

# Franklin Global Income and Growth Opportunities Fund

**A (acc) USD: LU2129689431**

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

**This is a marketing communication. Please refer to the prospectus of the UCIT before making any final investment decisions.**

## Investment Overview

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.

**Past performance does not predict future returns.**

## Performance Over 5 Years in Share Class Currency (%)

■ Franklin Global Income and Growth Opportunities Fund - A (acc) USD



## Total Returns (%)

|             | Cumulative |      |       |      |       |       | Average Annual |      |      |           | Date       |
|-------------|------------|------|-------|------|-------|-------|----------------|------|------|-----------|------------|
|             | 1-Mo       | 3-Mo | YTD   | 1-Yr | 3-Yr  | 5-Yr  | Inception      | 3-Yr | 5-Yr | Inception |            |
| A (acc) USD | 1.18       | 5.21 | 11.90 | 9.58 | 30.64 | 34.21 | 37.30          | 9.31 | 6.06 | 6.08      | 06/18/2020 |

## Calendar Year Returns (%)

|             | 2024 | 2023 | 2022  | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|-------------|------|------|-------|------|------|------|------|------|------|------|
| A (acc) USD | 3.90 | 7.27 | -9.61 | 9.24 | —    | —    | —    | —    | —    | —    |

**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.**

Performance details provided are in share class currency, include the reinvested dividends gross of tax and are net of management fees. Sales charges, taxes and other locally applied costs have not been deducted. The fund's returns may increase or decrease as a result of changes to foreign exchange rates.

Up to date performance figures can be found on our website.

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.

## Fund Overview

|                            |                                     |
|----------------------------|-------------------------------------|
| Umbrella                   | Franklin Templeton Investment Funds |
| Fund Base Currency         | USD                                 |
| Fund Inception Date        | 06/18/2020                          |
| Share Class Inception Date | 06/18/2020                          |
| Minimum Investment         | USD 1000                            |
| ISIN                       | LU2129689431                        |
| CUSIP                      | L4059G103                           |
| Bloomberg                  | FGIFAUA LX                          |
| Morningstar Category       | 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 |

## Charges

|                        |       |
|------------------------|-------|
| Maximum Initial Charge | 5.75% |
| Exit Charge            | —     |
| Ongoing Charge         | 1.60% |
| Performance Fee        | —     |

The charges are the fees the Fund charges to investors to cover the costs of running the Fund. Additional costs, including transaction fees, will also be incurred. These costs are paid out by the Fund, which will impact on the overall return of the Fund. Fund charges will be incurred in multiple currencies, meaning that payments may increase or decrease as a result of currency exchange fluctuations.

## Fund Characteristics as of September 30, 2025

|                                       | Fund             |
|---------------------------------------|------------------|
| NAV-A (acc) USD                       | \$13.57          |
| Total Net Assets (USD)                | \$134.43 Million |
| Number of Holdings                    | 187              |
| Average Credit Quality                | BBB+             |
| Price to Book                         | 2.76x            |
| Price to Earnings (12-Month Trailing) | 19.46x           |
| Weighted Average Maturity             | 6.62 Yrs         |
| Effective Duration                    | 5.01 Yrs         |
| Price to Cash Flow                    | 10.80x           |
| Yield to Maturity                     | 5.58%            |
| Standard Deviation (5 Year)           | 9.58%            |

Asset Allocation (% of Total) as of September 30, 2025

|                                  | Fund  |
|----------------------------------|-------|
| Fixed Income                     | 37.68 |
| Equity                           | 35.16 |
| Convertibles/Equity-Linked Notes | 26.16 |
| Cash & Cash Equivalents          | 1.00  |

Top Holdings (% of Total) as of September 30, 2025

|                                           | Fund |
|-------------------------------------------|------|
| UNITED STATES TREASURY BOND               | 4.56 |
| FREDDIE MAC POOL                          | 2.64 |
| GOVT NATL MORTG ASSN                      | 2.14 |
| ALPHABET INC                              | 2.11 |
| AMAZON.COM INC                            | 1.68 |
| FANNIE MAE POOL                           | 1.65 |
| NEXTERA ENERGY INC                        | 1.61 |
| TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD | 1.60 |
| TEXAS INSTRUMENTS INC                     | 1.51 |
| EXXON MOBIL CORP                          | 1.51 |

Sector Allocation (Equity as a % of Total) as of September 30, 2025

|                        | Fund  |
|------------------------|-------|
| Information Technology | 15.73 |
| Health Care            | 8.17  |
| Communication Services | 5.90  |
| Industrials            | 5.67  |
| Energy                 | 5.53  |
| Financials             | 5.10  |
| Consumer Staples       | 4.57  |
| Consumer Discretionary | 4.48  |
| Materials              | 3.25  |
| Utilities              | 2.93  |

Sector Allocation (Fixed as a % of Total) as of September 30, 2025

|                             | Fund  |
|-----------------------------|-------|
| Investment Grade Corporates | 14.81 |
| High Yield Corporates       | 9.55  |
| Mortgage-Backed Securities  | 6.43  |
| U.S. Treasuries             | 4.56  |
| International Bonds         | 2.33  |

Portfolio Management

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

What should I know before investing?

The Fund does not offer any capital guarantee or protection and you may not get back the amount invested. The Fund is subject to the following risks which are materially relevant: **Credit risk:** the risk of loss arising from default that may occur if an issuer fails to make principal or interest payments when due. This risk is higher if the Fund holds low-rated, sub-investment-grade securities. **Foreign Currency risk:** the risk of loss arising from exchange-rate fluctuations or due to exchange control regulations. Complete information on the risks of investing in the Fund are set out in the Fund's prospectus.

Glossary

**Ongoing Charges Figure (OCF):** The Ongoing Charges Figure (OCF) includes the fees paid to the management company, the investment manager and the depository, as well as certain other expenses. The OCF is calculated by taking the relevant main material costs paid out over the 12-month period indicated and dividing them by the average net assets over the same period. The OCF does not include all expenses paid by the fund (for example, it does not include what the fund pays for buying and selling securities). For a comprehensive list of the types of costs deducted from fund assets, see the prospectus. **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.** For recent all-in annual costs, as well as hypothetical performance scenarios that show the effects that different levels of return could have on an investment in the fund, where applicable, see the KID. **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.

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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Subscriptions to shares of the Fund should only be made on the basis of the Fund's current Prospectus, and, where available, the relevant KID, accompanied by the latest available audited annual report and the latest semi-annual report if published thereafter. These documents can be found on our website at [www.franklinresources.com/all-sites](http://www.franklinresources.com/all-sites), obtained, free of charge, from your local FT representative or can be requested via FT's European Facilities Service which is available at [www.eifs.lu/franklintempleton](http://www.eifs.lu/franklintempleton). The Fund's documents are available in English, Arabic, French, German, Italian, Polish and Spanish.

In addition, a Summary of Investor Rights is available from [www.franklintempleton.lu/summary-of-investor-rights](http://www.franklintempleton.lu/summary-of-investor-rights). The summary is available in English.

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Franklin Templeton International Services S.à r.l. – Supervised by the Commission de Surveillance du Secteur Financier - 8A, rue Albert Borschette, L-1246 Luxembourg - Tel: +352 46 66 67-1 - Fax: +352 342080 9861.

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