FRANKLIN TEMPLETON

Templeton Global Value and Income Fund

N (acc) EUR: LU0140420323 | **Balanced** | Factsheet as of 31 October 2025

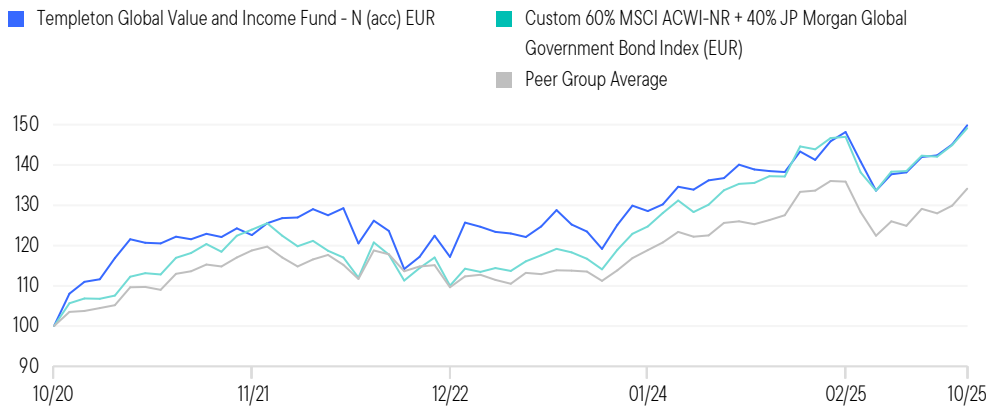
This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID before making any final investment decisions.

Investment Overview

To seek to maximise income and growth of capital (total return). The Fund mainly invests in equities of companies and corporate and government bonds from anywhere in the world, including Mainland China and other emerging markets, and some of the bond investments may be below investment grade.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)



Discrete Annual Performance (%)

	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	10/15 10/16
N (acc) EUR	8.38	16.02	1.65	-5.66	24.25	-8.91	5.34	-3.15	8.76	-2.20
Benchmark (EUR)	8.75	20.25	-0.27	-6.57	22.42	1.39	13.88	1.83	7.85	4.33
Peer Group Average	5.21	14.81	-3.15	-1.89	17.04	-3.07	10.48	0.11	4.21	1.76

Total Returns (%)

	Cumulative							Average Annual			
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	Inception Date
N (acc) EUR	3.31	5.57	6.05	8.38	27.82	49.84	131.10	8.53	8.43	3.58	31/12/2001
Benchmark (EUR)	2.96	4.81	3.67	8.75	30.38	49.10	263.33	9.24	8.32	5.56	—
Peer Group Average	3.22	3.89	0.42	5.21	16.98	34.33	120.01	5.37	6.08	3.36	—
Quartile Ranking	2	1	1	1	1	1	—	1	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.

Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	01/06/1994
Share Class Inception Date	31/12/2001
Minimum Investment	USD 1000
ISIN	LU0140420323
Bloomberg	TEMGBBE LX
Morningstar Peer Group	USD Moderate Allocation
EU SFDR Category	Article 6

Benchmark(s) and Type

Custom 60% MSCI ACWI-NR + 40% JP Morgan Global Government Bond Index	Comparator

Charges

Maximum Initial Charge	3.00%
Exit Charge	—
Ongoing Charges Figure	2.14%
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) EUR	€25.58
Total Net Assets (USD)	$531.60 Million
Number of Holdings	129
Average Credit Quality	BBB
Price to Book	1.66x
Price to Earnings (12-Month Trailing)	17.93x
Weighted Average Maturity	8.10 Yrs
Effective Duration	5.56 Yrs
Price to Cash Flow	8.12x
Weighted Average Yield	5.09%
Standard Deviation (5 Yr)	10.42%

Asset Allocation (% of Total)

	Fund
Equity	67.76
Fixed Income	27.38
Cash & Cash Equivalents	4.87

Top Equity Issuers (Equity as a % of Total)

	Fund
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD	4.19
BP PLC	2.72
SAMSUNG ELECTRONICS CO LTD	2.59
KEYCORP	2.54
IMPERIAL BRANDS PLC	2.30
TOKYO ELECTRON LTD	2.10
ALPHABET INC	2.05
ING GROEP NV	1.96
LLOYDS BANKING GROUP PLC	1.94
DELL TECHNOLOGIES INC	1.90

Sector Allocation (% of Equity)

	Fund	Benchmark
Information Technology	22.80	28.51
Financials	21.26	16.80
Industrials	13.58	10.61
Health Care	13.49	8.56
Energy	8.75	3.39
Communication Services	6.81	8.73
Consumer Discretionary	1.84	10.52
Others	11.45	12.88

Currency Exposure (% of Fixed Income)

	Fund	Benchmark
Japanese Yen	11.93	15.16
Indian Rupee	11.36	0.00
Euro	4.43	23.75
US Dollar	-1.18	51.02
Others	73.45	10.07

Geographic Allocation (% of Total)

	Fund
United States	24.95
United Kingdom	14.95
Germany	7.95
Japan	6.98
Taiwan	4.19
Netherlands	3.52
Others	32.59
Cash & Cash Equivalents	4.87

Portfolio Management

	Years with Firm	Years of Experience		Years with Firm	Years of Experience
Douglas Grant, CFA	5	26	Calvin Ho, PhD	20	20
Michael Hasenstab, PhD	26	30	Derek Taner	19	32

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: **Chinese Market risk:** In addition to typical risks linked to Emerging Markets, investments in China are subject to economic, political, tax and operational risks specific to the Chinese Market. Please also refer to the prospectus for China QFII risk, Bond Connect risk and Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risk. **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. **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. **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. **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

Exposure: Notional exposure figures are estimated and are intended to show the portfolio's direct exposure to securities and indirect exposure, through derivatives. Direct and indirect exposures are subject to change over time and methodologies for calculating indirect exposures vary by derivative type. Portfolio breakdown percentages may not total 100% and may be negative due to rounding, use of derivatives, unsettled trades or other factors.

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.

Effective 16 July 2025, the Templeton Global Balanced Fund was renamed Templeton Global Value and Income Fund, updated its index to the Custom 60% MSCI ACWI-NR + 40% JP Morgan Global Government Bond Index and modified its principal investment strategies.

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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, 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.

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Benchmark(s) 60% MSCI ACWI-NR and 40% JP Morgan Global Government Bond 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 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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