

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

**N (acc) USD: LU0122614463**

**Money Market | Factsheet as of 30 September 2025**

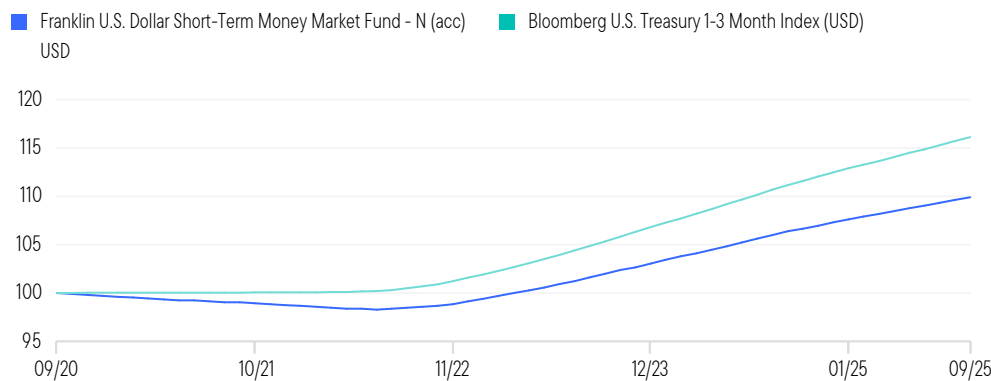
This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID before making any final investment decisions.

## Investment Overview

To seek to maximise income 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.

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

## Performance Over 5 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 |
| N (acc) USD     | 3.31  | 4.29  | 3.48  | -0.48 | -0.95 | -0.19 | 1.15  | 0.38  | -0.48 | -0.86 |
| Benchmark (USD) | 4.47  | 5.52  | 4.63  | 0.64  | 0.05  | 0.96  | 2.33  | 1.52  | 0.63  | 0.21  |

## Total Returns (%)

|                 | Cumulative |      |      |      |       |       | Average Annual |      |      |           | Inception Date |
|-----------------|------------|------|------|------|-------|-------|----------------|------|------|-----------|----------------|
|                 | 1-Mo       | 3-Mo | YTD  | 1-Yr | 3-Yr  | 5-Yr  | Inception      | 3-Yr | 5-Yr | Inception |                |
| N (acc) USD     | 0.26       | 0.79 | 2.40 | 3.31 | 11.50 | 9.90  | 14.72          | 3.69 | 1.91 | 0.56      | 29/12/2000     |
| Benchmark (USD) | 0.34       | 1.10 | 3.25 | 4.47 | 15.34 | 16.14 | —              | 4.87 | 3.04 | —         | —              |

**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.

## Fund Overview

|                            |                                     |
|----------------------------|-------------------------------------|
| Umbrella                   | Franklin Templeton Investment Funds |
| Fund Base Currency         | USD                                 |
| Fund Inception Date        | 01/06/1994                          |
| Share Class Inception Date | 29/12/2000                          |
| Minimum Investment         | USD 1000                            |
| ISIN                       | LU0122614463                        |
| Bloomberg                  | TEMDLBX LX                          |
| Morningstar Peer Group     | USD Money Market - Short Term       |
| EU SFDR Category           | Article 6                           |

## Benchmark(s) and Type

|                                         |            |
|-----------------------------------------|------------|
| Bloomberg U.S. Treasury 1-3 Month Index | Comparator |
|-----------------------------------------|------------|

## Charges

|                        |       |
|------------------------|-------|
| Maximum Initial Charge | 3.00% |
| Exit Charge            | —     |
| Ongoing Charges Figure | 1.15% |
| 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-N (acc) USD           | \$11.54        |
| Total Net Assets (USD)    | \$2.17 Billion |
| Number of Holdings        | 146            |
| Average Credit Quality    | AA             |
| Weighted Average Maturity | 18 Days        |
| Average Life              | 53 Days        |
| Standard Deviation (5 Yr) | 0.65%          |

Asset Allocation (% of Total)

|                         | Fund  |
|-------------------------|-------|
| Commercial Paper        | 63.10 |
| Repurchase Agreements   | 17.30 |
| Certificates of Deposit | 11.50 |
| Agency                  | 6.10  |
| Treasury                | 1.20  |
| Time Deposits           | 0.80  |

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. **Comparator:** Benchmark is used for comparing Fund performance, but is not a constraint to Fund Investment. **Average Credit Quality:** The average credit quality reflects the holdings of the underlying issues, based on the size of each holding and ratings assigned to each based on rating agency assessments of its creditworthiness. **Weighted Average Maturity** is the weighted average maturity at issue of the underlying holdings, on a market value basis, expressed in days. **Weighted Average Life:** The average number of days or years to maturity for the underlying holdings. **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 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](http://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](http://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](http://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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**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.

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.

**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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