

Franklin Income Fund

A (Mdis) SGD-H1: LU0320765646

Income | Factsheet as of 31 December 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 and growth of capital (total return). The Fund mainly invests in equities and corporate and government bonds of US issuers. Some of the bond investments may be below investment grade.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)

■ Franklin 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	0.55	1.67	8.06	8.06	18.60	23.93	76.17	5.85	4.38	3.16	25/10/2007
A (Mdis) SGD-H1-After Sales Charge	-4.47	-3.42	2.65	2.65	12.67	17.73	67.36	4.06	3.32	2.87	25/10/2007
Benchmark (USD)	0.13	1.29	10.07	10.07	28.84	32.09	198.78	8.81	5.72	6.20	—

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	01/07/1999
Share Class Inception Date	25/10/2007
Dividend Frequency	Monthly
Minimum Investment (USD)	1000
ISIN	LU0320765646
Subscription Type	Cash, SRS
Bloomberg	TEIAMSH LX
EU SFDR Category	Article 6

Benchmark(s) and Type

Linked Blended 50% MSCI USA High Dividend Yield Index + 25% Bloomberg High Yield Very Liquid Index + 25% Bloomberg US Aggregate Index	Comparator
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Charges

Maximum Initial Charge	5.00%
Exit Charge	—
Ongoing Charges Figure	1.66%
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	\$6.38
Total Net Assets (USD)	\$10.25 Billion
Number of Holdings	387
Price to Book	3.31x
Price to Earnings (12-Month Trailing)	21.64x
Weighted Average Maturity	5.29 Yrs
Effective Duration	4.25 Yrs
Standard Deviation (5 Yr)	9.08%

Asset Allocation (% of Total)

	Fund
Fixed Income	44.98
Equity	28.32
Convertibles/Equity-Linked Notes	24.31
Cash & Cash Equivalents	2.39

Top Issuers (% of Total)

	Fund
UNITED STATES TREASURY BOND	5.32
CHS/COMMUNITY HEALTH SYSTEMS INC	2.91
GOVT NATL MORTG ASSN	2.63
TEXAS INSTRUMENTS INC	2.11
FREDDIE MAC POOL	2.08
MICROSOFT CORP	2.01
EXXON MOBIL CORP	2.00
HOME DEPOT INC/THE	1.81
PEPSICO INC	1.68
CHEVRON CORP	1.64

Sector Allocation (Equity as a % of Total)

	Fund
Information Technology	14.16
Health Care	7.55
Energy	6.37
Consumer Staples	4.83
Consumer Discretionary	4.28
Industrials	4.21
Materials	3.65
Financials	2.95
Utilities	2.71
Communication Services	1.92

Sector Allocation (Fixed Income as a % of Total)

	Fund
High Yield Corporates	21.91
Investment Grade Corporates	10.78
Mortgage-Backed Securities	6.18
U.S. Treasuries	5.96
International Bonds	0.15

Portfolio Management

	Years with Firm	Years of Experience
Edward D. Perks, CFA	32	32
Brendan Circle, CFA	11	15
Todd Brighton, CFA	25	25

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. **Foreign Currency risk:** the risk of loss arising from exchange-rate fluctuations or due to exchange control regulations.

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.

Price to Book: The price per share of a stock divided by its book value (i.e., net worth) per share. For a portfolio, the value represents a weighted average of the stocks it holds. **Price to Earnings (12-Month Trailing)** is the share price of a stock, divided by its per-share earnings over the past year. For a portfolio, the value represents a weighted average of the stocks it holds. **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.

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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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.

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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.

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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