

Franklin U.S. Dollar Short-Term Money Market Fund

A (acc) AED: LU3194060342

Money Market | Factsheet as of 31 December 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 while maintaining a high degree of capital preservation and liquidity. This Fund qualifies as a short-term variable net asset value money market Fund under the European Money Market Fund Regulation. The Fund mainly invests in investment grade corporate and government bonds, including money market instruments, with a short maturity, as well as commercial paper issued by first-rate companies and certificate of deposit of prime banks. These investments are denominated in USD.

Performance

Under current legislation, we are not allowed to display performance data with less than a complete 12 month performance record.

Fund Overview	
Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	01/06/1994
Share Class Inception Date	10/10/2025
Minimum Investment	USD 1000
ISIN	LU3194060342
Bloomberg	FRUTMAA LX
EU SFDR Category	Article 6

Benchmark(s) and Type	
Bloomberg U.S. Treasury 1-3 Month Index	Comparator

Charges	
Maximum Initial Charge	1.50%
Exit Charge	—
Ongoing Charges Figure	0.25%
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
NAV-A (acc) AED		10.07000000
Total Net Assets (USD)		\$2.58 Billion

Portfolio Management

	Years with Firm	Years of Experience
Shawn Lyons, CFA	29	29
Joanne M Driscoll, CFA	30	30
Michael J Lima, CFA	28	28

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. **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. For funds that lack 12 months of data, or for which OCF is not likely to give a fair idea of likely future costs, the figure shown is an estimate. **Comparator:** Benchmark is used for comparing Fund performance, but is not a constraint to Fund Investment.

Important Information

This fund meets the requirements under Article 6 of the EU Sustainable Finance Disclosure Regulation (SFDR); the fund does not promote environmental and/or social characteristics or have a sustainable investment objective under EU regulations.

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 an invitation to apply for shares of the Luxembourg-domiciled SICAV Franklin Templeton Investment Funds (the "Fund" or "FTIF"). 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.

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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No shares of the Fund may be directly or indirectly offered or sold to residents of the United States of America. Shares of the Fund are not available for public distribution in all jurisdictions and prospective investors, who are not financial professionals, should consult their financial advisor before deciding to invest. The Fund may use financial derivatives or other instruments which may entail specific risks more fully described in the Fund's Documents.

Subscriptions to shares of the Fund should 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 at 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. 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.

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The Franklin U.S. Dollar Short-Term Money Market Fund is a short-term variable NAV money market fund and as such is not a guaranteed investment; is different from an investment in deposits since the principal amount invested may fluctuate; does not rely on external support for guaranteeing the liquidity or maintaining a stable NAV per share; and any loss of principal is borne by the investor.

Diversification: Up to 100% of the investments of the Franklin U.S. Dollar Short-Term Money Market Fund may be issued or guaranteed by sovereign governments of member states of the OECD, supranational entities, including most prominently instruments issued or guaranteed by the United States Government and its agencies and/or related entities, including but not limited to, the United States Treasury, the U.S. Federal Reserve, the Federal National Mortgage Association (FNMA), the Government National Mortgage Association (GNMA), and the Federal Home Loan Mortgage Corporation (Freddie Mac), the Federal Home Loan Banks (FHLB), and supranational organisations that the United States and at least one EU Member State participate in, including but not limited to the International Bank for Reconstruction and Development (IBRD or World Bank), the International Finance Corporation (IFC), and the Inter-American Development Bank (IADB). In addition to receiving a favourable assessment of their credit quality pursuant to the Management Company's internal credit quality assessment procedure, all investments at the time of purchase shall have a minimum long-term rating of A or better by Standard & Poor's Corporation ("S&P") or Moody's Investors Service, Inc. ("Moody's") or similar rating by any other internationally recognised statistical rating organisation, corresponding to a short-term rating of A-1 by S&P/P-1 by Moody's or equivalent or, if unrated, be declared to be of comparable quality by the Investment Manager.

Benchmark(s) Bloomberg US Treasury 1-3 Month Index. Used for performance comparison only.

The Fund is actively managed and may deviate materially from that of the benchmark(s).

Intended retail investor Investors who understand the risks of the Fund and plan to invest for at least 1 year. The Fund may appeal to investors who are looking for income from an investment that seeks to preserve capital, are interested in exposure to short-maturity bond markets denominated in USD as part of a diversified portfolio, have a low risk profile and can tolerate small 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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