

# Templeton Frontier Markets Fund

N (acc) PLN-H1: LU0768354978

Blend | Factsheet as of 31 January 2026

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

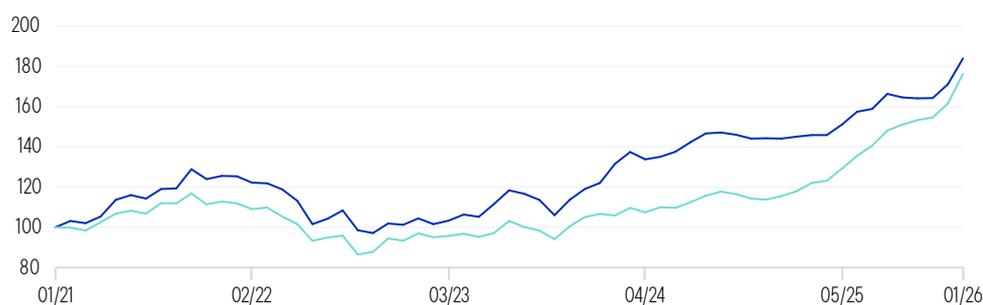
## Investment Overview

To seek 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, frontier markets (emerging markets that are less developed and less accessible).

Past performance does not predict future returns.

## Performance Over 5 Years in Share Class Currency (%)

■ Templeton Frontier Markets Fund - N (acc) PLN-H1 ■ Linked MSCI Frontier Emerging Markets Select Countries Capped Index-NR (USD)



## Discrete Annual Performance (%)

	01/25	01/24	01/23	01/22	01/21	01/20	01/19	01/18	01/17	01/16
	01/26	01/25	01/24	01/23	01/22	01/21	01/20	01/19	01/18	01/17
N (acc) PLN-H1	27.59	18.04	16.89	-16.69	25.41	-1.80	-3.80	-16.57	17.53	22.51
Benchmark (USD)	52.60	8.34	10.02	-13.44	12.01	0.18	6.39	-12.58	28.24	17.54

## Total Returns (%)

	Cumulative					Average Annual					Inception Date
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	
N (acc) PLN-H1	7.48	12.09	7.48	27.59	76.03	83.92	101.21	20.74	12.96	5.22	04/05/2012
Benchmark (USD)	9.18	15.03	9.18	52.60	81.91	76.37	174.59	22.07	12.02	7.63	—

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.

## Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	14/10/2008
Share Class Inception Date	04/05/2012
Minimum Investment	USD 1000
ISIN	LU0768354978
Bloomberg	TFMNP1 LX
EU SFDR Category	Article 6

## Benchmark(s) and Type

Linked MSCI Frontier Emerging Markets Select Countries Capped Index-NR	Comparator
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## Charges

Maximum Initial Charge	3.00%
Exit Charge	—
Ongoing Charges Figure	3.07%
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-N (acc) PLN-H1	zł20.12
Total Net Assets (USD)	\$345.67 Million
Number of Issuers	59
Average Market Cap (Millions USD)	\$11,900
Price to Book	2.06x
Price to Earnings (12-Month Trailing)	10.72x
Price to Cash Flow	8.36x
Standard Deviation (5 Yr)	13.15%

**Top Equity Issuers (% of Total)**

	Fund
CREDICORP LTD	6.07
NOVA LJUBLJANSKA BANKA DD	5.50
HALYK SAVINGS BANK OF KAZAKHSTAN JSC	5.32
MILITARY COMMERCIAL JOINT STOCK BANK	4.69
INTERNATIONAL CONTAINER TERMINAL SERVICES INC	4.67
HOA PHAT GROUP JSC	4.29
BANCA TRANSILVANIA SA	3.86
LION FINANCE GROUP PLC	3.12
KASPI.KZ JSC	3.01
GRUPO CIBEST SA	2.90

**Sector Allocation (% of Total)**

	Fund	Benchmark
Financials	53.83	42.81
Industrials	9.92	10.18
Consumer Staples	7.40	3.10
Consumer Discretionary	6.37	2.06
Materials	4.29	11.24
Energy	3.85	7.78
Communication Services	3.70	5.14
Real Estate	3.54	6.65
Others	6.89	11.03
Cash & Cash Equivalents	0.22	0.00

**Geographic Allocation (% of Total)**

	Fund	Benchmark
Vietnam	18.81	9.19
Philippines	13.58	11.27
Kazakhstan	8.32	5.65
Peru	6.90	13.28
Egypt	6.06	2.77
Slovenia	5.50	5.39
Morocco	4.94	9.13
Romania	3.86	10.09
Others	31.81	33.22
Cash & Cash Equivalents	0.22	0.00

**Market Cap Breakdown (% of Equity) (USD)**

	Fund
<1.0 Billion	1.76
1.0-2.0 Billion	13.18
2.0-5.0 Billion	16.81
5.0-10.0 Billion	43.80
>10.0 Billion	24.44

**Portfolio Management**

	Years with Firm	Years of Experience
Bassel Khatoun	18	23
Ahmed Awmy, CFA	18	28

**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: **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 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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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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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](http://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](http://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](http://www.franklintempleton.lu/summary-of-investor-rights). The summary is available in English.

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**Benchmark(s)** MSCI Frontier Emerging Markets Select Countries Capped Index-NR. 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 long-term investment growth, are interested in exposure to frontier equity markets as part of a diversified portfolio, have a 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.

**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 USD, while share class returns are shown in the reference currency of share class PLN. 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.

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