

Templeton European Insights Fund

A (Mdis) USD-H1: LU3072335501

Multi Cap | Factsheet as of November 30, 2025

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

Investment Overview

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.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)

■ Templeton European Insights Fund - A (Mdis) USD-H1



Total Returns (%)

	Cumulative					Average Annual					Date
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	
A (Mdis) USD-H1	0.92	3.68	14.40	12.34	40.88	64.34	53.92	12.10	10.45	5.80	04/06/2018
Benchmark (EUR)	0.91	5.14	20.47	22.13	51.03	70.81	84.57	14.73	11.30	8.34	—

Calendar Year Returns (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
A (Mdis) USD-H1	4.61	20.81	-2.87	13.48	-16.08	24.58	—	—	—	—
Benchmark (EUR)	9.49	18.78	-12.47	22.16	-1.02	25.47	—	—	—	—

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.

This share class 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.

The A (Mdis) USD-H1 share class launched on 24/10/2025. Performance data prior to this date is for the A (Mdis) USD-H1 share class launched on 06/04/2018 which had equal or higher charges. A (Mdis) USD-H1 performance consists of the Templeton European Improvers Fund A (Mdis) USD-H1 from 06/04/2018 to 24/10/2025.

Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	EUR
Fund Inception Date	01/08/1999
Share Class Inception Date	10/24/2025
Dividend Frequency, if any	Monthly
Minimum Investment	USD 1000
ISIN	LU3072335501
CUSIP	L4063Q758
Bloomberg	TEMEFMH LX
Morningstar Category	Europe Large-Cap Blend Equity
EU SFDR Category	Article 8

Benchmark(s) and Type

Linked MSCI Europe Index-NR	Comparator
-----------------------------	------------

Charges

Maximum Initial Charge	5.75%
Exit Charge	—
Ongoing Charge	1.86%
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 October 31, 2025

	Fund
NAV-A (Mdis) USD-H1	\$10.88
Total Net Assets (EUR)	€313.40 Million
Number of Issuers	42
Average Market Cap (Millions EUR)	€60,997
Price to Book	2.02x
Price to Earnings (12-Month Trailing)	18.22x
Price to Cash Flow	8.03x
Standard Deviation (5 Year)	13.54%

Top Equity Issuers (% of Total) as of October 31, 2025

	Fund
LVMH MOET HENNESSY LOUIS VUITTON SE	4.57
SSE PLC	4.27
UNILEVER PLC	3.64
NOVO NORDISK A/S	3.60
CARREFOUR SA	3.50
UBS GROUP AG	3.19
SMITH & NEPHEW PLC	2.99
ING GROEP NV	2.91
CNH INDUSTRIAL NV	2.82
EURONEXT NV	2.77

Sector Allocation (% of Total) as of October 31, 2025

	Fund	Benchmark
Industrials	19.70	19.44
Financials	18.47	23.28
Health Care	12.34	13.44
Consumer Discretionary	9.67	8.10
Consumer Staples	7.07	9.32
Information Technology	6.01	7.65
Utilities	5.75	4.54
Materials	4.95	5.38
Other	8.41	8.86
Cash & Cash Equivalents	7.63	0.00

Geographic Allocation (% of Total) as of October 31, 2025

	Fund	Benchmark
United Kingdom	26.55	22.59
France	26.51	16.65
Netherlands	12.25	7.62
Switzerland	5.35	14.15
Denmark	5.10	2.79
Germany	4.58	14.60
Spain	0.00	5.55
Sweden	0.00	5.56
Other	12.03	10.48
Cash & Cash Equivalents	7.63	0.00

Market Cap Breakdown (% of Equity) (EUR) as of October 31, 2025

	Fund
2.0-5.0 Billion	3.92
5.0-10.0 Billion	12.21
10.0-25.0 Billion	29.08
25.0-50.0 Billion	16.20
>50.0 Billion	38.60

Portfolio Management

	Years with Firm	Years of Experience
Craig Cameron, CFA	12	16
Tina Sadler, CFA	28	30
James Webb, CFA	2	13

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: **Derivative Instruments risk:** the risk of loss in an instrument where a small change in the value of the underlying investment may have a larger impact on the value of such instrument. Derivatives may involve additional liquidity, credit and counterparty risks. **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. For funds that lack 12 months of data, or for which OCF is not likely to give a fair idea of likely future costs, the figure shown is an estimate. **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

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.

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. 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 does not predict future returns.** Currency fluctuations may cause the value of a Fund's investments to diminish or increase.

FT shall not be liable to any user of this document or to any other person or entity for the inaccuracy of information or any errors or omissions in its contents, regardless of the cause of such inaccuracy, error or omission. Any opinions expressed are the author's at publication date and they are subject to change without prior notice. Any research and analysis contained in this material has been procured by FT for its own purposes and is provided to you only incidentally. Data from third party sources may have been used in the preparation of this document and FT has not independently verified, validated or audited such data.

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 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, 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. 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. The summary is available in English.

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 – 8A, rue Albert Borschette, L-1246 Luxembourg – Tel: +352 46 66 67-1 – Fax: +352 342080 9861.

Performance: The share class shown has adopted a hedging strategy intended to reduce the effect of exchange rate movements between the currency of the Fund's investment strategy and the currency of the share class. The benchmark returns displayed are shown in the reference currency of the Fund's investment strategy EUR, while share class returns are shown in the reference currency of share class USD. As a result, the returns shown above reflect the effect of the hedging strategy and one can compare the returns of the Fund (net of fees) relative to its benchmark index without the impact of exchange rate movements on index returns.

CFA® and **Chartered Financial Analyst®** are trademarks owned by CFA Institute.

© **Morningstar, Inc.** All rights reserved. The information contained here in (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Indexes are unmanaged, and one cannot invest directly in an index. They do not reflect any fees, expenses or sales charges. Important data provider notices and terms available at www.franklintempletondatasources.com. Source: MSCI makes no warranties and shall have no liability with respect to any MSCI data reproduced herein. No further redistribution or use is permitted. This report is not prepared or endorsed by MSCI. The **Linked MSCI Europe Index-NR** reflects the performance of the MSCI EMU Index-NR from fund inception through 24 June 2025 and MSCI Europe Index-NR thereafter. Net Returns (NR) include income net of tax withholding when dividends are paid.

In the U.S., this material is made available to you for informational purposes only by Franklin Distributors LLC, member FINRA/SIPC, One Franklin Parkway, San Mateo, California 94403-1906. One Franklin Parkway, San Mateo, California 94403-1906. Tel: (800) 239-3894 (USA Toll-Free), (877) 389-0076 (Canada Toll-Free), and Fax: (727) 299-8736.

Investments are not FDIC insured; may lose value and are not bank guaranteed. Distribution outside the U.S. may be made by Franklin Templeton International Services, S.a.R.L. ("FTIS"), or other sub-distributors, intermediaries, dealers or professional investors that have been engaged by Templeton Global Advisors Limited to distribute shares of Franklin Templeton funds in certain jurisdictions. This is not an offer to sell or a solicitation of an offer to purchase securities in any jurisdiction where it would be illegal to do so.

Investors should consider the fund's investment objectives, risks, charges and expenses carefully before investing. Find this and other information in the prospectus available on www.franklintempletonoffshore.com. Read it carefully.

© 2025 Franklin Templeton. All rights reserved.