

Templeton BIC Fund

LU0229945570

Blend | Factsheet as of 31 December 2025

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

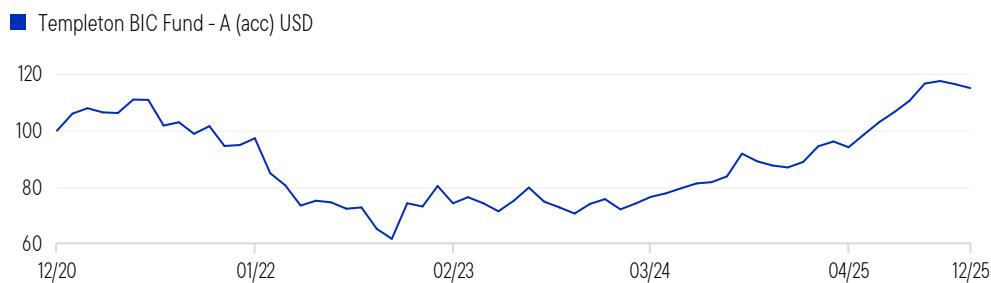
Risk Considerations

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 BIC Fund invests primarily in equity securities issued by companies of any size located in, or doing significant business in Brazil, India or China (including Hong Kong and Taiwan).
- The Fund is subject to market risk, equity risk, emerging markets risk, foreign currency risk, liquidity risk, concentration risk, non-regulated markets risk, counterparty risk, securities lending risk and derivative instruments risk.
- Further, the Fund is also subject to Chinese market risk, qualified foreign investor ("QFI") risk, Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risk and Chinese short swing profit rule 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 (%)



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) USD | -1.23 | -1.41 | 32.18 | 32.18 | 56.94 | 15.03 | 165.74 | 16.21 | 2.84 | 4.96 | 25/10/2005 |
| Benchmark (USD) | -1.00 | -2.51 | 21.71 | 21.71 | 36.53 | -4.42 | 229.44 | 10.93 | -0.90 | 6.08 | - |

Calendar Year Returns (%)

| | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|-----------------|-------|-------|------|--------|--------|-------|-------|--------|-------|-------|
| A (acc) USD | 32.18 | 14.66 | 3.55 | -22.83 | -5.02 | 10.42 | 28.03 | -14.81 | 46.19 | 14.09 |
| Benchmark (USD) | 21.71 | 10.02 | 1.96 | -21.12 | -11.25 | 17.65 | 22.80 | -13.41 | 41.75 | 12.12 |

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 Brazil, India and China, including Hong Kong and Taiwan.

Fund Overview

| | |
|----------------------------|-------------------------------------|
| Umbrella | Franklin Templeton Investment Funds |
| Fund Base Currency | USD |
| Fund Inception Date | 25/10/2005 |
| Share Class Inception Date | 25/10/2005 |
| Minimum Investment (USD) | 1000 |
| ISIN | LU0229945570 |
| Bloomberg | TEMBRAC LX |
| EU SFDR Category | Article 6 |

Benchmark(s) and Type

| | |
|-------------------|------------|
| MSCI BIC Index-NR | Comparator |
|-------------------|------------|

Fund Characteristics

| Fund | |
|---------------------------------------|------------------|
| NAV-A (acc) USD | \$26.57 |
| Total Net Assets (USD) | \$450.38 Million |
| Number of Issuers | 58 |
| Average Market Cap (Millions USD) | \$248,630 |
| Price to Book | 2.29x |
| Price to Earnings (12-Month Trailing) | 15.37x |
| Price to Cash Flow | 7.69x |
| Standard Deviation (3 Yr) | 13.92% |

Top Equity Issuers (% of Total)

| | Fund |
|---|-------|
| TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD | 10.42 |
| TECENT HOLDINGS LTD | 6.32 |
| ICICI BANK LTD | 5.72 |
| ALIBABA GROUP HOLDING LTD | 5.51 |
| PROSUS NV | 4.85 |
| HDFC BANK LTD | 3.97 |
| HAIER SMART HOME CO LTD | 3.06 |
| CHINA MERCHANTS BANK CO LTD | 3.04 |
| TECHTRONIC INDUSTRIES CO LTD | 3.01 |
| BYD CO LTD | 2.97 |

Share Class Details

| | ISIN | Max. Initial Charge | Annual Charge | Dividends Payable Date | Amount |
|-------------|--------------|---------------------|---------------|------------------------|--------|
| A (acc) USD | LU0229945570 | 5.00% | 2.10% | — | — |
| A (acc) EUR | LU0229946628 | 5.00% | 2.10% | — | — |
| A (acc) HKD | LU0543330566 | 5.00% | 2.10% | — | — |

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 |
|--------------------|-----------------|---------------------|
| Chetan Sehgal, CFA | 30 | 33 |

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.

Sector Allocation (% of Total)

| | Fund | Benchmark |
|-------------------------|-------|-----------|
| Information Technology | 23.70 | 7.89 |
| Financials | 23.49 | 23.76 |
| Consumer Discretionary | 21.56 | 20.44 |
| Communication Services | 10.49 | 15.07 |
| Industrials | 9.27 | 6.81 |
| Materials | 2.97 | 6.87 |
| Health Care | 2.51 | 4.63 |
| Energy | 2.40 | 5.67 |
| Other | 4.79 | 8.88 |
| Cash & Cash Equivalents | -1.18 | 0.00 |

Geographic Allocation (% of Total)

| | Fund | Benchmark |
|-------------------------|-------|-----------|
| China | 45.74 | 58.48 |
| India | 19.63 | 32.38 |
| Taiwan | 17.34 | 0.00 |
| Brazil | 11.87 | 9.14 |
| United States | 3.59 | 0.00 |
| Hong Kong | 3.01 | 0.00 |
| Russia | 0.00 | 0.00 |
| Cash & Cash Equivalents | -1.18 | 0.00 |

Market Cap Breakdown (% of Equity) (USD)

| | Fund |
|-------------------|-------|
| <2.0 Billion | 2.27 |
| 2.0-5.0 Billion | 8.30 |
| 5.0-10.0 Billion | 3.57 |
| 10.0-25.0 Billion | 17.73 |
| 25.0-50.0 Billion | 11.60 |
| >50.0 Billion | 55.69 |
| N/A | 0.85 |

Important Information

Effective 9 December 2025, the Templeton BRIC Fund was renamed Templeton BIC Fund, updated its index to the MSCI BIC Index, and modified its principal investment strategies. 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-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.

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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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Any negative cash position reflects a temporary position that is a result of a delay in securities settlement transactions.

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Offering Documents



Shareholder Letter

