FRANKLIN TEMPLETON

Templeton Emerging Markets Fund

N (acc) USD: LU0109402221 | **Blend** | Factsheet as of October 31, 2026

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

Investment Overview

To seek long-term investment growth, mainly 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, emerging markets, including China.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)



Total Returns (%)

	Cumulative							Average Annual			
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	Date
N (acc) USD	-8.62	-5.13	19.48	20.59	100.99	50.08	319.33	26.19	8.46	5.54	04/03/2000

Calendar Year Returns (%)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
N (acc) USD	43.47	5.37	11.60	-22.25	-6.72	15.94	24.52	-17.50	37.33	16.13

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.

Morningstar Rating™

Overall Rating as of September 30, 2026

★★★★ N (acc) USD

Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	02/28/1991
Share Class Inception Date	04/03/2000
Minimum Investment	USD 1000
ISIN	LU0109402221
CUSIP	L4058R142
Bloomberg	TEMEMXA LX
Morningstar Category	Global Emerging Markets Equity
EU SFDR Category	Article 8

Benchmark(s) and Type

MSCI Emerging Markets Index-NR	Comparator

Charges

Maximum Initial Charge	3.00%
Exit Charge	–
Ongoing Charge	2.49%
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, 2026

	Fund
NAV-N (acc) USD	$44.10
Total Net Assets (USD)	$2.57 Billion
Number of Issuers	88
Average Market Cap (Millions USD)	$501,876
Price to Book	2.07x
Price to Earnings (12-Month Trailing)	13.55x
Price to Cash Flow	8.89x
Standard Deviation (5 Year)	20.40%

Top Equity Issuers (% of Total) as of September 30, 2026

	Fund
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD	10.44
SAMSUNG ELECTRONICS CO LTD	9.93
SK HYNIX INC	7.81
MEDIATEK INC	4.04
BYD CO LTD	2.67
HON HAI PRECISION INDUSTRY CO LTD	2.34
PROSUS NV	2.31
WUXI BIOLOGICS CAYMAN INC	2.17
LITE-ON TECHNOLOGY CORP	2.09
HDFC BANK LTD	1.94

Sector Allocation (% of Total) as of September 30, 2026

	Fund	Benchmark
Information Technology	41.13	43.78
Financials	16.98	19.35
Consumer Discretionary	11.39	7.39
Industrials	9.00	6.34
Communication Services	4.86	5.86
Health Care	4.52	2.72
Materials	2.13	5.77
Energy	1.10	3.40
Other	1.78	5.40
Cash & Cash Equivalents	7.11	0.00

Geographic Allocation (% of Total) as of September 30, 2026

	Fund	Benchmark
South Korea	26.39	21.40
China	21.11	19.80
Taiwan	20.87	28.94
India	7.71	10.65
Brazil	6.96	4.09
South Africa	1.68	2.92
Mexico	1.51	1.56
Saudi Arabia	0.00	2.30
Other	6.64	8.33
Cash & Cash Equivalents	7.11	0.00

Market Cap Breakdown (% of Equity) (USD) as of September 30, 2026

	Fund
<2.0 Billion	1.80
2.0-5.0 Billion	6.33
5.0-10.0 Billion	4.22
10.0-25.0 Billion	14.78
25.0-50.0 Billion	14.63
>50.0 Billion	58.23

Portfolio Management

	Years with Firm	Years of Experience
Chetan Sehgal, CFA	31	34
Andrew Ness	8	31

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: **Chinese Market risk:** In addition to typical risks linked to Emerging Markets, investments in China are subject to economic, political, tax and operational risks specific to the Chinese Market. Please also refer to the prospectus for China QFII risk, Bond Connect risk and Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risk. **Emerging markets risk:** the risk related to investing in countries that have less developed political, economic, legal and regulatory systems, and that may be impacted by political/economic instability, lack of liquidity or transparency, or safekeeping issues. **Foreign Currency risk:** the risk of loss arising from exchange-rate fluctuations or due to exchange control regulations. **Liquidity risk:** the risk that arises when adverse market conditions affect the ability to sell assets when necessary. Such risk may be triggered by (but not limited to) unexpected events such as environmental disasters or pandemics. Reduced liquidity may have a negative impact on the price of the assets.
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. 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. **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.

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

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.
Further information in relation to the sustainability-related aspects of the Fund can be found at www.franklintempleton.lu/SFDR. Please review all of the Fund's objectives and characteristics before investing.

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