



Templeton Global Income Fund A (Qdis)

HKD

Balanced LU0496365809 Factsheet as of 30 September 2023

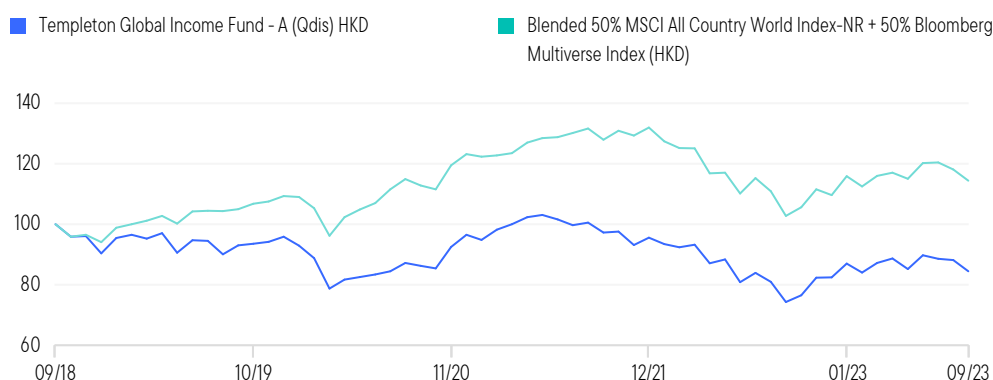
This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID/KIID before making any final investment decisions.

Investment Overview

The Fund aims to maximise current income and to increase the value of its investments over the medium to long term. The Fund pursues an actively managed investment strategy and invests mainly in debt securities of any quality (including lower quality and securities in default) issued by governments, government-related entities and corporations located in any country, including emerging markets, and equity securities issued by corporations located in any country.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)



Discrete Annual Performance (%)

	09/22 09/23	09/21 09/22	09/20 09/21	09/19 09/20	09/18 09/19	09/17 09/18	09/16 09/17	09/15 09/16	09/14 09/15	09/13 09/14
A (Qdis) HKD	13.65	-23.61	12.67	-7.25	-6.99	0.86	16.15	2.66	-9.04	6.21
Benchmark (HKD)	11.30	-19.66	13.38	7.46	4.98	4.35	9.45	10.89	-5.16	6.46

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 (Qdis) HKD	-3.64	-4.27	2.34	13.65	-2.18	-15.61	25.40	-0.73	-3.34	1.70	30/4/2010
Benchmark (HKD)	-3.62	-3.48	4.33	11.30	1.38	14.38	82.99	0.46	2.72	4.61	—

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

Fund Base Currency	USD
Fund Inception Date	27/05/2005
Share Class Inception Date	30/04/2010
Dividend Frequency	Quarterly
ISIN	LU0496365809
Sedol	B5WFP91
Valor Number	11136574
Bloomberg	TFGIAQH LX
Distribution Yield	5.51%
Morningstar Peer Group	USD Moderate Allocation

Benchmark(s) and Type

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

Minimum Investment	USD 1000
Maximum Initial Charge	3.00%
Exit Charge	-
Ongoing Charges Figure	1.71%
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.

The **Ongoing Charges Figure (OCF)** is an amount representing all operating charges and expenses of the Fund in the prior 12 months as a percentage of the Fund's average net assets for the period. Where that figure would not be a fair representation of future costs or if 12 months data is not available, an estimated figure will be shown.

Fund Characteristics

	Fund
NAV-A (Qdis) HKD	8.21
Total Net Assets	\$183.12 Million
Number of Holdings	147
Average Credit Quality	BBB+
Price to Book	2.08x
Price to Earnings (12-Month Trailing)	12.88x
Weighted Average Maturity	8.31 Yrs
Effective Duration	5.81 Yrs
Price to Cash Flow	7.59x
Weighted Average Yield	4.15x
Standard Deviation (5 Yr)	13.68%

Asset Allocation (% of Total)

	Fund
Equity	49.73
Fixed Income	39.81
Cash & Cash Equivalents	10.46

Top Equity Issuers (% of Total)

	Fund
HDFC BANK LTD	2.57
BP PLC	2.47
JPMORGAN CHASE & CO	2.40
MEDTRONIC PLC	2.17
IMPERIAL BRANDS PLC	1.96
BAYER AG	1.95
TOTALENERGIES SE	1.82
SAMSUNG ELECTRONICS CO LTD	1.64
UNITEDHEALTH GROUP INC	1.49
SOFTBANK CORP	1.42

Sector Allocation (% of Equity)

	Fund	Benchmark
Health Care	23.70	11.87
Communication Services	14.12	7.56
Consumer Staples	13.26	7.10
Financials	12.67	15.76
Industrials	10.15	10.37
Information Technology	9.02	21.56
Energy	8.60	5.22
Consumer Discretionary	5.16	11.18
Materials	1.68	4.50
Other	1.64	4.89

Geographic Allocation (% of Total)

	Fund
United States	20.33
United Kingdom	9.22
Germany	7.03
India	5.68
France	5.05
South Korea	4.85
Malaysia	4.37
Indonesia	4.30
Other	28.72
Cash & Cash Equivalents	10.46

Portfolio Data Information

Exposure: Notional exposure figures are intended to estimate the portfolio's exposure, including any hedged or increased exposure through certain derivatives held in the portfolio (or their underlying reference assets). Portfolio breakdown percentages may not total 100% and may be negative due to rounding, use of any derivatives, unsettled trades or other factors.

Holdings are provided for information purposes only and should not be deemed a recommendation to buy or sell the securities mentioned.

Portfolio Management

	Years with Firm	Years of Experience		Years with Firm	Years of Experience
Derek Taner	17	30	Douglas Grant, CFA	3	24
Michael Hasenstab,	24	28	Calvin Ho, PhD	18	18

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

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.

Important Information

This is a sub-fund ("Fund") of Franklin Templeton Investment Funds ("FTIF"), a Luxembourg-domiciled investment company with variable capital-specialised investment fund (SICAV-FIS). Subscriptions to shares of the Fund can only be made based on the Fund's current Prospectus and, where available, the relevant Key Information Document ("KID") / Key Investor Information Document ("KIID"), 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.ftidocuments.com, obtained, free of charge, from your local FT representative or can be requested via FT's European Facilities Service which is available at <https://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. 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. For the avoidance of doubt, if you decide to invest, you will be buying units/shares in the Fund and will not be investing directly in the underlying assets of the Fund.

Given the variety of investment options available today, we suggest investors seek guidance from a Financial Adviser. © **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.

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