FRANKLIN TEMPLETON

Franklin OnChain U.S. Dollar Short-Term Money Market Fund

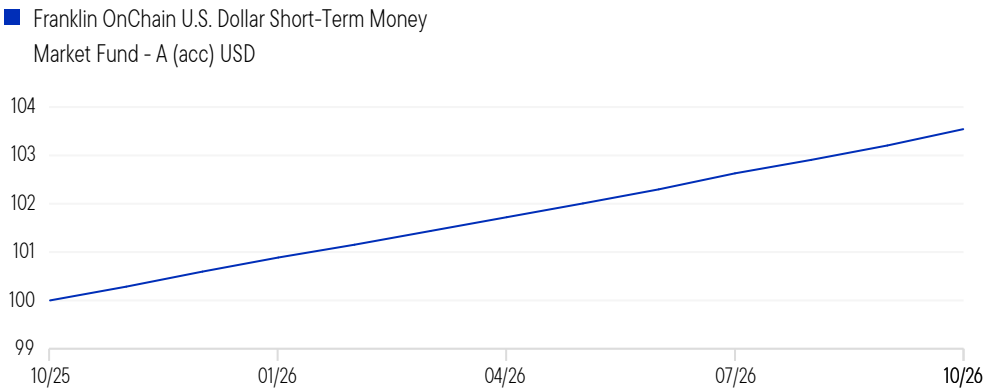
A (acc) USD: SGXZ71843866 | **Money Market** | Factsheet as of 31 October 2026

Investment Overview

The investment objective of the Sub-Fund is to provide investors with a high level of current income as is consistent with the preservation of capital and liquidity.

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	0.33	0.89	2.93	3.54	—	—	4.01	—	—	3.58	18/09/2025
A (acc) USD–After Sales Charge	-0.68	-0.12	1.90	2.51	—	—	2.97	—	—	2.65	18/09/2025
Benchmark (USD)	0.36	0.95	3.12	3.79	—	—	4.29	—	—	3.83	—

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 1%.

Fund Overview

Umbrella	Franklin Templeton Investments VCC
Fund Base Currency	USD
Fund Inception Date	18/09/2025
Share Class Inception Date	18/09/2025
ISIN	SGXZ71843866
Bloomberg	FROUDAA SP
Fund Number	sgBENJI
Morningstar Peer Group	USD Money Market - Short Term
Minimum Investment (USD)	20
Subscription Type	Cash

Benchmark(s) and Type

Bloomberg U.S. Treasury 1-3 Month Index	Comparator

Charges

Maximum Initial Charge	1.00%
Exit Charge	—
Total Expense Ratio	0.20%
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	$1.04
Total Net Assets (USD)	$240.20 Million
Standard Deviation (1 Yr)	0.06%

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. **Debt Securities Risk:** Investments in debt securities or money market instruments are subject to interest rate risk, credit risk, default risk and may be exposed to specific risks including but not limited to sovereign risk, high yield securities risk, restructuring risk and risk related to the use of credit ratings. **Foreign Exchange and Currency Risk:** The Sub-Fund can be affected favourably or unfavourably by changes in currencies and exchange control regulations. The income earned by the Sub-Fund may be affected by fluctuations in foreign exchange rates. **Interest Rate Risk:** Investments in fixed income securities are subject to interest rate fluctuations. In general, the prices of fixed income securities rise when interest rate falls, and fall when interest rate rises. The longer the term of a fixed income security, the more sensitive it will be to fluctuations in value from interest rate changes. **Liquidity Risk:** Trading volumes in the underlying investments of the Sub-Fund may fluctuate significantly depending on market sentiment. There is a risk that investments made by the Sub-Fund may become less liquid in response to market developments, adverse investor perceptions or regulatory and government intervention (including the possibility of widespread trading suspensions implemented by domestic regulators). In extreme market conditions, there may be no willing buyer for an investment and so that investment cannot be readily sold at the desired time or price, and consequently the Sub-Fund may have to accept a lower price to sell the relevant investment or may not be able to sell the investment at all. An inability to sell a particular investment or portion of the Sub-Fund's assets can have a negative impact on the value of the Sub-Fund or prevent the Sub-Fund from being able to take advantage of other investment opportunities. **Redemption Risk:** There may be a 10% limit on the number of Shares of a Class that can be redeemed on a Dealing Day. Therefore, a redemption request may be deferred to the next Dealing Day (which is subject to the same limit) if redemptions exceed the limit on that day. **Risks relating to Tokenisation of the Register:** Shares in respect of the Sub-Fund will be evidenced by an entry in the Register in the form of a Tokenised Register to be maintained by the Registrar and Transfer Agent in respect of the Sub-Fund in the form of transactional data via public blockchain networks represented by blocks on a distributed ledger plus certain Off-Chain Information (if any). Distributed ledger technology is still new, widely untested and subject to known and unknown risks. These include dependence on third party providers to access the distributed ledger, potential software weaknesses and undiscovered technical flaws due to the early developmental state of the blockchain ecosystem architecture (including but not limited to the distributed ledger, the smart contract (or token configuration) and any related technology or software), legal uncertainties surrounding the regulatory status of Tokenised Register and distributed ledger technologies and privacy risks. On the account of these risks, the Company may never achieve market acceptance and may not be able to attract sizable assets or achieve scale. **Securities Lending or Repurchase Transactions Risk:** Securities lending or repurchase transaction (including reverse repurchase transactions) involve counterparty risk, credit risk, liquidity risk, sufficiency of collateral risk, collateral investment risk, delivery risk and operational risk.
Complete information on the risks of investing in the Fund are set out in the Fund's prospectus.

Glossary

Total Expense Ratio: Total Expense Ratio (TER) includes the fees paid to the management company, the investment manager and the depository, as well as certain other expenses. The TER 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 TER 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 relevant offering documents. **Comparator:** Benchmark is used for comparing Fund performance, but is not a constraint to Fund Investment. **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.

Important Information

The Franklin OnChain U.S. Dollar Short-Term Money Market Fund is a money market fund **(Sub-Fund Registration No.: T24VC0111E-SF001)**. The purchase of a Share in this Sub-Fund is not the same as placing funds on deposit with a bank or deposit-taking company. Although the Manager/Sub-Manager may seek to maintain or preserve the principal value of this Sub-Fund, there can be no assurance that this Sub-Fund will be able to meet this objective. This Sub-Fund is not a guaranteed fund, in that there is no guarantee as to the amount of capital invested or return received. The assets and liabilities of the Franklin OnChain U.S. Dollar Short-Term Money Market Fund are segregated in accordance with section 29 of the Variable Capital Companies Act 2018.

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 an invitation to apply for shares in the Sub-Fund(s) ("Shares") under Franklin Templeton Investments VCC (the "Company"), a variable capital company incorporated in Singapore (UEN: T24VC0111E) with variable capital and limited liability. For the avoidance of doubt, if you make a decision to invest, you will be buying units/shares in the Fund and will not be investing directly in the underlying assets of the Fund.

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 affect the value of overseas investments. When investing in a fund denominated in a foreign currency, your performance may also be affected by currency fluctuations.

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No shares of the Fund may be directly or indirectly offered or sold to residents of the United States of America. Shares of the Fund are not available for public distribution in all jurisdictions and prospective investors should consult their financial advisor before deciding to invest. The Fund may invest in shares of other short-term MMFs which may entail specific risks more fully described in the Fund's Prospectus and, where available, the relevant offering documents.

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.

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.

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