

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

### Franklin Diversified Dynamic Fund

**Class A (acc) SGD-H1 • ISIN LU1496350502 • A sub-fund of Franklin Templeton Investment Funds (UCITS)**

**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.

**Website:** www.franklintempleton.lu

Call (+352) 46 66 67-1 for more information

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.

This product is authorised in Luxembourg.

**Date of Production of the KID:** 03/06/2024

## What is this product?

### Type

The product is a share class of the sub-fund Franklin Diversified Dynamic Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.

### Term

The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.

### Objectives

#### Investment Objective

The Fund is classified as Article 8 under EU Sustainable Finance Disclosure Regulation and aims to earn income and to increase the value of its investments over the long term by targeting an average annual return rate of 5% (net of fees) above that of the Euro Interbank Offered Rate (EURIBOR), over a rolling three year period. The Fund aims to achieve its objective with an annualised fluctuation (volatility) of the share price of the Fund ranging between 8% and 11%. There is no guarantee that the Fund will achieve its return objective, nor that it will remain within the aimed-for volatility range.

#### Investment Policy

The Fund can invest up to 100% in equity and equity-related securities from any country or type of issuers directly, and indirectly through among others, derivatives and/or mutual funds.

The Fund can invest to a lesser extent in structured products and exchange traded notes and either directly or indirectly (through among others, mutual funds, exchange-traded funds, derivatives or participatory notes) in (i) debt securities from any country or type of issuers (including low rated or sub-investment grade securities, defaulted and distressed debt securities, convertible securities and/or up to 5% of the Fund's assets in contingent convertible securities) as well as (ii) up to 10% in other asset classes such as commodities, real estate, infrastructure and carbon emissions certificates traded on the European Union Emissions Trading System, the latter being effected through the use of (i) financial derivative instruments on eligible assets or on eligible financial indices or (ii) structured notes.

Investments in mutual funds into which the Fund may invest is limited to 10% of the Fund's assets.

The Fund can use derivatives for hedging, efficient portfolio management and/or investment purposes.

The Fund may hold significant amounts of bank deposits, money market instruments or money market funds due to the use of derivatives or in order to achieve its investment goals and for treasury purposes.

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.

The benchmark of the Fund is the Custom EURIBOR 3-Month + 5% Index. The benchmark has been selected because the target return of the Fund is to exceed the return of the benchmark. Although the Investment Manager refers to the benchmark for performance measurement purposes, the Fund is not obliged to hold any of the benchmark constituents and may indeed invest up to 100% of its net assets outside the benchmark.

#### Share Class Policy

The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.

For this share class, the manager applies a portfolio hedge that is intended to minimize the currency risk between the currency of the share class (which is in a non-base currency) and the base currency of the Fund.

#### Processing of subscription and redemption orders

You may request the sale of your shares on any Dealing Day (as defined in the current prospectus of the Fund).

#### Intended retail Investor

The Fund may appeal to investors looking to capital appreciation with a higher level of volatility by obtaining exposure to equities (up to 100%), debt securities and cash globally as well as derivatives and willing to hold their investment over the medium term for a period of 3 to 5 years. The Fund is suitable for investors who have an some knowledge and/or experience of financial markets with the understanding that they may not get back the full amount invested in the Fund.

#### Depositary

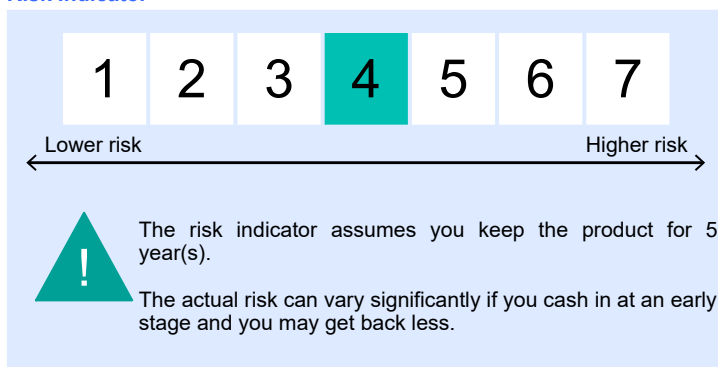
J.P. Morgan SE, Luxembourg Branch

#### Further Information

Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

### Risk Indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the product not included in the summary risk indicator:

- Derivative risk

For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and the suitable benchmark over the last 10 years. Markets could develop very differently in the future.

**Recommended holding period:**

**5 years**

**Example Investment:**

**20,000 SGD**

**If you exit after 1 year**

**If you exit after 5 years**

### Scenarios

Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	4,310 SGD	5,540 SGD
	Average return each year	-78.45%	-22.64%
Unfavourable	What you might get back after costs	16,290 SGD	16,330 SGD
	Average return each year	-18.55%	-3.97%
Moderate	What you might get back after costs	19,390 SGD	22,670 SGD
	Average return each year	-3.05%	2.54%
Favourable	What you might get back after costs	24,000 SGD	28,240 SGD
	Average return each year	20.00%	7.14%

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment using a suitable benchmark between March 2015 and March 2020.

Moderate scenario: This type of scenario occurred for an investment using a suitable benchmark between April 2014 and April 2019.

Favourable scenario: This type of scenario occurred for an investment using a suitable benchmark between December 2018 and December 2023.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates).

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- SGD 20,000 is invested

	<b>If you exit after 1 year</b>	<b>If you exit after 5 years</b>
<b>Total costs</b>	1,524 SGD	3,630 SGD
<b>Annual cost impact (*)</b>	7.6%	3.1% each year

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 5.6% before costs and 2.5% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

## Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	5.75% of the amount you pay in when entering this investment.	Up to 1,150 SGD
<b>Exit costs</b>	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 SGD
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	1.78% of the value of your investment per year. This is an estimate based on actual costs over the last year.	356 SGD
<b>Transaction costs</b>	0.09% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	18 SGD
Incidental costs taken under specific conditions		
<b>Performance fees (and carried interest)</b>	There is no performance fee for this product.	0 SGD

## How long should I hold it and can I take money out early?

### Recommended holding period: 5 year(s)

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website [www.franklintempleton.lu](http://www.franklintempleton.lu), contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L-1246 Luxembourg, or send an e-mail to the client service department at [lucs@franklintempleton.com](mailto:lucs@franklintempleton.com).

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website [www.ftidocuments.com](http://www.ftidocuments.com), your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L-1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, [www.fundinfo.com](http://www.fundinfo.com) or [www.franklintempleton.lu](http://www.franklintempleton.lu).

The past performance presenting on the last 7 years and previous performance scenario calculations are available under:

- [https://docs.data2report.lu/documents/KID\\_PP/KID\\_annex\\_PP\\_FTI\\_LU1496350502\\_en.pdf](https://docs.data2report.lu/documents/KID_PP/KID_annex_PP_FTI_LU1496350502_en.pdf).
- [https://docs.data2report.lu/documents/KID\\_PS/KID\\_annex\\_PS\\_FTI\\_LU1496350502\\_en.pdf](https://docs.data2report.lu/documents/KID_PS/KID_annex_PS_FTI_LU1496350502_en.pdf).

The paying agent of Franklin Templeton Investment Funds in Switzerland is BNP PARIBAS, Paris, Zurich branch, Selnaustrasse 16, CH-8002 Zurich.  
The representative of Franklin Templeton Investment Funds in Switzerland is Franklin Templeton Switzerland Ltd., Stockerstrasse 38, 8002 Zurich.  
The relevant documents such as the prospectus and the Key Information Document, the articles of association and the annual and semi-annual report can be obtained free of charge from the representative in Switzerland.