FRANKLIN TEMPLETON

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

A (acc) USD: LU0128526901 | **Money Market** | Factsheet as of 31 October 2026

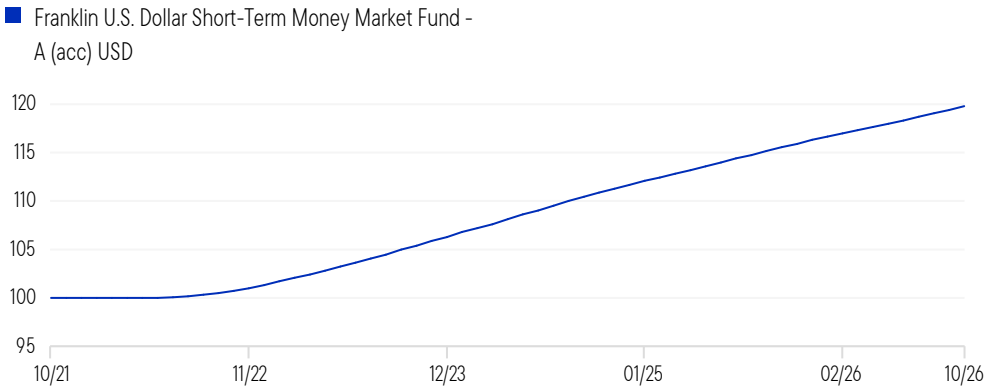
This is a marketing communication. Please refer to the relevant offering documents before making any final investment decisions.

Investment Overview

To seek to maximise income while maintaining a high degree of capital preservation and liquidity. This Fund qualifies as a short-term variable net asset value money market Fund under the European Money Market Fund Regulation. The Fund mainly invests in investment grade corporate and government bonds, including money market instruments, with a short maturity, as well as commercial paper issued by first-rate companies and certificate of deposit of prime banks. These investments are denominated in USD.

Past performance does not predict future returns.

Performance Over 5 Years 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	0.35	0.91	2.99	3.66	13.69	19.81	44.31	4.37	3.68	1.45	14/05/2001
A (acc) USD–After Sales Charge	0.35	0.91	2.99	3.66	13.69	19.81	44.31	4.37	3.68	1.45	14/05/2001
Benchmark (USD)	0.36	0.95	3.12	3.79	14.30	20.91	—	4.56	3.87	—	—

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 0%.

Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	01/06/1994
Share Class Inception Date	14/05/2001
Minimum Investment (USD)	1000
Subscription Type	Cash
ISIN	LU0128526901
Bloomberg	TEMDLRA LX
Morningstar Peer Group	USD Money Market - Short Term
EU SFDR Category	Article 6

Benchmark(s) and Type

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

Charges

Maximum Initial Charge	0.00%
Exit Charge	—
Ongoing Charges Figure	0.25%
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	$14.45
Total Net Assets (USD)	$2.54 Billion
Weighted Average Maturity	27 Days
Average Life	71 Days
Standard Deviation (5 Yr)	0.48%

Portfolio Management

	Years with Firm	Years of Experience
Shawn Lyons, CFA	30	30
Joanne M Driscoll, CFA	31	31
Michael J Lima, CFA	29	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. **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. **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, see the relevant offering documents. **Comparator:** Benchmark is used for comparing Fund performance, but is not a constraint to Fund Investment. **Weighted Average Maturity** is the weighted average maturity at issue of the underlying holdings, on a market value basis, expressed in days. **Weighted Average Life:** The average number of days or years to maturity for the underlying holdings. **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

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 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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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.
The sub-funds of FTIF are notified for marketing in multiple EU Member States under the UCITS Directive. FTIF 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.

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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.
The Franklin U.S. Dollar Short-Term Money Market Fund is a short-term variable NAV money market fund and as such is not a guaranteed investment; is different from an investment in deposits since the principal amount invested may fluctuate; does not rely on external support for guaranteeing the liquidity or maintaining a stable NAV per share; and any loss of principal is borne by the investor.
Diversification: Up to 100% of the investments of the Franklin U.S. Dollar Short-Term Money Market Fund may be issued or guaranteed by sovereign governments of member states of the OECD, supranational entities, including most prominently instruments issued or guaranteed by the United States Government and its agencies and/or related entities, including but not limited to, the United States Treasury, the U.S. Federal Reserve, the Federal National Mortgage Association (FNMA), the Government National Mortgage Association (GNMA), and the Federal Home Loan Mortgage Corporation (Freddie Mac), the Federal Home Loan Banks (FHLB), and supranational organisations that the United States and at least one EU Member State participate in, including but not limited to the International Bank for Reconstruction and Development (IBRD or World Bank), the International Finance Corporation (IFC), and the Inter-American Development Bank (IADB). In addition to receiving a favourable assessment of their credit quality pursuant to the Management Company's internal credit quality assessment procedure, all investments at the time of purchase shall have a minimum long-term rating of A or better by Standard & Poor's Corporation ("S&P") or Moody's Investors Service, Inc. ("Moody's") or similar rating by any other internationally recognised statistical rating organisation, corresponding to a short-term rating of A-1 by S&P/P-1 by Moody's or equivalent or, if unrated, be declared to be of comparable quality by the Investment Manager.
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