FRANKLIN TEMPLETON

Franklin Income Fund

N (acc) USD: LU0098864514 | **Income |** Factsheet as of 31 August 2026

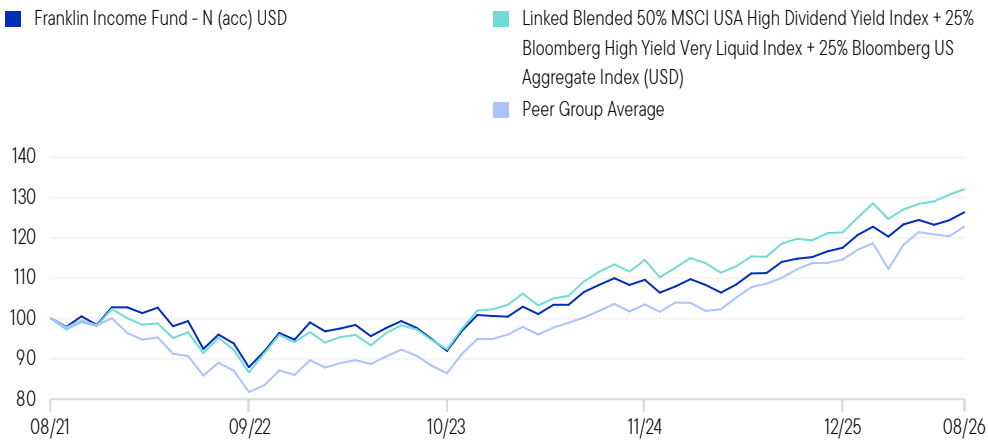
This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID before making any final investment decisions.

Investment Overview

To seek to maximise income and maintain growth. The Fund mainly invests in equities and corporate and government bonds of US issuers. 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 (%)

	08/25 08/26	08/24 08/25	08/23 08/24	08/22 08/23	08/21 08/22	08/20 08/21	08/19 08/20	08/18 08/19	08/17 08/18	08/16 08/17
N (acc) USD	10.78	5.28	10.93	4.13	-6.20	19.01	-3.00	0.35	3.14	8.37
Benchmark (USD)	11.43	6.23	14.65	5.54	-7.77	14.38	4.73	5.01	8.96	8.16
Peer Group Average	11.63	8.02	12.46	4.24	-12.92	13.78	5.84	2.23	3.67	7.52

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) USD	1.63	1.57	7.52	10.78	29.37	26.36	268.44	8.96	4.79	4.92	01/07/1999
Benchmark (USD)	1.10	2.92	8.90	11.43	35.70	32.10	377.75	10.71	5.73	5.93	—
Peer Group Average	1.97	1.15	7.19	11.63	35.61	23.09	195.86	10.69	4.24	4.07	—
Quartile Ranking	3	2	2	3	4	2	—	4	2	—	—

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	01/07/1999
Share Class Inception Date	01/07/1999
Minimum Investment	USD 1000
ISIN	LU0098864514
Bloomberg	TEMFIXI LX
Morningstar Peer Group	USD Moderate Allocation
EU SFDR Category	Article 6

Benchmark(s) and Type

Linked Blended 50% MSCI USA High Dividend Yield Index + 25% Bloomberg High Yield Very Liquid Index + 25% Bloomberg US Aggregate Index	Comparator

Charges

Maximum Initial Charge	3.00%
Exit Charge	—
Ongoing Charges Figure	2.17%
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) USD	$33.61
Total Net Assets (USD)	$14.00 Billion
Number of Holdings	421
Price to Book	3.61x
Price to Earnings (12-Month Trailing)	22.50x
Average Weighted Maturity	6.91 Yrs
Effective Duration	4.74 Yrs
Yield to Maturity	6.44%
Standard Deviation (5 Yr)	9.05%

Asset Allocation (% of Total)

	Fund
Fixed Income	44.45
Convertibles/Equity-Linked Notes	29.04
Equity	23.08
Cash & Cash Equivalents	3.44

Top Issuers (% of Total)

	Fund
UNITED STATES TREASURY BOND	5.80
CHS/COMMUNITY HEALTH SYSTEMS INC	2.39
ALPHABET INC	2.11
AMAZON.COM INC	2.08
MICROSOFT CORP	1.93
GOVT NATL MORTG ASSN	1.87
HOME DEPOT INC/THE	1.66
PROCTER & GAMBLE CO/THE	1.66
CCO HOLDINGS LLC / CCO HOLDINGS CAPITAL CORP	1.60
ORACLE CORP	1.58

Sector Allocation (Equity as a % of Total)

	Fund
Information Technology	12.60
Health Care	7.59
Energy	5.57
Consumer Discretionary	4.93
Financials	4.88
Consumer Staples	4.65
Utilities	3.56
Industrials	3.43
Communication Services	3.03
Materials	1.87

Sector Allocation (Fixed Income as a % of Total)

	Fund
High Yield Corporates	19.35
Investment Grade Corporates	13.94
U.S. Treasuries	6.86
Mortgage-Backed Securities	4.30

Portfolio Management

	Years with Firm	Years of Experience
Edward D. Perks, CFA	33	33
Brendan Circle, CFA	12	16
Todd Brighton, CFA	26	26

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. **Comparator:** Benchmark is used for comparing Fund performance, but is not a constraint to Fund Investment. **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. **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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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) 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).

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.
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