Franklin Shariah Global Multi-Asset Income Fund

A (acc) USD: LU2645247417 **Income** | Factsheet as of 30 September 2025

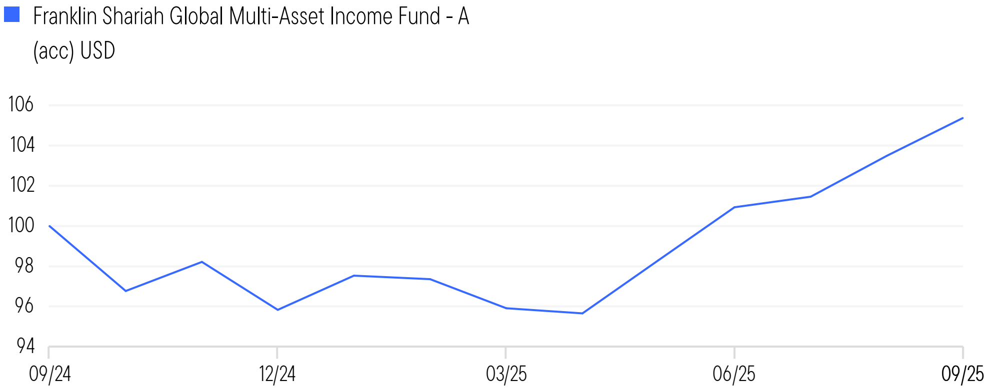
This is a marketing communication. Please refer to the relevant offering documents before making any final investment decisions.

Investment Overview

To seek to maximise income and growth of capital (total return). The Fund mainly invests in Shariah-compliant equities (up to 75% of assets), and government and corporate bonds, such as sukuks. These investments may be from anywhere in the world, including emerging markets, and some of the bond investments may be below investment grade.

Past performance does not predict future returns.

Performance Over 1 Year in Share Class Currency (%)



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 (acc) USD–Net of Fees	1.81	4.38	9.95	5.36	—	—	23.80	—	—	11.80	01/11/2023
A (acc) USD–After Sales Charge	-3.28	-0.84	4.45	0.09	—	—	17.61	—	—	8.84	01/11/2023
Benchmark (USD)	3.15	5.22	12.65	8.64	—	—	28.41	—	—	13.96	—

Performance details provided are in the share class currency, based on NAV-NAV and include reinvested dividends.Performances of different share classes will vary. References to indices are made for comparative purposes only and are provided to represent the investment environment existing during the time periods shown. 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.
After Sales Charge: Calculated based on initial sales charge of 5%.

Fund Overview

Umbrella	Franklin Templeton Shariah Funds
Fund Base Currency	USD
Fund Inception Date	01/11/2023
Share Class Inception Date	01/11/2023
Minimum Investment (USD)	1000
Subscription Type	Cash
ISIN	LU2645247417
Bloomberg	FRMUAAU LX
EU SFDR Category	Article 6

Benchmark(s) and Type

60% MSCI AC World Islamic Index-NR + 40% Dow Jones Sukuk TR	Comparator

Charges

Maximum Initial Charge	5.00%
Exit Charge	—
Ongoing Charges Figure	1.75%
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 (acc) USD	$12.38
Total Net Assets (USD)	$29.38 Million
Number of Holdings	126
Average Credit Quality	A
Weighted Average Maturity	7.05 Yrs
Effective Duration	4.85 Yrs
Standard Deviation (1 Yr)	6.63%

Asset Allocation (% of Total)

	Fund
Equity	60.42
Fixed Income	30.24
Cash & Cash Equivalents	9.34

Top Securities (% of Total)

	Fund
Microsoft Corp.	6.18
iShares MSCI World Islamic UCITS ETF	3.42
BNP PARIBAS ISLAMIC ISSUANCE BV, cvt, 8/12/27	3.14
BNP Paribas Islamic Issuance B.V into Microsoft Corp.cvt. pfd.	2.24
Johnson & Johnson	1.69
BNP Paribas Islamic Issuance B.V.2.02, cvt. pfd.	1.65
Tesla Inc.	1.57
ASML Holding NV	1.56
HSBC MSCI Europe Islamic Screened UCITS ETF	1.42
Tokyo Electron Ltd.	1.39

Sector Allocation (% of Equity)

	Fund
Information Technology	37.15
Industrials	11.55
Health Care	10.93
Energy	10.33
Financials	9.86
Materials	7.01
Consumer Discretionary	6.86
Consumer Staples	5.46
Communication Services	0.84

Geographic Exposure (% of Total Exposure)

	Fund
North America	39.22
Middle East / Africa	25.51
Europe ex-UK	17.17
Asia ex Japan	7.40
Japan	4.25
Latin America	3.07
United Kingdom	1.67
Australasia	0.96
Others	0.74

Portfolio Management

	Years with Firm	Years of Experience
Matthias Hoppe	17	25
Mohieddine (Dino) Kronfol	18	29

What are the Risks?

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. **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. **Counterparty risk:** the risk of failure of financial institutions or agents (when serving as a counterparty to financial contracts) to perform their obligations, whether due to insolvency, bankruptcy or other causes. **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. **Shariah compliance risk:** the risk that the restriction to invest only in Shariah-compliant securities may place the Fund at a comparative disadvantage vs. funds that do not have this restriction. Returns to shareholders may also be reduced due to payments to Shariah approved charities to "purify" dividends.
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, see the relevant offering documents. **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. **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.

This advertisement or publication has not been reviewed by the Monetary Authority of Singapore.

Investors may wish to seek advice from a financial adviser before making a commitment to invest in shares of the Fund. In the event an investor chooses not to seek advice from a financial adviser, he/she should consider whether the Fund is suitable for him/her.

This material is intended to be of general interest only and should not be construed as investment advice. It does not constitute legal or tax advice and it is not an offer for shares or invitation to apply for shares of the Luxembourg-domiciled SICAV Franklin Templeton Shariah Funds (the "Fund" or "FTSF"). For the avoidance of doubt, if you make a decision to invest, you will be buying shares in the fund and will not be investing directly in the underlying assets of the fund.

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 is not necessarily indicative nor a guarantee of future performance of the Fund.** Currency fluctuations may cause the value of a Fund's investments to diminish or increase.

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Special risks may be associated with a Fund's investment in certain types of securities, asset classes, sectors, markets, currencies or countries and in the Fund's possible use of derivatives.

Subscriptions to shares of the Fund should only be made on the basis of the Fund's current Prospectus, and, where available, the relevant offering documents.

In addition, a Summary of Investor Rights is available from https://www.franklintempleton.com.sg/summary-of-investors-rights.pdf. The summary is available in English.

FTSF Funds are notified for marketing in multiple EU Member States under the UCITS Directive. FTSF Funds can terminate such notifications for any share class and/or sub-fund at any time by using the process contained in Article 93a of the UCITS Directive.

The investment activities will be undertaken in accordance with the Shariah Guidelines. As a consequence, the performance of a Fund may possibly be lower than other investment funds that do not seek to strictly adhere to the Islamic investment criteria. The requirement to "purify" cash holdings or dividend income will likely result in payments being made to charities. The return to investors will be reduced by the amount of such payments.

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In Singapore: Issued by Templeton Asset Management Ltd. Registration No. (UEN) 199205211E.

The value of investments and the income from them can go down as well as up and you may not get back the full amount that you invested.

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