FRANKLIN TEMPLETON

Franklin Global Income and Growth Opportunities Fund

A (Mdis) HKD: LU2129689605 | **Multi-Asset Income** | Factsheet as of 31 October 2026

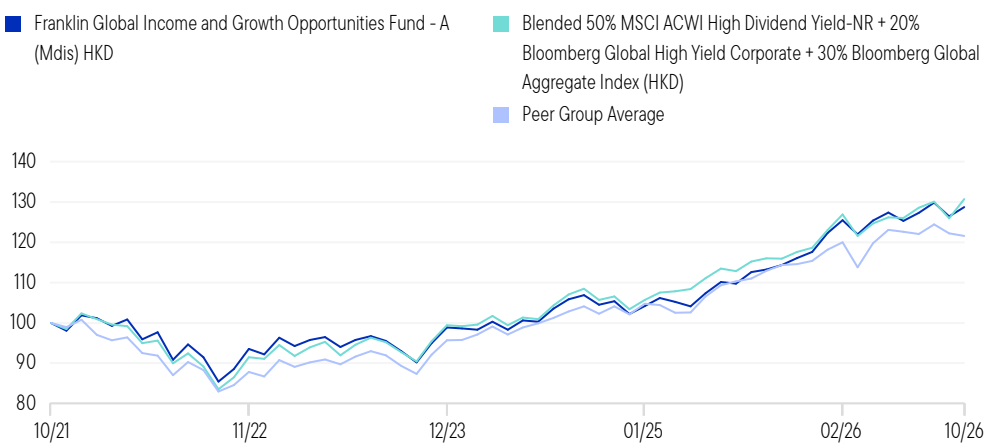
This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID before making any final investment decisions.

Investment Overview

To seek to maximise income and maintain growth 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 (%)



Discrete Annual Performance (%)

	10/25 10/26	10/24 10/25	10/23 10/24	10/22 10/23	10/21 10/22	10/20 10/21	10/19 10/20	10/18 10/19	10/17 10/18	10/16 10/17
A (Mdis) HKD	12.59	9.39	15.87	1.90	-11.50	17.63	—	—	—	—
Benchmark (HKD)	12.74	9.66	16.94	4.55	-13.54	15.41	—	—	—	—
Peer Group Average	6.45	11.82	17.16	3.24	-15.45	16.64	—	—	—	—

Total Returns (%)

	Cumulative							Average Annual			
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	Inception Date
A (Mdis) HKD	1.78	1.13	9.41	12.59	42.72	28.71	54.84	12.58	5.18	7.11	18/06/2020
Benchmark (HKD)	3.75	1.62	10.14	12.74	44.57	30.70	52.84	13.07	5.50	6.89	—
Peer Group Average	-0.48	-0.39	5.49	6.45	39.45	21.74	44.85	11.72	4.01	5.99	—
Quartile Ranking	1	1	1	1	2	1	—	2	1	—	—

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 31 October 2026

★★★★ A (Mdis) HKD

Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	18/06/2020
Share Class Inception Date	18/06/2020
Dividend Frequency	Monthly
Minimum Investment	USD 1000
ISIN	LU2129689605
Bloomberg	FRFGIAD LX
Distribution Yield	7.82%
Morningstar Peer Group	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 Charges Figure	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

	Fund
NAV-A (Mdis) HKD	$10.90
Total Net Assets (USD)	$186.71 Million
Number of Holdings	196
Average Credit Quality	A-
Price to Book	3.12x
Price to Earnings (12-Month Trailing)	19.10x
Average Weighted Maturity	8.88 Yrs
Effective Duration	5.99 Yrs
Price to Cash Flow	11.96x
Yield to Maturity	6.72%
Standard Deviation (5 Yr)	9.50%

Asset Allocation (% of Total)

	Fund
Fixed Income	41.52
Equity	37.15
Convertibles/Equity-Linked Notes	18.37
Cash & Cash Equivalents	2.95

Top Issuers (% of Total)

	Fund
UNITED STATES TREASURY BOND	6.00
MICROSOFT CORP	2.63
ORACLE CORP	2.38
AMAZON.COM INC	2.36
INTERNATIONAL BUSINESS MACHINES CORP	2.19
ALPHABET INC	2.17
CHEVRON CORP	2.14
META PLATFORMS INC	1.89
SIEMENS AG	1.86
FREDDIE MAC POOL	1.69

Sector Allocation (Equity as a % of Total)

	Fund
Information Technology	13.07
Health Care	6.76
Energy	6.66
Financials	5.87
Utilities	4.79
Consumer Discretionary	4.27
Communication Services	3.94
Industrials	3.86
Consumer Staples	3.81
Materials	2.48

Sector Allocation (Fixed Income as a % of Total)

	Fund
Investment Grade Corporates	20.12
High Yield Corporates	10.56
U.S. Treasuries	6.00
Mortgage-Backed Securities	3.73
International Bonds	1.11

Portfolio Management

	Years with Firm	Years of Experience
Edward D. Perks, CFA	34	34
Todd Brighton, CFA	26	26
Brendan Circle, CFA	12	16

What are the Risks?

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

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. 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. **Distribution Yield:** The Distribution Yield is based on the most recent month's distribution and shown as an annualized percentage as of the date shown. It does not include any preliminary charge and investors may be subject to tax on distributions. Information is historical and may not reflect current or future distributions. **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

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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Benchmark(s) Blended 50% MSCI ACWI High Dividend Yield-NR, 20% Bloomberg Global High Yield Corporate and 30% Bloomberg Global Aggregate Index. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).

Intended retail Investor Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who are looking for a combination of income and investment growth, are interested in exposure to a mixed asset allocation globally as part of a diversified portfolio, have a medium to high risk profile and can tolerate significant short-term changes in the share price.
Product availability The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.
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