Franklin Floating Rate Fund PLC

A (dis) USD: IE0032578035 | **Bank Loans** | Factsheet as of 30 September 2025

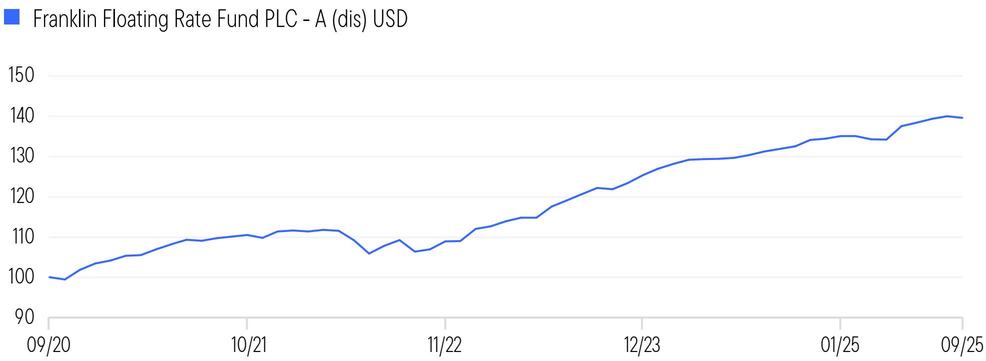
This is a marketing communication. Please refer to the relevant offering documents before making any final investment decisions.

Investment Overview

A master feeder fund which seeks to provide the investors with as high a level of current income and preservation of capital as is consistent with investing primarily in floating rate or variable rate senior secured corporate loans or senior secured debt securities.

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 (dis) USD–Net of Fees	-0.28	0.90	3.85	5.86	31.24	39.61	114.51	9.48	6.90	3.38	15/10/2002
A (dis) USD–After Sales Charge	-3.27	-2.13	0.74	2.69	27.30	35.42	108.07	8.38	6.25	3.24	15/10/2002
Benchmark (USD)	0.44	1.77	4.63	7.00	32.49	40.00	228.78	9.83	6.96	5.32	—

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 3%.

Fund Overview

Umbrella	Franklin Floating Rate Fund plc
Fund Base Currency	USD
Fund Inception Date	15/05/2000
Share Class Inception Date	15/10/2002
Dividend Frequency	Monthly
ISIN	IE0032578035
Bloomberg	FRAFRAA ID
Morningstar Peer Group	Global/US Loan
EU SFDR Category	Article 6
Minimum Investment (USD)	5000
Subscription Type	Cash

Benchmark(s) and Type

Morningstar LSTA U.S. Leveraged Loan Index	Comparator

Charges

Maximum Initial Charge	3.00%
Exit Charge	—
Total Expense Ratio	0.57%
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 (dis) USD	$6.76
Total Net Assets (USD)	$466.19 Million
Number of Holdings	309
Average Credit Quality	B+
Weighted Average Maturity	4.00 Yrs
Effective Duration	0.11 Yrs
Time to Reset	64 Days
Average Coupon	7.38%
Weighted Average Price	96.47
Standard Deviation (5 Yr)	3.67%

Top Issuers (% of Total)

	Fund
ASURION LLC	1.69
HUB INTERNATIONAL LTD	1.51
UKG INC	1.44
MEDLINE BORROWER LP	1.43
UTEX INDUSTRIES INC	1.33
SEDGWICK CLAIMS MANAGEMENT SERVICES INC	1.24
BOOST NEWCO BORROWER LLC	1.12
AMERICAN AIRLINES INC/AADVANTAGE LOYALTY IP LTD	1.06
MCAFEE CORP	1.03
RAND PARENT LLC	1.00

Sector Allocation (% of Total)

	Fund
Technology/Information Systems	14.58
Finance	12.55
Services	10.10
Health Care	8.00
Transportation	6.45
Retail	5.96
Chemicals	3.88
Industrial	3.41
Others	28.18
Cash & Cash Equivalents	6.89

Credit Quality Exposure (% of Total)

	Fund
BBB	0.65
BB	19.73
B	59.59
CCC	4.88
D	0.23
NR	5.59
Not Applicable	2.44
Cash & Cash Equivalents	6.89

Portfolio Management

	Years with Firm	Years of Experience		Years with Firm	Years of Experience
Reema Agarwal, CFA	21	28	Margaret Chiu, CFA	13	13
Justin G. Ma, CFA	19	19	Judy Sher	11	23

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. Performance may also be affected by currency fluctuations. Currency fluctuations may affect the value of overseas investments. The Fund invests mainly in corporate loans and corporate debt securities of U.S. companies. Such securities have historically been subject to significant price movements that may occur suddenly due to market or company-specific factors. As a result, the performance of the Fund can fluctuate significantly over relatively short time periods. Investors should be aware that the fund's share price and yield will fluctuate with market conditions. **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. **Derivatives 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. **Liquidity risk:** the risk that arises when adverse market conditions affect the ability to sell assets when necessary. Reduced liquidity may have a negative impact on the price of the assets. **Other significant risks include:** lower-rated or non-investment grade securities risk, credit risk, derivative instruments risk, and interest rate securities risk. For full details of all of the risks applicable to this Fund, please refer to the “Risk Factors” section of the Fund in the current prospectus of Franklin Floating Rate Fund Plc.
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. **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. **Time to Reset:** The average time to reset for the portfolio will be based on the average number of days in which the loans in the portfolio will adjust to the new rate based on the current LIBOR rate in the market. **Average Coupon** is the average interest rate stated on the securities held by a portfolio. **Average Coupon is calculated without the deduction of fees and expenses.** **Weighted Average Price:** The average price of the securities held by a portfolio, excluding cash and collateralized debt obligations. **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.

Credit Quality is a measure of a bond issuer's ability to repay interest and principal in a timely manner. The credit ratings shown are based on each portfolio security's rating as provided by Standard and Poor's, Moody's Investors Service and/or Fitch Ratings, Ltd. and typically range from AAA (highest) to D (lowest), or an equivalent and/or similar rating. For this purpose, the manager assigns each security the middle rating from these three agencies. When only two agencies provide ratings, the lower of the two ratings will be assigned. When only one agency assigns a rating, that rating will be used. Foreign government bonds without a specific rating are assigned a country rating, if available. Securities that are unrated by all three agencies are reflected as such. The credit quality of the investments in the Fund's portfolio does not apply to the stability or safety of the Fund. These ratings are updated monthly and may change over time. **Please note, the Fund itself has not been rated by an independent rating agency.**

Important Information

Effective 1 March 2024, the fund changed its benchmark to the Morningstar LSTA US Leveraged Loan Index.

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.

The Franklin Floating Rate Fund PLC (the “Fund” or “FFRF”) is an investment company with variable capital incorporated in Ireland on 1 December 1999 as a public limited company under registration number 316174. The Fund is authorised by the Central Bank of Ireland as a designated investment company pursuant to Section 1395 of Part 24 of the Companies Act 2014. The Fund's registered office is 200 Capital Dock, 79 Sir John Rogerson's Quay, Dublin 2, Ireland. A copy of the latest Prospectus, the annual report and semi-annual report, if published thereafter, can be obtained, free of charge, from the Administrator, J.P. Morgan Administration Services (Ireland) Limited, JPMorgan House, 200 Capital Dock, 79 Sir John Rogerson's Quay, Dublin 2, Ireland.

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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 Fund is notified for marketing in multiple EU Member States under the AIFMD Directive. The Fund can terminate such notifications for any share class and/or sub-fund at any time by using the process contained in Article 32a of the AIFMD Directive.

An investment in the Fund entails risks which are described in the Fund's Prospectus. 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. Investments in derivative instruments entail specific risks that may increase the risk profile of the fund.

The Fund invests in a specific sector or geographical area and the returns may be more volatile than a more diversified fund.

References to indices are made for comparative purposes only and are provided to represent the investment environment existing during the time periods shown. Indexes are unmanaged, and one cannot invest directly in an index. They do not reflect any fees, expenses or sales charges. The performance of the index does not include the deduction of expenses and does not represent the performance of any Franklin Templeton fund. No shares of the Fund may be directly or indirectly offered or sold to nationals or residents of the United States of America. The Fund is not registered for public distribution.

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