

Franklin Post-Retirement Stable Income Fund

HK0001134169

Multi-Asset Income | Factsheet as of 30 September 2025

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 Post-Retirement Stable Income Fund invests at least 70% of its net asset value in a diversified portfolio of debt, equities and equity-related securities.
- The Fund is subject to general investment risk, market risk, asset allocation risk, concentration risk, equity risk, risks associated with collateralized and/or securitised products, risks associated with investments in equity-linked notes, convertible securities risk, counterparty risk, foreign currency risk, currency hedged class risk, Renminbi currency risks, derivative risk, and liquidity risk.
- The Fund may invest in debt securities which are subject to sovereign debt risk, interest rate risk, credit risk, valuation risk, credit rating risk, and downgrading risk.
- 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.

Performance figures will only be published once the Fund has achieved a six months track record.

Investment Objective

The investment objective of the Fund is to maximise income while maintaining a high degree of capital preservation, in order to deliver stable distribution yields to address income needs in retirement.

Fund Overview

Umbrella	Franklin Templeton Asia Fund Series
Fund Base Currency	USD
Fund Inception Date	22/07/2025
Share Class Inception Date	22/07/2025
Dividend Frequency	Monthly
ISIN	HK0001134169
Bloomberg	FRSIAMU HK
Morningstar Peer Group	USD Cautious Allocation
Minimum Investment (USD)	1000

Fund Characteristics

	Fund
NAV-A (Mdis) USD	\$10.20
Total Net Assets (USD)	\$6.98 Million
Number of Holdings	59
Average Credit Quality	A
Price to Book	3.47x
Price to Earnings (12-Month Trailing)	20.38x
Weighted Average Maturity	8.14 Yrs
Effective Duration	5.60 Yrs
Price to Cash Flow	12.17x
Yield to Maturity	5.18%

Asset Allocation (% of Total)

	Fund
Fixed Income	78.73
Equity	11.57
Convertibles/Equity-Linked Notes	6.54
Cash & Cash Equivalents	3.15

Top Issuers (% of Total)

	Fund
GOVT NATL MORTG ASSN	18.67
UNITED STATES TREASURY BOND	9.89
FANNIE MAE POOL	5.29
FREDDIE MAC POOL	5.28
NASDAQ-100 INDEX	3.13
SOUTHERN CO/THE	2.97
S&P 500 INDEX	2.93
GOLDMAN SACHS GROUP INC/THE	2.47
MORGAN STANLEY	2.46
PACIFIC GAS AND ELECTRIC CO	2.00

Sector Allocation (Equity as a % of Total)

	Fund
Index	6.05
Health Care	2.05
Consumer Staples	1.97
Utilities	1.96
Energy	1.42
Industrials	0.99
Communication Services	0.99
Information Technology	0.99
Consumer Discretionary	0.98
Financials	0.72

Sector Allocation (Fixed Income as a % of Total)

	Fund
Investment Grade Corporates	32.44
Mortgage-Backed Securities	29.25
U.S. Treasuries	9.89
High Yield Corporates	7.16

Share Class Details

	ISIN	Max. Initial Charge	Annual Charge	Dividends	
				Payable Date	Amount
A (Mdis) USD	HK0001134169	5.00%	0.80%	17.10.25	\$0.0510
A (Mdis) HKD	HK0001134177	5.00%	0.80%	17.10.25	\$0.0510
A (Mdis) RMB-H1	HK0001134185	5.00%	0.80%	17.10.25	CNH0.051

Only share classes with dividend distributed 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
Todd Brighton, CFA	25	25
Brendan Circle, CFA	11	15
Edward D. Perks, CFA	32	32

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.** **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. **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.

Holdings in indices represent exposure through financial instruments such as equity-linked notes on index futures, whose value is linked to an index, as one cannot invest directly in an index.

Important Information

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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Offering Documents



Shareholder Letter

