

# Key Investor Information



This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Templeton Emerging Markets Balanced Fund

Class N(acc)EUR-H1 • ISIN LU0608810908

A sub-fund of Franklin Templeton Investment Funds

### Objectives and Investment Policy

The Fund aims to increase the value of its investments and to earn income over the medium to long term.

The Fund invests mainly in:

- equity and debt securities of any quality (including lower quality) issued by corporations (including government-related corporations) of any size located in, or doing significant business in, emerging markets
- equity and debt securities issued by governments located in emerging markets

The Fund can invest to a lesser extent in:

- derivatives for hedging and investment purposes

Two separate teams manage the Fund's equity and debt portfolios, using different strategies. The equity team uses in-depth analysis to select individual securities that it believes are significantly undervalued and will provide the best opportunities, over the long term, for increased value. The debt securities team evaluates each issuer while also looking at broad-based trends. The Fund will

typically invest at least 25% of its assets in emerging market equity securities and at least 25% of its assets in debt securities but the proportion of the Fund's assets allocated to each strategy may vary over time depending on the investment managers' view of the relative attractiveness of each asset class.

You may request the sale of your shares on any Luxembourg business day.

For accumulation share class shown in this document, dividend income is reinvested in the Fund.

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 of Franklin Templeton Investment Funds.

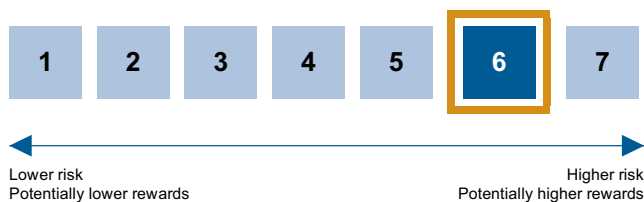
#### Terms to Understand

**Derivatives:** Financial instruments whose characteristics and value depend on the performance of one or more underlying assets, typically securities, indexes, currencies or interest rates.

**Emerging markets:** Countries whose economy, stock market, political situation and regulatory framework are not fully developed.

**Hedging:** A strategy for totally or partially offsetting particular risks such as those arising from fluctuations in share prices, currencies or interest rates.

### Risk and Reward Profile



#### What does this indicator mean and what are its limits?

This indicator is designed to provide you with a measure of the price movement of this share class based on historical behavior.

It may not be a reliable indication of the future risk profile of the Fund. The category shown is not guaranteed to remain unchanged and may shift over time.

The lowest category does not mean risk free.

As the share class has no sufficient historical data available, simulated data based on representative portfolio model or benchmark have been used instead.

#### Why is the Fund in this specific category?

The Fund invests mainly in debt and equity securities issued by entities located in emerging countries. Such securities have historically been subject to price movements, generally due to interest rates, market factors or movements in the

equity and bond market. As a result, the performance of the Fund can fluctuate considerably over time.

#### Risks materially relevant not adequately captured by the indicator:

**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, non-investment-grade securities.

**Derivatives 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. Reduced liquidity may have a negative impact on the price of the assets.

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

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	3,00%
Exit charge	Not applicable

This is the maximum that might be taken out of your money before it is invested.

### Charges taken from the Fund over a year

Ongoing charges	2,45%
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### Charges taken from the Fund under certain specific conditions

Performance fee	Not applicable
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The entry charges shown are maximum amounts; you may pay less in some cases. For more information, please see your financial adviser.

The ongoing charges shown here is an estimate of the charges. We have used estimated figures as under current applicable rules we are not allowed to calculate ongoing charges for share class with less than 12 months data. The UCITS' annual report for each financial year will include detail on the exact charges made.

For detailed information about charges, please refer to the section "Share Classes" as well as Appendix E of the current prospectus of Franklin Templeton Investment Funds.

## Past Performance

- The Fund was launched in 2011.

Percentage

Under current legislation, we are not allowed to display performance data for funds with less than a complete full calendar year.



## Practical Information

- The Custodian of Franklin Templeton Investment Funds is J.P. Morgan Bank Luxembourg S.A.
- Copies of the latest prospectus and the latest annual and semi-annual reports of Franklin Templeton Investment Funds are available in the language of this document, on the website [www.ftidocuments.com](http://www.ftidocuments.com) or may be obtained free of charge from Franklin Templeton International Services S.A., 26, boulevard Royal, L-2449 Luxembourg or your financial adviser.
- The latest prices and other information on the Fund (including other share classes of the Fund) are available from Franklin Templeton International Services S.A., 26, boulevard Royal, L-2449 Luxembourg or [www.franklintempleton.lu](http://www.franklintempleton.lu).
- Please note that the taxation regime applicable in the Grand Duchy of Luxembourg may have an impact on your personal tax position. Please consult your financial or tax adviser before deciding to invest.
- Franklin Templeton Investment Funds may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus of the Fund.
- The present Fund is a sub-fund of Franklin Templeton Investment Funds. The prospectus and the financial reports refer to all sub-funds of Franklin Templeton Investment Funds. All sub-funds of Franklin Templeton Investment Funds have segregated assets and liabilities. As a result, each sub-fund is operated independently from each other.
- You may switch into shares of another sub-fund of Franklin Templeton Investment Funds as further described in the prospectus.