

# Templeton Global Income Fund

A (Qdis) USD: LU0211326839

Balanced | Factsheet as of 31 October 2025

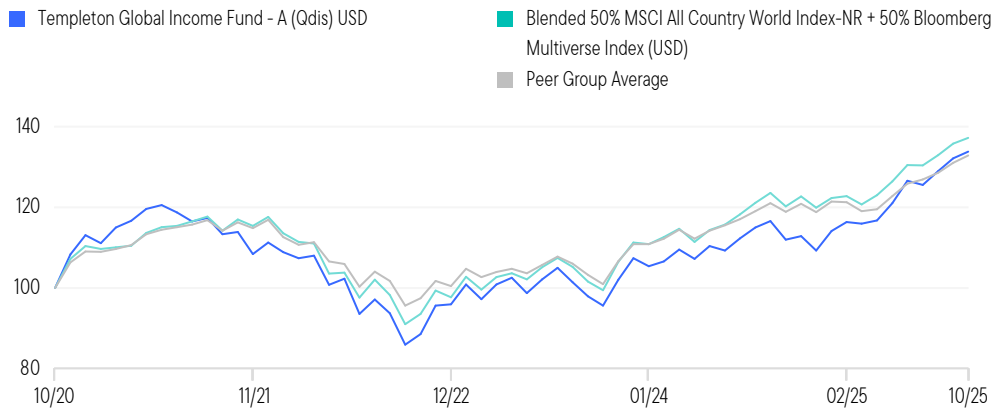
This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID before making any final investment decisions.

## Investment Overview

To seek to maximise income and growth of capital (total return). The Fund mainly invests in government and corporate bonds and equities anywhere in the world. The Fund may invest significantly in emerging markets, including Mainland China. Some of the bond investments may be below investment grade or in default. The Fund may hold or invest significant amounts in bank deposits, money market instruments or money market Funds.

Past performance does not predict future returns.

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



## Discrete Annual Performance (%)

|                    | 10/24 | 10/23 | 10/22 | 10/21  | 10/20 | 10/19 | 10/18 | 10/17 | 10/16 | 10/15 |
|--------------------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|
|                    | 10/25 | 10/24 | 10/23 | 10/22  | 10/21 | 10/20 | 10/19 | 10/18 | 10/17 | 10/16 |
| A (Qdis) USD       | 19.55 | 17.11 | 8.04  | -22.27 | 13.83 | -7.70 | -2.41 | -3.78 | 14.84 | -2.44 |
| Benchmark (USD)    | 14.14 | 20.92 | 6.32  | -20.08 | 16.97 | 5.61  | 11.38 | -1.16 | 12.03 | 4.13  |
| Peer Group Average | 11.85 | 17.92 | 3.58  | -16.21 | 16.28 | 1.21  | 8.78  | -2.64 | 10.74 | 0.98  |

## Total Returns (%)

|                    | Cumulative |       |       |           | Average Annual |      |           | Inception Date |
|--------------------|------------|-------|-------|-----------|----------------|------|-----------|----------------|
|                    | 1-Yr       | 3-Yr  | 5-Yr  | Inception | 3-Yr           | 5-Yr | Inception |                |
| A (Qdis) USD       | 19.55      | 51.25 | 33.82 | 137.20    | 14.78          | 6.00 | 4.32      | 27/05/2005     |
| Benchmark (USD)    | 14.14      | 46.75 | 37.19 | 210.97    | 13.63          | 6.53 | 5.71      | —              |
| Peer Group Average | 11.85      | 36.61 | 33.10 | 133.98    | 10.96          | 5.89 | 4.25      | —              |
| Quartile Ranking   | 1          | 1     | 2     | —         | 1              | 2    | —         | —              |

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 details provided are in share class currency, include the reinvested dividends gross of tax and are net of management fees. Sales charges, taxes and other locally applied costs have not been deducted. The fund's returns may increase or decrease as a result of changes to foreign exchange rates.

Up to date performance figures can be found on our website.

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.

## Fund Overview

|                            |                                     |
|----------------------------|-------------------------------------|
| Umbrella                   | Franklin Templeton Investment Funds |
| Fund Base Currency         | USD                                 |
| Fund Inception Date        | 27/05/2005                          |
| Share Class Inception Date | 27/05/2005                          |
| Dividend Frequency         | Quarterly                           |
| Minimum Investment         | USD 1000                            |
| ISIN                       | LU0211326839                        |
| Bloomberg                  | TGINADI LX                          |
| Distribution Yield         | 5.91%                               |
| Morningstar Peer Group     | USD Moderate Allocation             |
| EU SFDR Category           | Article 6                           |

## Benchmark(s) and Type

|                                                                              |            |
|------------------------------------------------------------------------------|------------|
| Blended 50% MSCI All Country World Index-NR + 50% Bloomberg Multiverse Index | Comparator |
|------------------------------------------------------------------------------|------------|

## Charges

|                        |       |
|------------------------|-------|
| Maximum Initial Charge | 5.75% |
| Exit Charge            | —     |
| Ongoing Charges Figure | 1.73% |
| 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 (Qdis) USD                      | 11.31          |
| Total Net Assets (USD)                | 192.74 Million |
| Number of Holdings                    | 149            |
| Average Credit Quality                | BB             |
| Price to Book                         | 1.67x          |
| Price to Earnings (12-Month Trailing) | 17.24x         |
| Weighted Average Maturity             | 8.10 Yrs       |
| Effective Duration                    | 5.66 Yrs       |
| Price to Cash Flow                    | 8.22x          |
| Weighted Average Yield                | 4.89%          |
| Standard Deviation (5 Yr)             | 12.43%         |

Asset Allocation (% of Total)

|                         | Fund  |
|-------------------------|-------|
| Equity                  | 55.13 |
| Fixed Income            | 35.75 |
| Cash & Cash Equivalents | 9.12  |

Top Equity Issuers (% of Total)

|                                           | Fund |
|-------------------------------------------|------|
| TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD | 3.97 |
| HDFC BANK LTD                             | 2.96 |
| BP PLC                                    | 2.13 |
| SAMSUNG ELECTRONICS CO LTD                | 2.07 |
| KEYCORP                                   | 2.04 |
| IMPERIAL BRANDS PLC                       | 1.84 |
| TOKYO ELECTRON LTD                        | 1.69 |
| ALPHABET INC                              | 1.65 |
| ING GROEP NV                              | 1.56 |
| LLOYDS BANKING GROUP PLC                  | 1.55 |

Sector Allocation (% of Equity)

|                        | Fund  | Benchmark |
|------------------------|-------|-----------|
| Financials             | 24.34 | 16.80     |
| Information Technology | 23.35 | 28.51     |
| Industrials            | 14.71 | 10.61     |
| Health Care            | 10.18 | 8.56      |
| Communication Services | 8.43  | 8.73      |
| Energy                 | 8.03  | 3.39      |
| Consumer Staples       | 5.01  | 5.09      |
| Materials              | 2.50  | 3.44      |
| Consumer Discretionary | 2.05  | 10.52     |
| Others                 | 1.40  | 4.35      |

Geographic Allocation (% of Total)

|                         | Fund  |
|-------------------------|-------|
| United States           | 16.36 |
| United Kingdom          | 11.97 |
| Japan                   | 6.96  |
| India                   | 6.95  |
| Germany                 | 6.33  |
| South Africa            | 4.19  |
| Taiwan                  | 3.96  |
| Colombia                | 3.77  |
| Others                  | 30.38 |
| Cash & Cash Equivalents | 9.12  |

Portfolio Management

|                        | Years with Firm | Years of Experience |                    | Years with Firm | Years of Experience |
|------------------------|-----------------|---------------------|--------------------|-----------------|---------------------|
| Derek Taner            | 19              | 32                  | Douglas Grant, CFA | 5               | 26                  |
| Michael Hasenstab, PhD | 26              | 30                  | Calvin Ho, PhD     | 20              | 20                  |

What are the Risks?

The Fund does not offer any capital guarantee or protection and you may not get back the amount invested. The Fund is subject to the following risks which are materially relevant: **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. 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, as well as hypothetical performance scenarios that show the effects that different levels of return could have on an investment in the fund, where applicable, see the KID. **Distribution Yield:** The Distribution Yield reflects the amounts that may be expected to be distributed over the next 12 months as a percentage of the Net Asset Value of the class as at the reported date. It is based on a snapshot of the portfolio on that day. It does not include any subscription charges and investors may be subject to tax on distributions. **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. **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. **Price to Cash Flow:** Supplements price/earnings ratio as a measure of relative value for a stock. For a portfolio, the value represents a weighted average of the stocks it holds. **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.**

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 does not predict future returns.** 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 KID, accompanied by the latest available audited annual report and the latest semi-annual report if published thereafter. These documents can be found on our website at [www.franklinresources.com/all-sites](http://www.franklinresources.com/all-sites), obtained, free of charge, from your local FT representative or can be requested via FT's European Facilities Service which is available at [www.eifs.lu/franklintempleton](http://www.eifs.lu/franklintempleton). The Fund's documents are available in English, Arabic, French, German, Italian, Polish and Spanish.

In addition, a Summary of Investor Rights is available from [www.franklintempleton.lu/summary-of-investor-rights](http://www.franklintempleton.lu/summary-of-investor-rights). 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.

Franklin Templeton International Services S.à r.l. – Supervised by the Commission de Surveillance du Secteur Financier – 8A, rue Albert Borschette, L-1246 Luxembourg – Tel: +352 46 66 67-1 – Fax: +352 342080 9861.

**Benchmark(s)** 50% MSCI All Country World Index-NR and 50% Bloomberg Multiverse Index. Used for performance comparison. The benchmark plus 2% per annum is also used as a performance target (gross of fees) over a complete economic cycle.

The Fund is actively managed and may deviate materially from that of the benchmark(s).

**Intended retail Investor** Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who are looking for a combination of income and investment growth, are interested in exposure to a mixed asset allocation globally as part of a diversified portfolio, have a medium risk profile and can tolerate moderate short-term changes in the share price.

**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

**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.

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](http://www.franklintempletondatasources.com). Source: Bloomberg Indices. Net Returns (NR) include income net of tax withholding when dividends are paid.

**In Europe** (excluding Poland & Switzerland), this financial promotion is issued by Franklin Templeton International Services S.à r.l. – Supervised by the Commission de Surveillance du Secteur Financier – 8A, rue Albert Borschette, L-1246 Luxembourg – Tel: +352-46 66 67-1 – Fax: +352 342080 9861. **In Switzerland**, issued by Franklin Templeton Switzerland Ltd, Talstrasse 41, CH-8001 Zurich. Paying agent in Switzerland is BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16, 8002 Zurich. **In Poland**, Templeton Asset Management (Poland) TFI S.A.; Rondo ONZ 1; 00-124 Warsaw. **In the Middle East**, provided by Franklin Templeton Investments (ME) Limited, authorized and regulated by the Dubai Financial Services Authority. Franklin Templeton Investments, The Gate, East Wing, Level 2, Dubai International Financial Centre, P.O. Box 506613, Dubai, U.A.E., Tel: +9714-4284100 Fax: +352 342080 9871. **In Canada**, this material may be distributed in Canada by Franklin Templeton Investments Corp.

© 2025 Franklin Templeton. All rights reserved.