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A Hypothetical Illustration for
BUS 123 Spring 2026

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This report is not complete unless all pages, as noted below, are included. Please read the information in the 'Important Disclosures' found at the beginning of this report.

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

Results shown may or may not show gross of advisory fees that may be charged by the client's investment adviser which would result in lower portfolio results than shown.

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Important Disclosures

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. Prices and returns will vary, so investors may lose money. Investing for short periods makes losses more likely. If a sales charge had been deducted, the results would have been lower. For more current information and month-end results, visit capitalgroup.com.

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

Regular investing does not ensure a profit or protect against loss. Investors should consider their willingness to keep investing when share prices are declining. Market indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. Results for the Lipper indexes do not reflect sales charges. Lipper indexes track the largest mutual funds (no more than 30), represented by one share class per fund, in the corresponding Lipper category. Lipper averages reflect the current composition of all eligible mutual funds (all share classes) within a given category. There have been periods when the fund has lagged the index.

This illustration must be preceded or accompanied by a summary prospectus or prospectus for the fund(s) being offered. Capital Client Group, Inc.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Expense ratios are as of each fund's prospectus available at the time of publication.

Hypothetical portfolio results reflect a combination of the mutual funds shown, using the allocations and rebalancing frequency noted. The criteria and assumptions on which the portfolio is based are believed to be relevant to the likely financial situation and investment objectives of the intended investor. The portfolio's risks are directly related to the risks of the individual funds as described below. There are no guarantees that investment objectives will be met.

Standardized Average Annual Total Returns for Quarter Ended 12/31/2025
Returns for periods of less than one year are not annualized

Inception Max. Initial Sales

Security Name	Inception Date	Max. Initial Sales Charge/CDSC	1 Year	5 Years	10 Years	Since Inception
The Investment Company of America F3 (FFICX)	1/1/1934	**0.00% CDSC**	20.87%	15.71%	14.61%	12.71%

Gross Charges and Expenses

Fund Name	Sales Charge	Max CDSC	Max Redem Fee	Total Gross Operating Expense
The Investment Company of America F3 (FFICX)	0.00%	0.00%	0.00%	0.27%

The fund does not assess redemption fees. However, shareholders redeeming shares may be subject to the fund's Purchase Blocking Policy as described in the prospectus.

The illustration included herein does not reflect the effects of taxes in some or all of the investments.

- Cumulative Volume Discount Reflected Where Applicable in This Illustration.
- NOTE: Systematic Accumulation Plans cannot assure a profit or protect against loss in declining markets.

Class F-3 shares were first offered on January 27, 2017. Class F-3 share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund, adjusted for typical estimated expenses. Certain withdrawals before age 59 1/2 may be subject to income tax and, if applicable, to a 10% federal penalty. Please consult your tax advisor. Please see each fund’s prospectus for more information on specific expenses. Please see capitalgroup.com for more information on specific expense adjustments and the actual dates of first sale.

- The 1, 5, and 10-year return for each fund is based on the NAV value.

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- The "Average annual return on the investment" is based on the NAV value.

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Principal Risks

To understand the principal risks associated with these funds, please see the **Principal Risks** on the following pages.

The Investment Company of America F3 (FFICX)

N/A

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Principal Risks

These are associated with the funds listed on the preceding page.

N/A

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The Investment Company of America F3 (FFICX)

Date	Initial Investment	Initial Sales Charge	Net Amount Invested	Shares Purchased	Advisory Fee
01/01/2006	$1,000,000.00	None	$1,000,000	31,887.755	1.00%

$1,000,000 initial investment on 01/01/2006. Dividends and capital gains are reinvested. Account value is subject to an annual advisory fee of 1.00% assessed every one month based on a fiscal year ending December. All other fees are waived. The effects of income and capital gains taxes are not demonstrated.

Date	Investment(s)	Advisory Fee	Dividend Income	Total Dividend Income	Capital Gains	Shares Held	Total Value
12/31/2006	1,000,000	9,899	23,664	23,664	66,101	34,283	1,148,810
12/31/2007	0	12,116	22,665	46,329	64,011	36,570	1,204,969
12/31/2008	0	10,121	24,947	71,276	0	37,147	778,598
12/31/2009	0	8,495	43,084	114,360	0	38,799	1,006,836
12/31/2010	0	10,137	43,921	158,281	0	40,083	1,128,751
12/31/2011	0	11,407	46,937	205,219	0	41,384	1,121,099
12/31/2012	0	12,465	60,211	265,430	17,678	43,560	1,313,773
12/31/2013	0	15,370	55,315	320,745	110,961	47,765	1,752,986
12/31/2014	0	18,815	69,770	390,515	161,623	53,429	1,981,143
12/31/2015	0	19,883	67,081	457,595	136,838	58,933	1,966,602
12/31/2016	0	21,102	81,418	539,013	77,815	62,757	2,273,679
12/31/2017	0	24,926	49,784	588,797	142,459	66,916	2,701,417
12/31/2018	0	27,391	57,050	645,847	217,598	73,976	2,507,782
12/31/2019	0	28,404	65,016	710,864	135,187	78,397	3,100,615
12/31/2020	0	30,598	58,430	769,293	8,949	79,424	3,526,441
12/31/2021	0	39,897	61,538	830,831	238,552	84,557	4,377,502
12/31/2022	0	37,754	64,427	895,258	163,028	89,074	3,672,519
12/31/2023	0	41,553	77,345	972,603	158,733	93,057	4,686,339
12/31/2024	0	53,801	73,748	1,046,351	443,149	100,891	5,815,364
12/31/2025	0	63,949	81,219	1,127,570	612,995	111,130	6,958,987
Total	**1,000,000**	**498,083**	**1,127,570**	**1,127,570**	**2,755,677**	**111,130**	**6,958,987**

Average annual return on the investment for the period 01/01/2006 - 12/31/2025 : 10.19%

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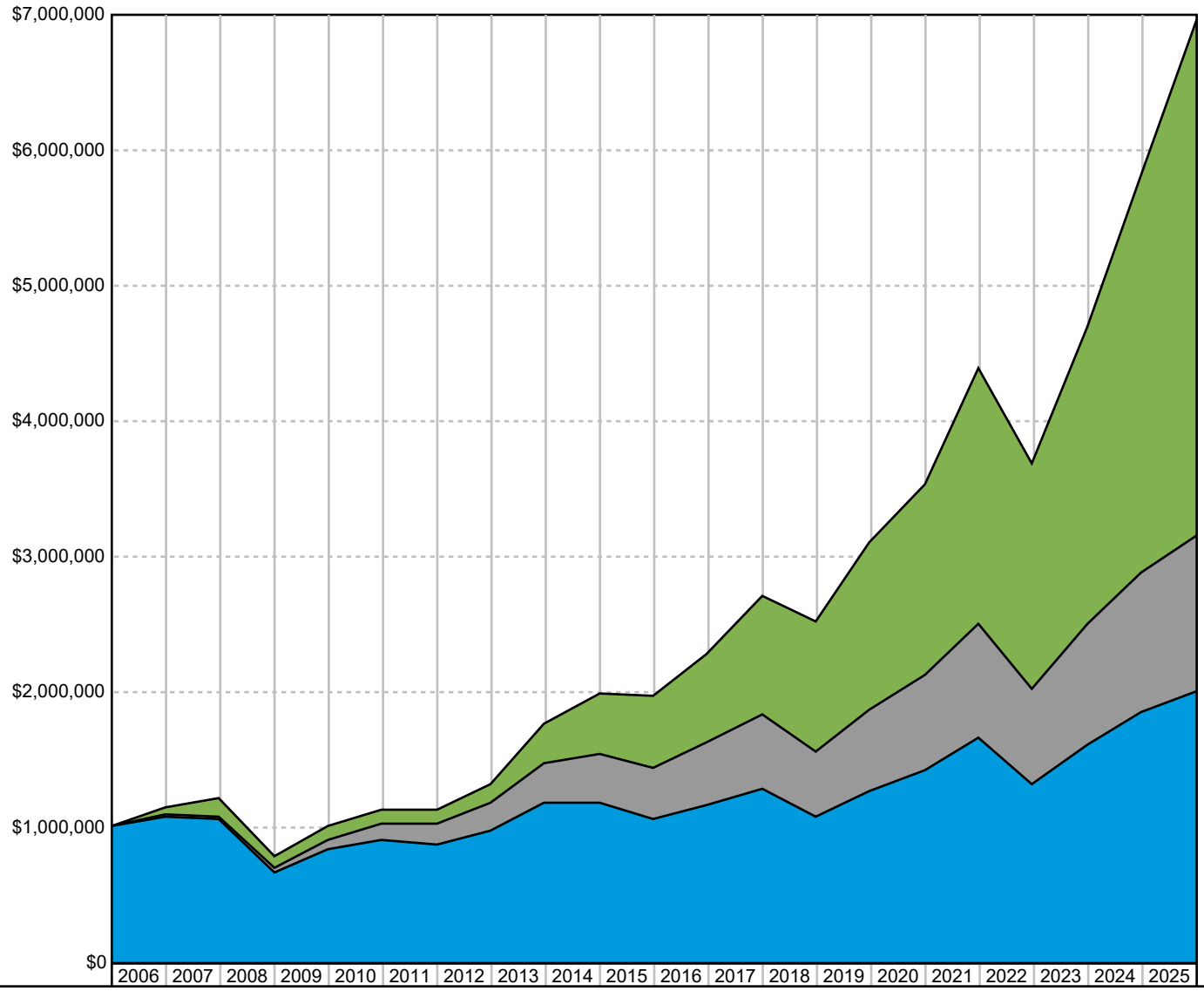
1/1/2006 - 12/31/2025 **Total Ending Amount:** $6,958,987

The Investment Company of America F3 (FFICX) : $1,000,000 initial investment on 01/01/2006. Dividends and capital gains are reinvested. Account value is subject to an annual advisory fee of 1.00% assessed every one month based on a fiscal year ending December. All other fees are waived. The effects of income and capital gains taxes are not demonstrated.



From Capital Gains (Ending value: $3,813,370)
From Income (Ending value: $1,150,469)
From Principal (Ending value: $1,995,147)

This graph must be accompanied by the underlying Hypo illustration(s).

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