

Franklin U.S. Opportunities Fund

N (acc) USD: LU0188150956

Growth | 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.

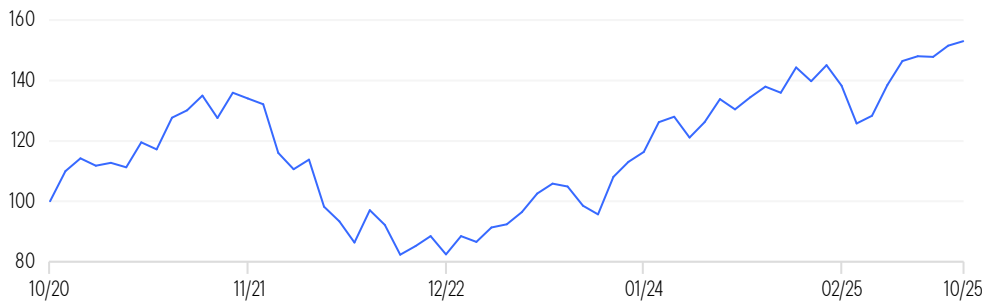
Investment Overview

To seek long-term investment growth, mainly through growth of capital. The Fund mainly invests in equities of US companies of any market capitalisation in innovative and fast-growing sectors.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)

■ Franklin U.S. Opportunities Fund - N (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	
N (acc) USD	0.96	3.30	9.45	12.50	79.45	52.94	631.99	21.52	8.87	9.64	03/15/2004

Calendar Year Returns (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
N (acc) USD	23.54	37.19	-37.61	15.67	41.62	31.06	-2.58	25.94	-3.07	4.03

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	04/03/2000
Share Class Inception Date	03/15/2004
Minimum Investment	USD 1000
ISIN	LU0188150956
CUSIP	L4058T452
Bloomberg	TEMAGBX LX
Morningstar Category	US Large-Cap Growth Equity
EU SFDR Category	Article 8

Benchmark(s) and Type

Russell 3000 Index	Comparator
S&P 500 Index	Comparator

Charges

Maximum Initial Charge	3.00%
Exit Charge	—
Ongoing Charge	2.54%
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-N (acc) USD	\$72.49
Total Net Assets (USD)	\$7.46 Billion
Number of Issuers	72
Average Market Cap (Millions USD)	\$1,513,965
Historical EPS Growth (3 Yr)	17.06%
Standard Deviation (5 Year)	19.98%

Top Equity Issuers (% of Total) as of September 30, 2025

	Fund
NVIDIA CORP	9.57
MICROSOFT CORP	6.92
META PLATFORMS INC	6.85
BROADCOM INC	5.49
AMAZON.COM INC	5.04
APPLE INC	4.94
MASTERCARD INC	3.12
ALPHABET INC	3.12
NETFLIX INC	2.73
AXON ENTERPRISE INC	2.09

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

	Russell 3000	Fund Growth Index
Information Technology	42.90	48.92
Communication Services	17.26	11.83
Consumer Discretionary	11.66	13.85
Industrials	9.45	6.85
Health Care	6.70	7.73
Financials	5.94	6.58
Materials	2.28	0.48
Consumer Staples	2.14	2.49
Other	0.63	1.28
Cash & Cash Equivalents	1.04	0.00

Market Cap Breakdown (% of Equity) (USD) as of September 30, 2025

	Fund
<5.0 Billion	1.64
5-25 Billion	5.08
25.0-50.0 Billion	6.21
50.0-100.0 Billion	12.32
100.0-150.0 Billion	6.72
>150.0 Billion	65.08
N/A	2.96

Portfolio Management

	Years with Firm	Years of Experience
Grant Bowers	32	32
Sara Araghi, CFA	22	22
Anthony J. Hardy, CFA	10	16

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: **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. **Securities Lending risk:** the risk that default or insolvency of the borrower of securities lent by a Fund may lead to losses if collateral received realises less than the values of securities lent. 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. **Historical 3 Yr EPS Growth:** A measure of the growth of earnings per share over a trailing 3 year period. 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. 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.

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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.

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