

Franklin ESG-Focused Balanced Fund

A (acc) EUR: LU2319533704

Asset Allocation | Factsheet as of 30 September 2025

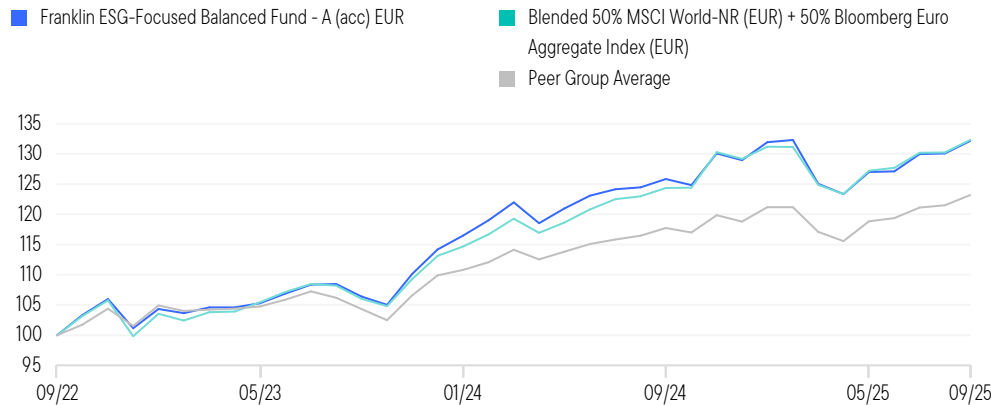
This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID before making any final investment decisions.

Investment Overview

To seek to maximise income and growth of capital (total return). The Fund mainly invests in government and corporate bonds and equities in a balanced proportion. Bond investments are mostly denominated in EUR, and some of them may be below investment grade. Equity investments may be from developed markets anywhere in the world.

Past performance does not predict future returns.

Performance Over 3 Years in Share Class Currency (%)



Discrete Annual Performance (%)

	09/24	09/23	09/22	09/21	09/20	09/19	09/18	09/17	09/16	09/15
	09/25	09/24	09/23	09/22	09/21	09/20	09/19	09/18	09/17	09/16
A (acc) EUR	5.00	18.28	6.41	-12.25	—	—	—	—	—	—
Benchmark (EUR)	6.39	17.28	6.03	-10.75	—	—	—	—	—	—
Peer Group Average	4.63	13.07	4.33	-11.98	—	—	—	—	—	—

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 (acc) EUR	1.58	3.96	2.48	5.00	32.15	—	15.50	9.74	—	3.48	15/07/2021
Benchmark (EUR)	1.59	3.63	2.44	6.39	32.28	—	18.18	9.77	—	4.05	—
Peer Group Average	1.38	3.18	3.71	4.63	23.43	—	7.86	7.27	—	1.81	—
Quartile Ranking	2	2	3	2	1	—	—	1	—	—	—

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.

Morningstar Rating™

Overall Rating as of 30 September 2025

★★★★ A (acc) EUR

Fund Overview

Umbrella	Franklin Templeton Opportunities Funds
Fund Base Currency	EUR
Fund Inception Date	15/07/2021
Share Class Inception Date	15/07/2021
Minimum Investment	EUR 1000
ISIN	LU2319533704
Bloomberg	FRFEBAA LX
Morningstar Peer Group	EUR Moderate Allocation - Global
EU SFDR Category	Article 8

Benchmark(s) and Type

Blended 50% MSCI World-NR (EUR) + 50% Bloomberg Euro Aggregate Index	Comparator
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Charges

Maximum Initial Charge	3.00%
Exit Charge	—
Ongoing Charges Figure	1.25%
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 Characteristics	Fund
NAV-A (acc) EUR	€11.55
Total Net Assets (EUR)	€34.47 Million
Number of Holdings	260
Price to Book	3.80x
Price to Earnings (12-Month Trailing)	21.38x
Weighted Average Maturity	8.08 Yrs
Effective Duration	4.07 Yrs
Price to Cash Flow	10.60x
Standard Deviation (3 Yr)	7.71%

Sector Allocation (% of Equity)

	Fund
Information Technology	30.24
Financials	19.50
Consumer Discretionary	13.02
Health Care	8.99
Industrials	8.88
Communication Services	8.70
Consumer Staples	4.31
Materials	2.86
Utilities	1.92
Real Estate	1.58

Portfolio Management

	Years with Firm	Years of Experience
Marzena Hofrichter, CFA	15	19
Pierluigi Ansuinelli	13	33

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: **Counterparty risk:** the risk of failure of financial institutions or agents (when serving as a counterparty to financial contracts) to perform their obligations, whether due to insolvency, bankruptcy or other causes. **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. **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. **Comparator:** Benchmark is used for comparing Fund performance, but is not a constraint to Fund Investment. **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 fund meets the requirements under Article 8 of the EU Sustainable Finance Disclosure Regulation (SFDR); the fund has binding commitments in its investment policy to promote environmental and/or social characteristics and any companies in which it invests should follow good governance practices.

Further information in relation to the sustainability-related aspects of the Fund can be found at www.franklintempleton.lu/SFDR. Please review all of the Fund's objectives and characteristics before investing. 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 invitation to apply for shares of the Luxembourg-domiciled SICAV Franklin Templeton Opportunities Funds (the "Fund" or "FTOF"). For the avoidance of doubt, if you decide to invest, you will be buying 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.

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Subscriptions to shares of the Fund can 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 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.com. The Fund's documents are available in English, 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-fund(s) of FTOF are notified for marketing in multiple EU Member States under the UCITS Directive. FTOF 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.

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Benchmark(s) 50% Bloomberg Euro Aggregate Index and 50% MSCI World-NR (EUR), used for performance comparison from a financial and ESG perspective.

The Fund is actively managed with limited portfolio composition constraints from the benchmark(s) (the MSCI World Index-NR is used as a universe to select investments for the equity securities allocation). Its portfolio, and thus its performance, may deviate 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 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.

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