

Templeton European Insights Fund

LU0093666013
Multi Cap | Factsheet as of 30 November 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.

- Templeton European Insights Fund invests primarily in equity securities of companies of any market capitalization incorporated or having their principal business activities in European countries.
- The Fund is subject to market risk, equity risk, foreign currency risk, Europe and eurozone risk, liquidity risk, concentration risk, smaller and midsize companies risk, sustainability risk, derivative instruments risk, structured notes risk, convertible securities risk and counterparty risk.
- Security lending 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 (%)

■ Templeton European Insights Fund - A (acc) EUR



Total Returns (%)

	Cumulative						Annualised				Inception Date
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	
A (acc) EUR	0.70	3.56	20.87	19.86	57.23	61.36	245.59	16.28	10.04	4.72	8/1/1999
Benchmark (EUR)	0.91	5.14	20.47	22.13	51.03	70.81	251.20	14.73	11.30	4.78	—

Calendar Year Returns (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
A (acc) EUR	14.60	19.81	-12.52	8.44	-9.54	20.43	-16.69	8.49	9.33	16.70
Benchmark (EUR)	9.49	18.78	-12.47	22.16	-1.02	25.47	-12.71	12.49	4.37	9.81

Investment Objective

To seek long-term investment growth, through growth of capital. The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.

Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	EUR
Fund Inception Date	08/01/1999
Share Class Inception Date	08/01/1999
Minimum Investment (USD)	1000
ISIN	LU0093666013
Bloomberg	TEMGROA LX
Morningstar Peer Group	Europe Large-Cap Blend Equity
EU SFDR Category	Article 8

Benchmark(s) and Type

Linked MSCI Europe Index-NR	Comparator
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Fund Characteristics

	Fund
NAV-A (acc) EUR	€34.34
Total Net Assets (EUR)	€315.36 Million
Number of Issuers	43
Average Market Cap (Millions EUR)	€64,748
Price to Book	2.10x
Price to Earnings (12-Month Trailing)	19.38x
Price to Cash Flow	8.34x
Standard Deviation (3 Yr)	10.97%

Top Equity Issuers (% of Total)

	Fund
SSE PLC	5.50
LVMH MOET HENNESSY LOUIS VUITTON SE	4.88
UBS GROUP AG	3.99
ING GROEP NV	3.83
UNILEVER PLC	3.73
NOVO NORDISK A/S	3.71
CARREFOUR SA	3.66
EURONEXT NV	3.04
ALCON AG	2.95
VINCI SA	2.93

Sector Allocation (% of Total)

	Fund	Benchmark
Financials	19.94	23.71
Industrials	19.42	18.83
Health Care	12.39	14.09
Consumer Discretionary	10.02	8.04
Consumer Staples	8.87	9.48
Utilities	7.11	4.67
Information Technology	6.22	7.39
Energy	5.11	4.24
Other	7.24	9.54
Cash & Cash Equivalents	3.68	0.00

Geographic Allocation (% of Total)

	Fund	Benchmark
United Kingdom	27.55	22.47
France	25.33	16.42
Netherlands	11.66	7.46
Switzerland	8.42	14.36
Germany	5.95	14.55
Denmark	5.54	2.85
Sweden	0.00	5.52
Spain	0.00	5.73
Others	11.88	10.64
Cash & Cash Equivalents	3.68	0.00

Market Cap Breakdown (% of Equity) (EUR)

	Fund
2.0-5.0 Billion	6.18
5.0-10.0 Billion	9.99
10.0-25.0 Billion	24.38
25.0-50.0 Billion	22.45
>50.0 Billion	37.00

Share Class Details

	ISIN	Max. Initial Charge	Annual Charge	Dividends Payable Date	Amount
A (acc) EUR	LU0093666013	5.00%	1.50%	—	—
A (Ydis) USD	LU1863844749	5.00%	1.50%	08.07.25	\$0.1110
A (acc) USD	LU1863844665	5.00%	1.50%	—	—

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
Craig Cameron, CFA	12	16
Tina Sadler, CFA	28	30
James Webb, CFA	2	13

Glossary

Comparator: Benchmark is used for comparing Fund performance, but is not a constraint to Fund Investment. **Weighted Average Market Capitalization:** A determination of a company's value, calculated by multiplying the total number of company stock shares outstanding by the price per share. For a portfolio, the value represents a weighted average based on the stocks held. **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. **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

On 24 October 2025, 2 sub-funds of Franklin Templeton Investment Funds not authorised by the Securities and Futures Commission merged into the Fund.

On 19 May 2017, a sub-fund of Franklin Templeton Investment Funds not authorised by the Securities and Futures Commission merged into the Fund. On 23 November 2018, Franklin Templeton Investment Funds - Templeton European Fund merged into the Fund.

Effective 25 June 2025, the Templeton Euroland Fund was renamed Templeton European Insights Fund, updated its index to the Linked MSCI Europe Index-NR and modified its principal investment strategies.

This fund meets the requirements under Article 8 of the EU Sustainable Finance Disclosure Regulation (SFDR); the fund has binding commitments in its investment policy to promote environmental and/or social characteristics and any companies in which it invests should follow good governance practices.

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-authorised ESG funds at: <https://www.sfc.hk/en/regulatory-functions/products/list-of-esg-funds>.

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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.

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

