

A Hypothetical Illustration for BUS123 Spring 2026

PREPARED BY

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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.

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.

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

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

Principal Risks

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

N/A

The Investment Company of America F3 (FFICX)

Date	Initial Investment	Initial Sales Charge	Net Amount Invested	Shares Purchased	Advisory Fee
01/01/2001	\$500,000.00	None	\$500,000	16,097.875	1.25%

\$500,000 initial investment on 01/01/2001. Dividends and capital gains are reinvested. Account value is subject to an annual advisory fee of 1.25% 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.

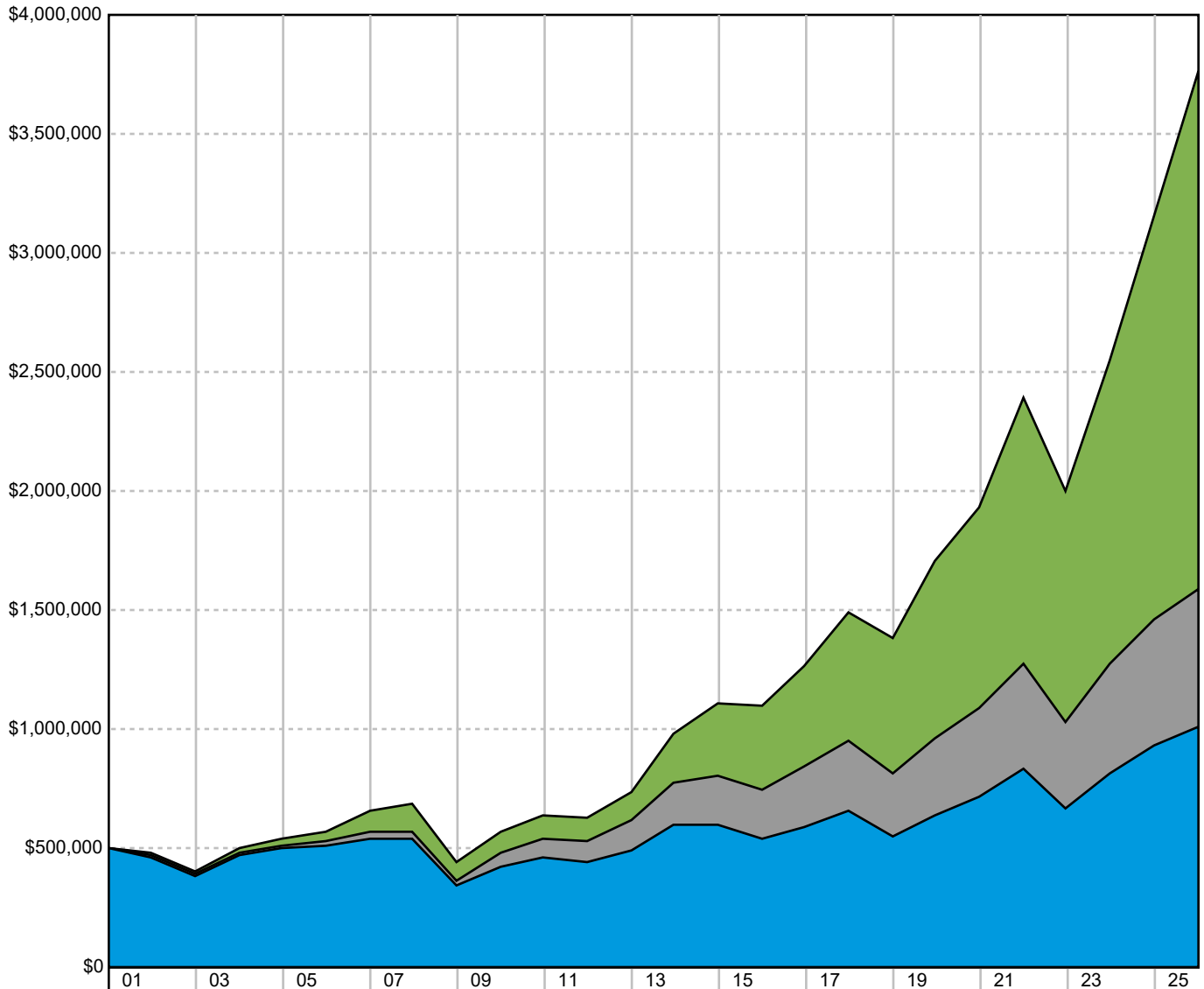
Date	Investment(s)	Advisory Fee	Dividend Income	Total Dividend Income	Capital Gains	Shares Held	Total Value
12/31/2001	500,000	5,455	8,428	8,428	9,554	16,531	471,619
12/31/2002	0	5,383	8,624	17,052	7,642	16,966	398,356
12/31/2003	0	5,392	8,834	25,886	3,578	17,229	496,892
12/31/2004	0	6,331	8,958	34,844	6,128	17,519	538,721
12/31/2005	0	6,812	11,913	46,757	14,228	18,130	568,570
12/31/2006	0	7,633	13,423	60,180	37,465	19,427	651,004
12/31/2007	0	8,573	12,826	73,006	36,191	20,671	681,121
12/31/2008	0	7,143	14,083	87,089	0	20,945	439,011
12/31/2009	0	5,980	24,261	111,350	0	21,822	566,283
12/31/2010	0	7,119	24,668	136,017	0	22,488	633,266
12/31/2011	0	7,990	26,295	162,312	0	23,160	627,402
12/31/2012	0	8,709	33,642	195,954	9,871	24,317	733,390
12/31/2013	0	10,712	30,832	226,786	61,800	26,597	976,127
12/31/2014	0	13,081	38,790	265,576	89,791	29,677	1,100,416
12/31/2015	0	13,789	37,207	302,783	75,847	32,652	1,089,610
12/31/2016	0	14,598	45,042	347,825	43,015	34,684	1,256,599
12/31/2017	0	17,200	27,474	375,300	78,553	36,890	1,489,267
12/31/2018	0	18,854	31,404	406,704	119,711	40,680	1,379,062
12/31/2019	0	19,502	35,699	442,403	74,177	43,004	1,700,808
12/31/2020	0	20,955	32,007	474,410	4,904	43,458	1,929,556
12/31/2021	0	27,255	33,625	508,035	130,251	46,151	2,389,243
12/31/2022	0	25,729	35,117	543,152	88,810	48,495	1,999,453
12/31/2023	0	28,246	42,047	585,199	86,222	50,537	2,545,037
12/31/2024	0	36,479	39,996	625,195	240,127	54,655	3,150,290
12/31/2025	0	43,251	43,938	669,133	331,349	60,051	3,760,390
Total	500,000	372,169	669,133	669,133	1,549,214	60,051	3,760,390

Average annual return on the investment for the period 01/01/2001 - 12/31/2025 : 8.41%

1/1/2001 - 12/31/2025

Total Ending Amount: \$3,760,390

The Investment Company of America F3 (FFICX) : \$500,000 initial investment on 01/01/2001. Dividends and capital gains are reinvested. Account value is subject to an annual advisory fee of 1.25% 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: \$2,181,283)
- From Income (Ending value: \$572,109)
- From Principal (Ending value: \$1,006,999)

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