchmarks in the first subsequent periods after trailing.

Calculated by Capital Group based on data from Morningstar. For resiliency and after-trailing excess returns, subsequent periods start at the end of a trailing period; for example, if the fund trailed in the 10-year period ended 3/31/99, the subsequent period would be the period from 4/1/99 to 3/31/09. Resiliency and after-trailing excess return data does not include periods ended within the last three, five and 10 years because full subsequent periods were not available. "N/A" signifies that the fund did not lag over any periods or, if it did lag, no full subsequent periods were available.

## DC Focus Funds that can help enhance and simplify the core menu

QDIA: Foundational*	U.S. equity: Streamline	International equity: Broaden	U.S. fixed income: Anchor
<ul style="list-style-type: none"> <li>American Funds Target Date Retirement Series®</li> <li>American Balanced Fund®</li> </ul>	<ul style="list-style-type: none"> <li>AMCAP Fund®</li> <li>The Growth Fund of America®</li> <li>Washington Mutual Investors Fund</li> </ul>	<ul style="list-style-type: none"> <li>EUPAC Fund</li> <li>New Perspective Fund®</li> </ul>	<ul style="list-style-type: none"> <li>The Bond Fund of America®</li> <li>American Funds Strategic Bond Fund</li> </ul>

To learn more about our proposed menu framework, our Defined Contribution Focus Funds and our recordkeeping solutions, please visit [capitalgroup.com/advisor/retirement-plans/investments.html](https://capitalgroup.com/advisor/retirement-plans/investments.html).

\*Plan sponsors should consult a financial professional before selecting an investment option other than a target date series as a qualified default investment alternative (QDIA).

## Investment results (%)

As of June 30, 2025	Average annual total returns					Expense ratio
	1 year	3 years	5 years	10 years	Fund lifetime (since 4/16/84)	
<b>EUPAC Fund (R-6)</b>	<b>13.86</b>	<b>13.48</b>	<b>8.16</b>	<b>6.52</b>	<b>10.32</b>	<b>0.47</b>
EUPAC Fund Historical Benchmarks Index	17.72	13.99	10.13	6.12	8.10	–
MSCI ACWI ex USA	17.72	13.99	10.13	6.12	8.38	–
Morningstar Foreign Large Growth	14.78	13.63	7.49	6.71	7.60	0.75 <sup>3</sup>

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. The expense ratio is as of the 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](https://capitalgroup.com) for more information.

Past results are not predictive of future results.

If used after September 30, 2025, this brochure must be accompanied by the most recent American Funds quarterly statistical update.

**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.**

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

We offer a range of share classes designed to meet the needs of retirement plan sponsors and participants. The different share classes incorporate varying levels of advisor compensation and service provider payments. Because Class R-6 shares do not include any recordkeeping payments, expenses are lower and results are higher. Other share classes that include recordkeeping costs have higher expenses and lower results than Class R-6. Class R-6 shares were first offered on May 1, 2009. Class R-6 share results prior to the date of first sale are hypothetical based on results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Refer to the fund's prospectus for more information on specific expenses.

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**The Morningstar Foreign Large Growth category** represents funds that seek capital appreciation by investing in large international stocks that are growth-oriented. Large-cap foreign stocks have market capitalizations greater than \$5 billion. Growth is defined based on high price/book and price/cash-flow ratios, relative to the MSCI EAFE Index. The blend style is assigned to funds where neither growth nor value characteristics predominate. Morningstar foreign large growth portfolios focus on high-priced growth stocks, mainly outside of the United States. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 20% of assets invested in U.S. stocks. © 2025 Morningstar, Inc. All rights reserved. The Morningstar information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

**The EUPAC Fund Historical Morningstar Peer Group Average** reflects the Morningstar Foreign Large Blend Category from the fund's inception to September 2014 and Morningstar Foreign Large Growth Category thereafter. **EUPAC Fund Historical Benchmarks Index** returns reflect the results of the MSCI EAFE® Index through March, 31, 2007, and the MSCI All Country World ex USA Index, the fund's current primary benchmark, thereafter. **MSCI EAFE Growth Index** captures large and mid cap securities exhibiting overall growth style characteristics across developed markets countries around the world, excluding the U.S. and Canada. The growth investment style characteristics for index construction are defined using five variables: long-term forward EPS growth rate, short-term forward EPS growth rate, current internal growth rate and long-term historical EPS growth trend and long-term historical sales per share growth trend. The **MSCI EAFE Value Index** captures large and mid cap securities exhibiting overall value style characteristics across developed markets countries around the world, excluding the U.S. and Canada. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield. Developed markets countries for both indexes include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the United Kingdom. **MSCI EAFE (Europe, Australasia, Far East) Index** is a free float-adjusted market capitalization weighted index that is designed to measure developed equity market results, excluding the United States and Canada. **MSCI All Country World ex USA Index** is a free float-adjusted market capitalization weighted index that is designed to measure equity market results in the global developed and emerging markets, excluding the United States. The index consists of more than 40 developed and emerging market country indexes. Results reflect dividends net of withholding taxes. These indexes are unmanaged, and their results include reinvested dividends and/or distributions but do not reflect the effect of sales charges, commissions, account fees, expenses or U.S. federal income taxes.

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<sup>2</sup>As of December 31, 2024. The peer group expense ratio median was calculated based on funds in the following Morningstar Fee Level Group – Distribution category: Foreign Large Cap Retirement, Large.

<sup>3</sup>As of June 30, 2025.

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Although target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement goals will be met. Investment professionals manage the portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals. Investment professionals continue to manage each portfolio for approximately 30 years after it reaches its target date.