

# Franklin High Yield Fund

A (Mdis) SGD-H1: LU0323421593

High Yield | Factsheet as of 30 November 2025

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

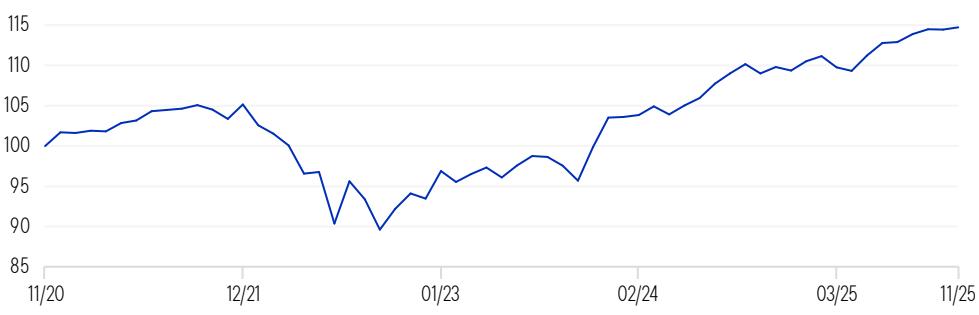
## Investment Overview

To seek to generate high levels of income and, as a secondary objective, capital growth. The Fund mainly invests in below investment grade (high yield) corporate bonds denominated in any currency. These investments may be from anywhere in the world, although the Fund may invest significantly in the US.

**Past performance does not predict future returns.**

## Performance Over 5 Years in Share Class Currency (%)

Franklin High Yield Fund - A (Mdis) SGD-H1



## 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)											
SGD-H1-Net of Fees	0.25	0.72	4.92	4.48	21.92	14.72	89.56	6.83	2.78	3.60	25/10/2007
A (Mdis)											
SGD-H1-After Sales Charge	-4.77	-4.32	-0.33	-0.74	15.82	8.98	80.08	5.02	1.73	3.30	25/10/2007
Benchmark (USD)	0.50	1.46	7.80	7.34	31.37	26.17	210.74	9.52	4.76	6.46	-

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.

This share class will attempt to hedge the currency risk between the base currency of the Fund and the currency of the share class, although there can be no guarantee that it will be successful in doing so.

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	01/03/1996
Share Class Inception Date	25/10/2007
Dividend Frequency	Monthly
Minimum Investment (USD)	1000
ISIN	LU0323421593
Subscription Type	Cash, SRS
Bloomberg	TEHYASG LX
EU SFDR Category	Article 6

## Benchmark(s) and Type

ICE BofA US High Yield Constrained Index	Comparator
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## Charges

Maximum Initial Charge	5.00%
Exit Charge	-
Ongoing Charges Figure	1.39%
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

NAV-A (Mdis) SGD-H1	\$6.14
Total Net Assets (USD)	\$1.26 Billion
Number of Holdings	334
Average Credit Quality	BB-
Weighted Average Maturity	3.37 Yrs
Effective Duration	2.70 Yrs
Standard Deviation (5 Yr)	6.64%

**Top Issuers (% of Total)**

	Fund
CARNIVAL CORP	1.31
CCO HLDGS LLC/CAP CORP	1.14
CHS/COMMUNITY HEALTH SYS	1.13
JANE STREET GRP/JSG FIN	1.05
MILLROSE PROPERTIES INC	1.04
TRANSOCEAN INTERNTNL LTD	1.00
ONEMAIN FINANCE CORP	0.95
FERTITTA ENTERTAINMENT	0.94
CLEAR CHANNEL OUTDOOR HO	0.93
ALLIANT HOLD / CO-ISSUER	0.92

**Sector Allocation (% of Total)**

	Fund	Benchmark
Finance	14.52	11.85
Energy	11.48	10.92
Health Care	7.57	7.10
Building	6.25	3.80
Industrial	6.04	4.85
Media Non Cable	5.58	4.30
Technology	4.57	8.06
Cable Satellite	3.87	5.80
Others	35.63	43.34
Cash & Cash Equivalents	4.50	0.00

**Credit Quality Allocation (% of Total)**

	Fund	Benchmark
BBB	3.71	0.00
BB	47.96	56.36
B	33.95	33.56
CCC	8.75	9.69
CC	0.00	0.33
C	0.00	0.06
D	0.08	0.00
NR	0.87	0.00
Not Applicable	0.19	0.00
Cash & Cash Equivalents	4.50	0.00

**Portfolio Management**

	Fund	Years with	Years of	Years with	Years of
		Firm	Experience		
	Glenn Voyles, CFA	32	32	Bryant Dieffenbacher, CFA	15
	Patricia O'Connor, CFA	28	29	S. James McGiveran III, CFA	19

**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. **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. **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.

**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.

**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**

**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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Currency fluctuations may cause the value of a Fund's investments to diminish or increase.

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**Performance:** The share class shown has adopted a hedging strategy intended to reduce the effect of exchange rate movements between the currency of the Fund's investment strategy and the currency of the share class. The benchmark returns displayed are shown in the reference currency of the Fund's investment strategy USD, while share class returns are shown in the reference currency of share class SGD. As a result, the returns shown above reflect the effect of the hedging strategy and one can compare the returns of the Fund (net of fees) relative to its benchmark index without the impact of exchange rate movements on index returns.

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