Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Franklin Income Fund

Class A (Mdis) SGD-H1 • ISIN LU0320765646 • A sub-fund of Franklin Templeton Investment Funds (UCITS)
Management company (and Manufacturer): Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
Website: www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
Date of Production of the KID: 07/09/2026

What is this product?

Type

The product is a share class of the sub-fund Franklin Income Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.

Term

The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.

Objectives

Investment Objective

To seek to maximise income and maintain growth.

Investment Policy

The Fund mainly invests in equities and corporate and government bonds of US issuers. Some of the bond investments may be below investment grade.

These investments may include convertible securities and to a lesser extent the Fund may invest in depositary receipts.

Derivatives and techniques The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth.

Strategy The investment manager combines macroeconomic, interest rate, credit and issuer analysis to flexibly allocate investments across asset classes based on market conditions. For each asset class, the investment manager then selects securities that appear to offer both attractive income and total return potential.

SFDR category Article 6 (does not promote environmental and/or social characteristics or have a sustainable investment objective under EU regulations).

Base currency US dollar (USD).

Benchmark(s) Linked Blended 50% MSCI USA High Dividend Yield Index, 25% Bloomberg High Yield Very Liquid Index and 25% Bloomberg US Aggregate Index. Used for performance comparison only.

The Fund is actively managed and may deviate materially from that of the benchmark(s).

Share Class Policy

For the distribution share class shown in this document, dividend income is distributed to shareholders.

For this share class, the manager intends to apply a NAV hedge "(Hedged)" which intends to minimize fluctuations between the base currency of the fund and the share class currency.

Buying and selling shares

You may normally buy or sell shares on any day the New York Stock Exchange is open for business.

Intended retail Investor

Investors who understand the risks of the Fund and plan to invest for at least 3 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, mainly in the US 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.

Terms to understand

bonds, below investment grade: Bonds represent an obligation to repay a debt, along with interest. Below investment grade bonds generally pay higher interest rates but are considered less likely to make all scheduled payments or repay the initial debt.

convertible securities: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

derivatives: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

equities: Securities that represent partial ownership of a company.

Depositary

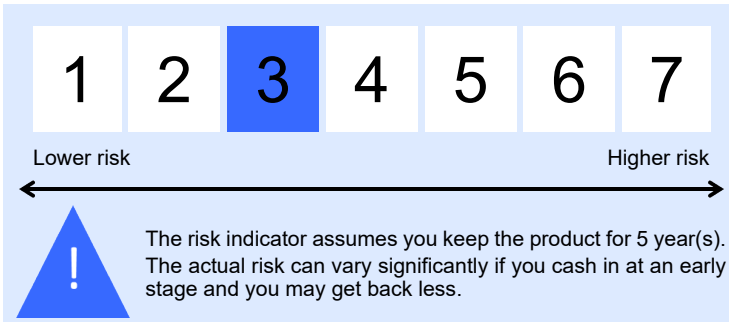
J.P. Morgan SE, Luxembourg Branch

Further Information

Please refer to the 'Other relevant information' section below.

What are the risks and what could I get in return?

Risk Indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity to pay you.

Be aware of currency risk. In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the product not included in the summary risk indicator:

• Credit risk

For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: 20000 SGD

Scenarios	Returns	If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	-	-
Stress	What you might get back after costs	11 780 SGD	11 200 SGD
Stress	Average return each year	-41.10%	-10.95%
Unfavourable	What you might get back after costs	16 370 SGD	19 250 SGD
Unfavourable	Average return each year	-18.15%	-0.76%
Moderate	What you might get back after costs	19 560 SGD	22 330 SGD
Moderate	Average return each year	-2.20%	2.23%
Favourable	What you might get back after costs	23 910 SGD	25 990 SGD
Favourable	Average return each year	19.55%	5.38%

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between July 2019 and July 2024.

Favourable scenario: This type of scenario occurred for an investment between March 2020 and March 2025.

What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates).

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

• In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario

• SGD 20 000 is invested

Costs over Time	If you exit after 1 year	If you exit after 5 years
Total costs	1 598 SGD	4 036 SGD
Annual cost impact (*)	8.0%	3.5% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 5.7% before costs and 2.2% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.
Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.
Composition of Costs

One-off costs upon entry or exit	Description	If you exit after 1 year
Entry costs	5.75% of the amount you pay in when entering this investment.	Up to 1 150 SGD
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 SGD
Ongoing costs taken each year	**Description**	**If you exit after 1 year**
Management fees and other administrative or operating costs	1.67% of the value of your investment per year. This is an estimate based on actual costs over the last year.	334 SGD
Transaction costs	0.57% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	114 SGD
Incidental costs taken under specific conditions	**Description**	**If you exit after 1 year**
Performance fees (and carried interest)	There is no performance fee for this product.	0 SGD

How long should I hold it and can I take money out early?

Recommended holding period: 5 year(s)

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for medium-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section “Fund Information, Objectives and Investment Policies” of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 10 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU0320765646_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU0320765646_en.pdf