Franklin U.S. Government Fund

A (Mdis) USD: LU0029872446 | **Government** | Factsheet as of 30 September 2025

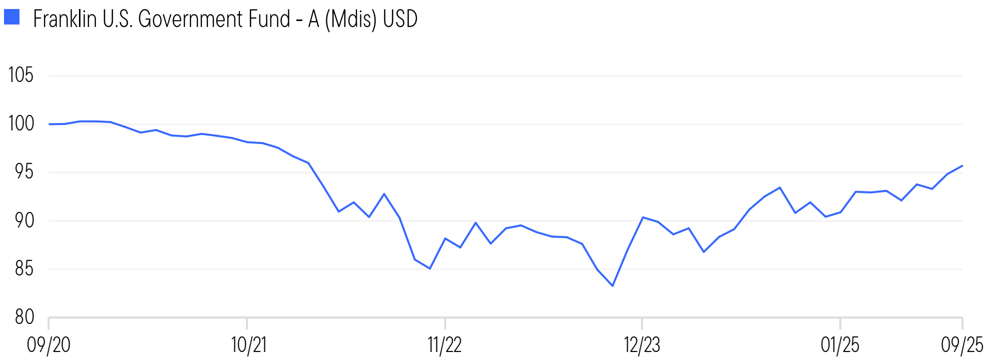
This is a marketing communication. Please refer to the relevant offering documents before making any final investment decisions.

Investment Overview

To seek to maximise income while maintaining some degree of capital preservation. The Fund mainly invests in US government bonds, including mortgage-backed securities, issued or guaranteed by the US government or related agencies.

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 (Mdis) USD–Net of Fees	0.90	2.03	5.81	2.38	11.26	-4.32	176.66	3.62	-0.88	2.99	28/02/1991
A (Mdis) USD–After Sales Charge	-4.15	-3.07	0.52	-2.74	5.70	-9.10	162.83	1.87	-1.89	2.83	28/02/1991
Benchmark (USD)	0.29	1.26	5.28	3.51	13.63	1.82	317.27	4.35	0.36	4.22	—

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 5%.

Fund Overview

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	28/02/1991
Share Class Inception Date	28/02/1991
Dividend Frequency	Monthly
Minimum Investment (USD)	1000
Subscription Type	Cash
ISIN	LU0029872446
Bloomberg	TEMUSGI LX
Morningstar Peer Group	USD Government Bond
EU SFDR Category	Article 6

Benchmark(s) and Type

Bloomberg US Government - Intermediate Index	Comparator

Charges

Maximum Initial Charge	5.00%
Exit Charge	—
Ongoing Charges Figure	1.01%
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) USD	$7.22
Total Net Assets (USD)	$711.22 Million
Number of Holdings	574
Average Credit Quality	AA+
Weighted Average Maturity	6.35 Yrs
Effective Duration	5.71 Yrs
Standard Deviation (5 Yr)	6.15%

Geographic Exposure (% of Total)

	Fund
United States	101.12
Cash & Cash Equivalents	5.10

Sector Exposure (% of Total)

	Fund
Mortgage-Backed Securities	94.86
U.S. Treasuries	6.26
Cash & Cash Equivalents	5.10

Portfolio Management

	Years with Firm	Years of Experience		Years with Firm	Years of Experience
Michael V Salm	27	36	Paul Varunok	24	33
Jatin Misra, PhD, CFA	21	21	Neil Dhruv	23	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. **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.

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.
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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.
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