Franklin Global Income and Growth Opportunities Fund

LU2129689431 | **Multi-Asset Income** | Factsheet as of 31 October 2025

This is a marketing communication. Please refer to the offering documents before making any final investment decisions.

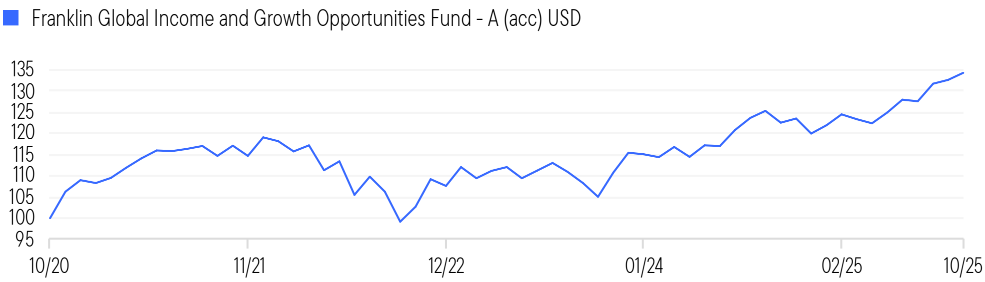
Risk Considerations

INVESTMENT INVOLVES RISKS. The value of the Fund can be volatile and investors may not get back the amount originally invested. Past performance is not indicative of future results.

- Franklin Global Income and Growth Opportunities Fund invests principally in a diversified portfolio of debt and listed equity securities worldwide.
- The Fund is subject to general investment risk, asset allocation risk, foreign currency risk, equity risk, convertible securities risk, market risk, counterparty risk, concentration risk, distressed securities risk, derivative instruments risk, liquidity risk, emerging markets risk, real asset risks, structured notes risk and class hedging risk.
- The Fund is also subject to risks associated with debt securities including credit risk, downgrading risk, interest rate risk, credit rating risk, defaulted debt securities risk, sovereign debt risk and risk associated with debt securities rated below investment grade or unrated.
- Further, the Fund's investment in debt instruments with loss-absorption features ("LAP") are subject to the risk of being written down or converted to ordinary shares upon the occurrence of pre-defined trigger events which may result in a significant or total reduction in the value of such instruments. LAP may also be exposed to liquidity, valuation and sector concentration risk.
- Security lending transactions may involve the risk that the borrower may fail to return the securities lent out in a timely manner and the value of the collateral may fall below the value of the securities lent out, which may result in a substantial loss to the Fund.
- The Fund may at its discretion pay dividends out of the capital or out of gross income of the Fund while paying all or part of the Fund's fees and expenses out of the capital of the Fund, which results in effectively paying dividends out of capital. Payment of dividends out of capital amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Fund's capital or payment of dividends effectively out of the Fund's capital (as the case may be) may result in an immediate reduction of the net asset value per share.
- Investors should not invest based on this marketing material alone. Offering documents should be read for further details, including the risk factors. Before you decide to invest, you should make sure the intermediary has explained to you that the Fund is suitable to you.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)



Total Returns (%)

	Cumulative							Annualised			
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	Inception Date
A (acc) USD	1.18	5.21	11.90	9.58	30.64	34.21	37.30	9.31	6.06	6.08	18/6/2020
Benchmark (USD)	0.03	3.77	12.04	9.69	35.41	33.50	35.19	10.63	5.95	5.78	—

Calendar Year Returns (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
A (acc) USD	3.90	7.27	-9.61	9.24	11.50	—	—	—	—	—
Benchmark (USD)	4.59	9.11	-11.12	5.94	12.30	—	—	—	—	—

Investment Objective

To seek to maximise income and growth of capital (total return) over the long term. The Fund mainly invests in equities, corporate and government bonds. These investments may be from anywhere in the world, including emerging markets. The Fund may invest significantly in below investment grade and unrated bonds.

Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	18/06/2020
Share Class Inception Date	18/06/2020
Minimum Investment (USD)	1000
ISIN	LU2129689431
Bloomberg	FGIFAUA LX
Morningstar Peer Group	USD Moderate Allocation
EU SFDR Category	Article 6

Benchmark(s) and Type

Blended 50% MSCI ACWI High Dividend Yield-NR + 20% Bloomberg Global High Yield Corporate + 30% Bloomberg Global Aggregate Index	Comparator

Fund Characteristics

Fund Characteristics	Fund
NAV-A (acc) USD	$13.73
Total Net Assets (USD)	$135.77 Million
Number of Holdings	182
Average Credit Quality	BBB+
Price to Book	2.83x
Price to Earnings (12-Month Trailing)	19.84x
Weighted Average Maturity	6.47 Yrs
Effective Duration	4.93 Yrs
Price to Cash Flow	10.96x
Yield to Maturity	5.41%
Standard Deviation (3 Yr)	8.14%

Asset Allocation (% of Total)

	Fund
Fixed Income	37.27
Equity	34.91
Convertibles/Equity-Linked Notes	26.74
Cash & Cash Equivalents	1.08

Top Issuers (% of Total)

	Fund
UNITED STATES TREASURY BOND	4.56
FREDDIE MAC POOL	2.61
CISCO SYSTEMS INC	2.26
GOVT NATL MORTG ASSN	2.14
ALPHABET INC	2.08
AMAZON.COM INC	1.76
SAMSUNG ELECTRONICS CO LTD	1.72
NEXTERA ENERGY INC	1.68
FANNIE MAE POOL	1.62
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD	1.56

Sector Allocation (Equity as a % of Total)

	Fund
Information Technology	15.94
Health Care	7.97
Energy	5.65
Communication Services	5.63
Consumer Discretionary	5.02
Financials	4.95
Industrials	4.71
Consumer Staples	4.61
Materials	3.45
Other	3.73

Sector Allocation (Fixed Income as a % of Total)

	Fund
Investment Grade Corporates	14.72
High Yield Corporates	9.31
Mortgage-Backed Securities	6.37
U.S. Treasuries	4.56
International Bonds	2.31

Share Class Details

				Dividends	
	ISIN	Max. Initial Charge	Annual Charge	Payable Date	Amount
A (acc) USD	LU2129689431	5.00%	1.35%	—	—
A (Mdis) AUD-H1	LU2823255430	5.00%	1.35%	10.11.25	$0.0600
A (Mdis) EUR-H1	LU2823255513	5.00%	1.35%	10.11.25	€0.0590
A (Mdis) HKD	LU2129689605	5.00%	1.35%	10.11.25	$0.0600
A (Mdis) JPY-H1	LU2823255604	5.00%	1.35%	10.11.25	¥5.6990
A (Mdis) RMB-H1	LU2715301615	5.00%	1.35%	10.11.25	CNH0.057
A (Mdis) USD	LU2129689514	5.00%	1.35%	10.11.25	$0.0600

Only dividend records within the past 12 months are displayed. Dividend amounts are quoted in the currency of the respective share class. Annual Charge includes Management Fee and Maintenance Charge.

Portfolio Management

	Years with Firm	Years of Experience
Edward D. Perks, CFA	32	32
Todd Brighton, CFA	25	25
Brendan Circle, CFA	11	15

Glossary

Yield to Maturity ('YTM'): is the rate of return anticipated on a bond if it is held until the maturity date. YTM is considered a long-term bond yield expressed as an annual rate. The calculation of YTM takes into account the current market price, par value, coupon interest rate and time to maturity. It is also assumed that all coupons are reinvested at the same rate. Yield figures quoted should not be used as an indication of the income that has or will be received. Yield figures are based on the portfolio's underlying holdings and do not represent a payout of the portfolio. **Yield to Maturity is calculated without the deduction of fees and expenses. Comparator:** Benchmark is used for comparing Fund performance, but is not a constraint to Fund Investment. **Average Credit Quality:** The average credit quality reflects the holdings of the underlying issues, based on the size of each holding and ratings assigned to each based on rating agency assessments of its creditworthiness. **Price to Book:** The price per share of a stock divided by its book value (i.e., net worth) per share. For a portfolio, the value represents a weighted average of the stocks it holds. **Price to Earnings (12-Month Trailing)** is the share price of a stock, divided by its per-share earnings over the past year. For a portfolio, the value represents a weighted average of the stocks it holds. **Weighted Average Maturity:** An estimate of the number of years to maturity, taking the possibility of early payments into account, for the underlying holdings. **Effective Duration** is a duration calculation for bonds with embedded options. Effective duration takes into account that expected cash flows will fluctuate as interest rates change. Duration measures the sensitivity of price (the value of principal) of a fixed-income investment to a change in interest rates. The higher the duration number, the more sensitive a fixed-income investment will be to interest rate changes. **Price to Cash Flow:** Supplements price/earnings ratio as a measure of relative value for a stock. For a portfolio, the value represents a weighted average of the stocks it holds. **Standard Deviation:** Measure of the degree to which a fund's return varies from the average of its previous returns. The larger the standard deviation, the greater the likelihood (and risk) that a fund's performance will fluctuate from the average return. **Charges:** For a comprehensive list of the types of costs deducted from fund assets, see the prospectus and Product Key Facts.

Portfolio Data Information

Holdings are provided for information purposes only and should not be deemed a recommendation to buy or sell the securities mentioned.

Important Information

Effective 10 October 2025, the Franklin Global Income Fund was renamed Franklin Global Income and Growth Opportunities Fund.
This fund meets the requirements under Article 6 of the EU Sustainable Finance Disclosure Regulation (SFDR); the fund does not promote environmental and/or social characteristics or have a sustainable investment objective under EU regulations.
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Performance information is based on the stated share class only, in Fund Currency, NAV to NAV, taking into account of dividend reinvestments and capital gain or loss.

When performance for either the portfolio or its benchmark has been converted, different foreign exchange closing rates may be used between the portfolio and its benchmark.

Hedged share classes will attempt to hedge the currency risk between the base currency of the Fund and the currency of the share class, although there can be no guarantee that it will be successful in doing so. In some cases, investors may be subject to additional risks.

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