

Franklin U.S. Dollar Short-Term Money Market Fund

LU0052767562

Money Market | Factsheet as of 28 February 2026

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

Risk Considerations

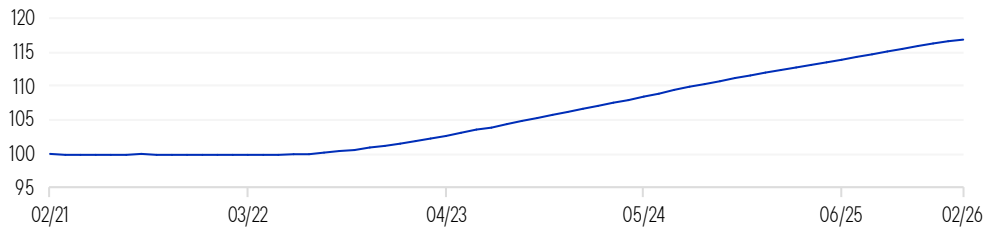
INVESTMENT INVOLVES RISKS. The value of the Fund can be volatile and investors may not get back the amount originally invested. Past performance is not indicative of future results.

- Franklin U.S. Dollar Short-Term Money Market Fund invests principally in high quality Money Market Instruments which consist primarily of short-term fixed and floating-rate debt securities, commercial papers, floating-rate notes and certificates of deposit of credit institutions.
- The Fund is subject to debt securities risk, market risk, underlying investment funds risk, credit risk, liquidity risk, valuation risk, volatility risk, concentration risk, counterparty risk, securitisation risk, repurchase and reverse repurchase transactions risk and derivative instruments 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.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)

■ Franklin U.S. Dollar Short-Term Money Market Fund - A (Mdis) USD



Total Returns (%)

	Cumulative					Annualised					Inception Date
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	
A (Mdis) USD	0.20	0.84	0.52	3.99	14.64	16.82	93.06	4.66	3.16	2.09	1/6/1994
Benchmark (USD)	0.28	0.93	0.58	4.17	15.35	17.95	—	4.88	3.36	—	—

Calendar Year Returns (%)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
A (Mdis) USD	4.19	5.06	4.89	1.34	-0.11	0.23	1.99	1.63	0.52	0.11
Benchmark (USD)	4.29	5.32	5.14	1.52	0.04	0.54	2.21	1.82	0.82	0.26

Investment Objective

To seek to maximise income while maintaining a high degree of capital preservation and liquidity. This Fund qualifies as a short-term variable net asset value money market Fund under the European Money Market Fund Regulation. The Fund mainly invests in investment grade corporate and government bonds, including money market instruments, with a short maturity, as well as commercial paper issued by first-rate companies and certificate of deposit of prime banks. These investments are denominated in USD.

Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	01/06/1994
Share Class Inception Date	01/06/1994
Dividend Frequency	Monthly
Minimum Investment (USD)	1000
ISIN	LU0052767562
Bloomberg	TEMDLRI LX
Morningstar Peer Group	USD Money Market - Short Term
EU SFDR Category	Article 6

Benchmark(s) and Type

Bloomberg U.S. Treasury 1-3 Month Index	Comparator
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Fund Characteristics

	Fund
NAV-A (Mdis) USD	\$9.82
Total Net Assets (USD)	\$2.54 Billion
Weighted Average Maturity	37 Days
Average Life	59 Days
Standard Deviation (3 Yr)	0.21%

Share Class Details

	ISIN	Max. Initial Charge	Annual Charge	Dividends	
				Payable Date	Amount
A (Mdis) USD	LU0052767562	5.00%	0.40%	09.03.26	\$0.0270
A (acc) USD	LU0128526901	5.00%	0.40%	—	—

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
Shawn Lyons, CFA	29	30
Joanne M Driscoll, CFA	30	30
Michael J Lima, CFA	28	28

Glossary

Comparator: Benchmark is used for comparing Fund performance, but is not a constraint to Fund Investment. **Weighted Average Maturity** is the weighted average maturity at issue of the underlying holdings, on a market value basis, expressed in days. **Weighted Average Life:** The average number of days or years to maturity for the underlying holdings. **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 offering documents.

Important Information

On 16 December 2019, the investment objective, policy and/or restrictions were changed.

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.

This classification does not represent the fund is authorised as a Green or environmental, social and governance (ESG) fund in Hong Kong. Please visit the full list of SFC-authorized ESG funds at: <https://www.sfc.hk/en/regulatory-functions/products/list-of-esg-funds>.

This material is intended to be of general interest only and should not be construed as investment advice. It does not constitute legal or tax advice and it is not an offer for shares or an invitation to apply for shares of the Luxembourg-domiciled SICAV Franklin Templeton Investment Funds (the "Fund" or "FTIF"). For the avoidance of doubt, if you make a decision to invest, you will be buying units/shares in the fund and will not be investing directly in the underlying assets of the fund.

Franklin Templeton ("FT") provides no guarantee or assurance that the Fund's investment objective will be attained. The value of shares in the Fund and income received from it can go down as well as up, and investors may not get back the full amount invested. **Past performance is not an indicator or a guarantee of future performance.** Currency fluctuations may cause the value of a Fund's investments to diminish or increase.

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No shares of the Fund may be directly or indirectly offered or sold to residents of the United States of America. Shares of the Fund are not available for public distribution in all jurisdictions and prospective investors, who are not financial professionals, should consult their financial advisor before deciding to invest. The Fund may use financial derivatives or other instruments which may entail specific risks more fully described in the Fund's Documents.

Subscriptions to shares of the Fund should only be made on the basis of the Fund's current Prospectus, and, where available, the relevant offering documents.

In addition, a Summary of Investor Rights is available from <https://www.franklintempleton.com.hk/en-hk/about-us/summary-of-investor-rights>. The summary is available in English and Chinese.

The sub-funds of FTIF are notified for marketing in multiple EU Member States under the UCITS Directive. FTIF can terminate such notifications for any share class and/or sub-fund at any time by using the process contained in Article 93a of the UCITS Directive. Franklin Templeton International Services S.à.r.l. – Supervised by the Commission de Surveillance du Secteur Financier.

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.

Diversification: Up to 100% of the investments of the Franklin U.S. Dollar Short-Term Money Market Fund may be issued or guaranteed by sovereign governments of member states of the OECD, supranational entities, including most prominently instruments issued or guaranteed by the United States Government and its agencies and/or related entities, including but not limited to, the United States Treasury, the U.S. Federal Reserve, the Federal National Mortgage Association (FNMA), the Government National Mortgage Association (GNMA), and the Federal Home Loan Mortgage Corporation (Freddie Mac), the Federal Home Loan Banks (FHLB), and supranational organisations that the United States and at least one EU Member State participate in, including but not limited to the International Bank for Reconstruction and Development (IBRD or World Bank), the International Finance Corporation (IFC), and the Inter-American Development Bank (IADB). In addition to receiving a favourable assessment of their credit quality pursuant to the Management Company's internal credit quality assessment procedure, all investments at the time of purchase shall have a minimum long-term rating of A or better by Standard & Poor's Corporation ("S&P") or Moody's Investors Service, Inc. ("Moody's") or similar rating by any other internationally recognised statistical rating organisation, corresponding to a short-term rating of A-1 by S&P/P-1 by Moody's or equivalent or, if unrated, be declared to be of comparable quality by the Investment Manager.

The Franklin U.S. Dollar Short-Term Money Market Fund is a short-term variable NAV money market fund and as such is not a guaranteed investment; is different from an investment in deposits since the principal amount invested may fluctuate; does not rely on external support for guaranteeing the liquidity or maintaining a stable NAV per share; and any loss of principal is borne by the investor.

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

