

Franklin Strategic Income Fund

A (Mdis) SGD-H1: LU1162222480

Multi-Sector | Factsheet as of 28 February 2026

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

Investment Overview

To generate high levels of income and, as a secondary objective, long-term investment growth. The Fund mainly invests in corporate and government bonds and asset- and mortgage-backed securities, denominated in any currency. These investments may be from anywhere in the world, including emerging markets. The Fund may invest significantly in below investment grade and unrated bonds, and equities of companies that are restructuring or going through bankruptcy.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)

■ Franklin Strategic Income 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	0.32	0.33	0.32	2.86	11.51	0.69	12.89	3.70	0.14	1.09	09/01/2015
A (Mdis) SGD-H1-After Sales Charge	-4.70	-4.68	-4.70	-2.28	5.93	-4.34	7.25	1.94	-0.88	0.63	09/01/2015
Benchmark (USD)	1.64	1.60	1.75	6.26	16.17	2.11	23.73	5.12	0.42	1.93	—

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	12/07/2007
Share Class Inception Date	09/01/2015
Dividend Frequency	Monthly
Minimum Investment (USD)	1000
ISIN	LU1162222480
Subscription Type	Cash
Bloomberg	FSASGH1 LX
EU SFDR Category	Article 6

Benchmark(s) and Type

Bloomberg US Aggregate Index	Comparator
------------------------------	------------

Charges

Maximum Initial Charge	5.00%
Exit Charge	—
Ongoing Charges Figure	1.35%
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 (Mdis) SGD-H1	\$6.63
Total Net Assets (USD)	\$770.88 Million
Number of Holdings	664
Average Credit Quality	BBB
Average Weighted Maturity	4.26 Yrs
Effective Duration	3.42 Yrs
Standard Deviation (5 Yr)	5.25%

Sector Exposure (% of Total)

	Fund Benchmark	
High Yield Corporates	29.31	0.00
Investment Grade Corporates	23.38	23.71
U.S. Treasuries	18.51	45.92
Interest-Rate Derivatives	14.24	0.00
Agency Mortgage-Backed Securities	11.75	24.21
Non-Local Currency Emerging Market Bonds	8.99	0.87
Residential Mortgage-Backed Securities	7.77	0.00
Commercial Mortgage Backed Securities	5.63	1.42
Others	6.16	3.87
Cash & Cash Equivalents	-3.83	0.00

Credit Quality Exposure (% of Total)

	Fund Benchmark	
AAA	5.00	3.20
AA	29.99	73.78
A	8.35	11.40
BBB	19.90	11.61
BB	21.12	0.00
B	19.56	0.00
CCC	2.10	0.00
C	0.01	0.00
D	0.03	0.00
NR	5.43	0.00
Not Applicable	0.08	0.00
Cash & Cash Equivalents	-3.83	0.00

Portfolio Management

	Years with Firm	Years of Experience		Years with Firm	Years of Experience
Michael V Salm	28	36	Albert W Chan, CFA	23	23
Patrick A. Klein, PhD	20	20	Patricia O'Connor, CFA	28	30

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. **Emerging markets risk:** the risk related to investing in countries that have less developed political, economic, legal and regulatory systems, and that may be impacted by political/economic instability, lack of liquidity or transparency, or safekeeping issues. **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. **Securitisation risk:** investment in securities which generate return from various underlying groups of assets such as mortgages, loans or other assets may bear a greater risk of loss due to possible default of some of the underlying 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

Exposure: Notional exposure figures are estimated and are intended to show the portfolio's direct exposure to securities and indirect exposure, through derivatives. Direct and indirect exposures are subject to change over time and methodologies for calculating indirect exposures vary by derivative type. Portfolio breakdown percentages may not total 100% and may be negative due to rounding, use of derivatives, unsettled trades or other factors.

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 S&P Global Ratings, Moody's Investors Service and/or Fitch Ratings, Inc. 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 portfolio does not apply to the stability or safety of the portfolio. The methodology used for the calculation of credit quality ratings displayed may differ from the methodology for monitoring investment limits, if applicable. **Please note, the portfolio itself has not been rated by an independent rating agency.**

The Fund may use or invest in financial derivatives.

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.

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 of the Luxembourg-domiciled SICAV Franklin Templeton Investment Funds (the "Fund" or "FTIF"). 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.

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.

FT shall not be liable to any user of this document or to any other person or entity for the inaccuracy of information or any errors or omissions in its contents, regardless of the cause of such inaccuracy, error or omission. Any opinions expressed are the author's at publication date and they are subject to change without prior notice. Any research and analysis contained in this material has been procured by FT for its own purposes and is provided to you only incidentally. Data from third party sources may have been used in the preparation of this document and FT has not independently verified, validated or audited such data.

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, who are not financial professionals, should consult their financial advisor before deciding to invest. The Fund may use financial derivatives or other instruments which may entail specific risks more fully described in the Fund's 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.

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.

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.

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.

CFA® and Chartered Financial Analyst® are trademarks owned by CFA Institute.

© **Morningstar, Inc.** All rights reserved. The information contained here in (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Negative allocations are due to use of any derivatives, unsettled trades or other factors.

Indices are unmanaged, and one cannot invest directly in an index. They do not reflect any fees, expenses or sales charges. Important data provider notices and terms available at www.franklintempletondatasources.com. Source: Bloomberg Indices.

In Singapore: Issued by Templeton Asset Management Ltd. Registration No. (UEN) 199205211E.

The value of investments and the income from them can go down as well as up and you may not get back the full amount that you invested.

Subscriptions may only be made on the basis of the most recent Prospectus and Product Highlights Sheet which is available at Templeton Asset Management Ltd or authorised distributors of the Fund. Potential investors should read the details of the Prospectus and Product Highlights Sheet before deciding to subscribe for or purchase the Fund. This shall not be construed as the making of any offer or invitation to anyone in any jurisdiction in which such offer is not authorised or in which the person making such offer is not qualified to do so or to anyone to whom it is unlawful to make such an offer.