



# Franklin Templeton Investment Funds Franklin Diversified Balanced Fund

Multi-Asset  
LU1244551203  
31 August 2023

## Fund Fact Sheet

**For Professional Client Use Only. Not for distribution to Retail Clients.**

### Fund Overview

Base Currency for Fund	EUR
Total Net Assets (EUR)	187 million
Fund Inception Date	13.02.2006
Number of Holdings	285
Benchmark	Custom EURIBOR 3-Month + 3.5% Index
Target Volatility Range	5-8%
Investment Style	Asset Allocation
Morningstar Category™	EUR Moderate Allocation - Global
Distribution Yield – A (Qdis) EUR	2.52%

### Summary of Investment Objective

The Fund's investment objective is to achieve a combination of income and long-term capital appreciation, targeting a yearly average return of 3.5% (net of fees) over the Euro Interbank Offered Rate (EURIBOR) over a rolling three-year period by principally investing in equity and equity-related securities. The Fund aims to achieve its objective with an annualised volatility ranging, under normal market conditions, between 5% and 8%. There is no guarantee that the Fund will achieve its return objective, nor that it will remain within the aimed-for volatility range.

### Fund Management

Matthias Hoppe: Germany  
Dominik Hoffmann: Germany

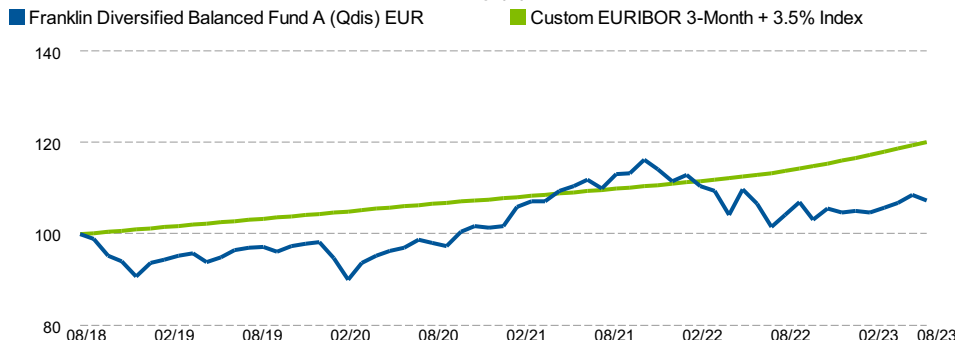
### Ratings - A (Qdis) EUR

Overall Morningstar Rating™: ★★ ★

### Performance

**Past performance does not predict future returns.**

**Performance over 5 Years in Share Class Currency (%)**



### Discrete Annual Performance in Share Class Currency (%)

	08/22	08/21	08/20	08/19	08/18	08/17	08/16	08/15	08/14	08/13
A (Qdis) EUR	0.70	-4.62	13.25	1.75	-2.92	0.80	0.72	-0.88	N/A	N/A
Benchmark in EUR	6.39	3.17	2.94	3.09	3.15	3.16	3.16	3.31	N/A	N/A

### Performance in Share Class Currency (%)

	Cumulative						Annualised	
	1 Mth	6 Mths	YTD	1 Yr	3 Yrs	Since Incept	3 Yrs	Since Incept
A (Qdis) EUR	-1.08	2.52	4.17	0.70	8.77	6.11	2.85	0.73
Benchmark in EUR	0.61	3.52	4.56	6.39	12.98	33.22	4.15	3.57
Category Average	-1.01	2.10	4.59	1.10	3.74	10.08	1.23	1.18
Quartile	3	2	3	3	2	3	2	3

### Calendar Year Performance in Share Class Currency (%)

	2022	2021	2020	2019	2018	2017	2016
A (Qdis) EUR	-11.25	14.21	3.90	7.97	-11.28	3.12	-0.21
Benchmark in EUR	3.97	2.93	3.04	3.12	3.16	3.16	3.22

The fund's returns may increase or decrease as a result of changes to foreign exchange rates.

**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.** All performance data shown is in the currency stated, include reinvested dividends and are net of management fees. Sales charges and other commissions, taxes and other relevant costs paid by the investor are not included in the calculations. The fund offers other share classes subject to different fees and expenses, which will affect their performance.

**The past performance has been simulated. Please refer to the Important Information section at the end of this document for more information.**

### Share Class Information

Share Class	Incept Date	NAV	TER (%)	Fees	Dividends		Last Paid Amount	Fund Identifiers	
				Max. Annual Charge (%)	Frequency	Last Paid Date		Bloomberg ID	ISIN
A (Qdis) EUR	26.06.2015	EUR 8.25	1.57	1.25	Qtr	17.07.2023	0.0520	FRSBAQS LX	LU1244551203

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.

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Asset Class Exposure	% of Total
Equity	45.45
Fixed Income	42.87
Currency Investments	5.06
Alternatives	2.37
Cash & Cash Equivalents	2.09
Cash Offsets	1.17
Commodity	0.99
<b>Credit Quality—Fixed Income</b>	<b>% of Fixed Income</b>
AAA	12.91
AA	18.62
A	9.05
BBB	37.11
BB	11.44
B	4.23
CCC	0.27
CC	0.19
C	0.16
D	0.03
Not Rated	5.99

**Fund Measures**

Average Credit Quality	BBB+
Average Duration	4.64 Years
Average Weighted Maturity	8.52 Years
Standard Deviation (3 Yrs)	7.91%
Sharpe Ratio (3 Yrs)	0.31
Beta (3 Yrs) ^	0.55

^Measured against the MSCI All Country World Index.

Geographic Exposure	% of Fixed Income	% of Equity	% of Total
North America	19.95	67.07	44.65
Europe ex-UK	56.77	9.24	31.85
Asia ex-Japan	5.47	7.36	6.46
Latin America	7.52	2.32	4.80
United Kingdom	4.86	2.34	3.54
Japan	N/A	6.60	3.46
Mid-East / Africa	3.08	1.27	2.13
Australasia	1.88	1.65	1.76
Cash & Cash Equivalents	N/A	2.14	1.12
Other	0.48	N/A	0.23

**What Are the Key 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. Performance may also be affected by currency fluctuations. Currency fluctuations may affect the value of overseas investments. The Fund invests directly or indirectly (through financial derivative instruments, structured products or collective investment schemes) in equity and fixed income securities, cash and equivalents, and (indirectly only) alternative investments (including commodities or property), with an aim to offer a balanced exposure between equities and debt securities over the long term. Such securities and investment instruments have historically been subject to price movements due to such factors as general stock market volatility, sudden changes in interest rates, changes in the financial outlook or perceived credit worthiness of securities issuers, or fluctuations in commodity prices or real estate values. As a result, the performance of the Fund can fluctuate over time. The Fund may distribute income gross of expenses. Whilst this might allow more income to be distributed, it may also have the effect of reducing capital. Other significant risks include: credit risk, foreign currency risk, derivatives instruments risk. For full details of all of the risks applicable to this Fund, please refer to the "Risk Considerations" section of the Fund in the current prospectus of Franklin Templeton Investment Funds.

**Important Information**

**As of 20.03.2015, all the assets of FTSAF—Franklin Strategic Balanced Fund were transferred into FTIF—Franklin Diversified Balanced Fund, a sub-fund especially created under FTIF to receive FTSAF—Franklin Strategic Balanced Fund's assets by way of merger. Such transfer of assets allowed FTIF—Franklin Diversified Balanced Fund to retain the past performance of the corresponding shares of FTSAF—Franklin Strategic Balanced Fund since inception.**

In emerging markets, the risks can be greater than in developed markets. Investments in derivative instruments entail specific risks more fully described in the Fund's prospectus and, where available, in the relevant Key Information Document. Currency fluctuations may affect the value of overseas investments. When investing in a fund denominated in a foreign currency, your performance may also be affected by currency fluctuations.

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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.

Benchmark related data provided by FactSet, as of the date of this document, unless otherwise noted.

**Fund Overview:** The **Distribution Yield** is based on the most recent month's distribution and shown as an annualized percentage as of the date shown. It does not include any preliminary charge and investors may be subject to tax on distributions. Information is historical and may not reflect current or future distributions.

**Ratings:** © Morningstar, Inc. All rights reserved. The information contained herein: (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.

**Performance:** 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.

**Fund Measures:** The average credit quality (ACQ) rating may change over time. The portfolio itself has not been rated by an independent rating agency. The letter rating, which may be based on bond ratings from different agencies, is provided to indicate the average credit rating of the portfolio's underlying bonds and generally ranges from AAA (highest) to D (lowest). For unrated bonds ratings may be assigned based on the ratings of the issuer or other relevant factors. The ACQ is determined by assigning a sequential integer to all credit ratings AAA to D, taking a simple, asset-weighted average of debt holdings by market value and rounding to the nearest rating. The risk of default increases as a bond's rating decreases, so the ACQ provided is not a statistical measurement of the portfolio's default risk because a simple, weighted average does not measure the increasing level of risk from lower rated bonds. The ACQ is provided for informational purposes only.

**Composition of Fund:** Ratings shown are assigned by one or more Nationally Recognised Statistical Rating Organisations ('NRSRO'), such as Standard & Poor's, Moody's and Fitch. The ratings are an indication of an issuer's creditworthiness and typically range from AAA or Aaa (highest) to D (lowest). When ratings from all three agencies are available, the middle rating is used; when two are available, the lowest rating is used; and when only one is available, that rating is used. Foreign government bonds without a specific rating are assigned the country rating provided by an NRSRO, if available. The Not Rated category consists of rateable securities that have not been rated by an NRSRO. Cash and equivalents are excluded from this breakdown.