



Franklin Income Fund

A (Mdis) USD: LU0098860793

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.

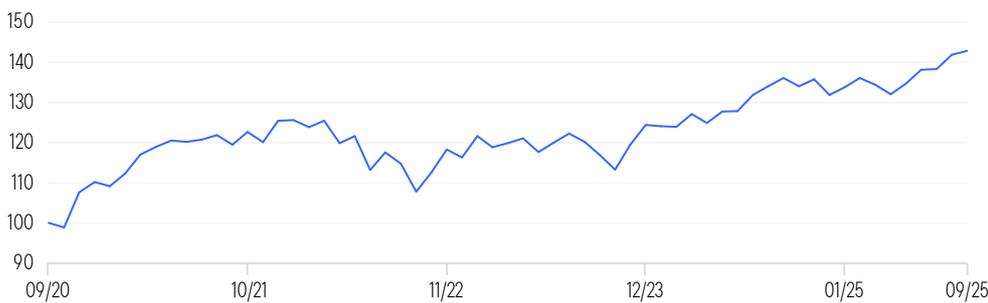
Investment Overview

To seek to maximise income and growth of capital (total return). The Fund mainly invests in 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 (%)

■ Franklin Income Fund - A (Mdis) USD



Total Returns (%)

	Cumulative						Average Annual				Inception Date
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	
A (Mdis) USD-Net of Fees	0.69	3.38	8.33	4.97	32.51	42.87	283.77	9.84	7.40	5.26	01/07/1999
A (Mdis) USD-After Sales Charge	-4.34	-1.79	2.91	-0.28	25.89	35.72	264.58	7.98	6.30	5.05	01/07/1999
Benchmark (USD)	1.02	3.82	8.66	5.60	38.18	38.82	333.20	11.38	6.78	5.74	—

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 Investment Funds
Fund Base Currency	USD
Fund Inception Date	01/07/1999
Share Class Inception Date	01/07/1999
Dividend Frequency	Monthly
Minimum Investment (USD)	1000
Subscription Type	Cash
ISIN	LU0098860793
Bloomberg	TEMFIAI 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	5.00%
Exit Charge	—
Ongoing Charges Figure	1.65%
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	Fund
NAV-A (Mdis) USD	\$9.77
Total Net Assets (USD)	\$9.62 Billion
Number of Holdings	421
Price to Book	2.98x
Price to Earnings (12-Month Trailing)	21.28x
Weighted Average Maturity	5.39 Yrs
Effective Duration	4.28 Yrs
Standard Deviation (5 Yr)	9.89%

Asset Allocation (% of Total)

	Fund
Fixed Income	46.88
Equity	28.32
Convertibles/Equity-Linked Notes	23.71
Cash & Cash Equivalents	1.09

Top Issuers (% of Total)

	Fund
UNITED STATES TREASURY BOND	5.75
CHS/COMMUNITY HEALTH SYSTEMS INC	3.01
GOVT NATL MORTG ASSN	2.48
FREDDIE MAC POOL	2.29
EXXON MOBIL CORP	1.84
HOME DEPOT INC/THE	1.83
ABBVIE INC	1.81
BOEING CO/THE	1.75
PEPSICO INC	1.61
PROCTER & GAMBLE CO/THE	1.60

Sector Allocation (Equity as a % of Total)

	Fund
Information Technology	12.57
Health Care	7.74
Energy	5.92
Industrials	5.49
Consumer Staples	4.95
Consumer Discretionary	3.97
Materials	3.60
Utilities	3.12
Financials	3.02
Communication Services	1.63

Sector Allocation (Fixed as a % of Total)

	Fund
High Yield Corporates	22.64
Investment Grade Corporates	11.29
U.S. Treasuries	6.95
Mortgage-Backed Securities	5.78
International Bonds	0.16
U.S. Agency	0.07

Portfolio Management

	Years with Firm	Years of Experience
Edward D. Perks, CFA	32	32
Brendan Circle, CFA	11	15
Todd Brighton, CFA	25	25

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. **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

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.

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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