

Fund Overview

Base Currency for Fund	USD
Total Net Assets (USD)	407 million
Fund Inception Date	30.04.2010
Number of Issuers	84
Benchmark	FTSE Gold Mines Index
Morningstar Category™	Sector Equity Precious Metals

Minimum Investment

Share Class	Initial	Subsequent
A (acc) SGD	SGD 1,000	SGD 500
A (acc) USD	USD 1,000	USD 500

Summary of Investment Objective

The Fund seeks capital appreciation by investing at least 80% of its net assets in the securities of companies around the world that mine, process or deal in gold and other precious metals such as platinum, palladium and silver. The Fund has a secondary goal of current income.

Fund Management

Steve Land, CFA: United States
Fred Fromm, CFA: United States

Ratings - A (acc) SGD

Overall Morningstar Rating™: ★★ ★

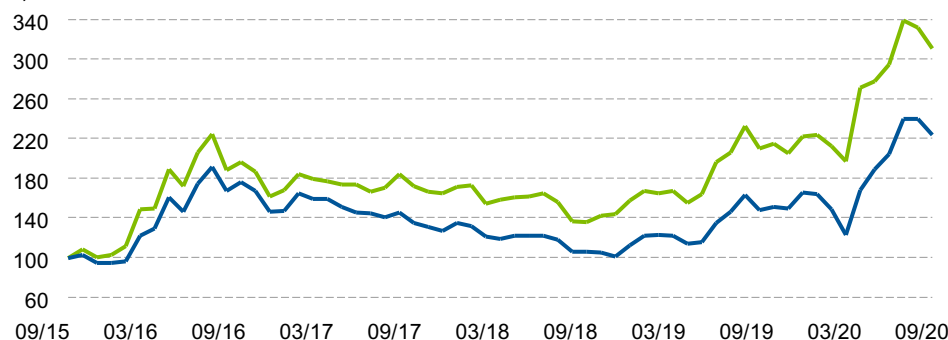
Asset Allocation

	%
Equity	98.62
Cash & Cash Equivalents	1.38

Performance

Performance over 5 Years in Share Class Currency (%)

■ Franklin Gold and Precious Metals Fund A ■ FTSE Gold Mines Index (acc) SGD



Performance in Share Class Currency (%)

	Cumulative					Annualised	
	1 Mth	3 Mths	YTD	1 Yr	Since Incept	3 Yrs	Since Incept
A (acc) SGD	-6.54	9.62	35.00	51.24	-27.10	18.24	-2.99
After Sales Charge*	-11.21	4.14	28.25	43.68	-30.75	16.24	-3.47
Benchmark in SGD	-6.34	5.34	39.97	48.06	-11.07	21.78	-1.12
A (acc) USD	-6.88	11.94	33.15	53.25	-26.90	17.99	-2.96
After Sales Charge*	-11.54	6.35	26.49	45.59	-30.55	15.99	-3.44
Benchmark in USD	-6.72	7.65	37.87	49.99	-10.72	21.57	-1.08

Top Ten Holdings (% of Total)

Issuer Name	
BARRICK GOLD CORP	6.73
NEWMONT CORP	4.61
B2GOLD CORP	4.50
NEWCREST MINING LTD	4.25
ANGLOGOLD ASHANTI LTD	3.93
ALAMOS GOLD INC	3.55
PERSEUS MINING LTD	3.19
TERANGA GOLD CORP	3.01
CENTERRA GOLD INC	2.94
SSR MINING INC	2.73

Fund Measures

P/E to Growth	0.46x
Historical 3 Yr Sales Growth	23.03%
Estimated 3-5 Yr EPS Growth	29.08%
Price to Earnings (12-mo Forward)	13.30x
Standard Deviation (5 Yrs)	34.36%

Share Class Information (For a full list of available share classes, please visit www.franklintempleton.com.sg.)

Share Class	Incept Date	NAV	TER (%) 31.08.2020	Fees			
				Max. Sales Charge (%)	Max. Annual Charge (%)	Mgmt. Fee (%)	Max. Maint. Charge (%)
A (acc) SGD	30.04.2010	SGD 7.29	1.83	5.00	1.50	1.00	0.50
A (acc) USD	30.04.2010	USD 7.31	1.81	5.00	1.50	1.00	0.50

Additional Share Class Information

Share Class	Incept Date	Subscription Type	Dividends			Fund Identifiers	
			Frequency	Last Paid Date	Last Paid Amount	Bloomberg ID	ISIN
A (acc) SGD	30.04.2010	Cash/SRS	N/A	N/A	N/A	FGPMAAS LX	LU0498741890
A (acc) USD	30.04.2010	Cash	N/A	N/A	N/A	FGPMAAU LX	LU0496367417

Composition of Fund

■ Franklin Gold and Precious Metals Fund ■ FTSE Gold Mines Index

Geographic	% of Total	Market Capitalisation Breakdown in USD	% of Equity
Canada	52.49 / 50.12	<2.0 Billion	40.37
Australia	20.85 / 15.32	2.0-5.0 Billion	18.91
South Africa	10.92 / 9.30	5.0-10.0 Billion	8.98
United States	6.26 / 20.33	10.0-25.0 Billion	13.19
Kyrgyzstan	2.94 / 0.00	25.0-50.0 Billion	6.82
Egypt	2.23 / 0.00	>50.0 Billion	4.68
Turkey	1.52 / 0.00	N/A	7.05
Peru	0.67 / 0.00		
China	0.37 / 0.49		
Others	0.37 / 4.45		
Cash & Cash Equivalents	1.38 / 0.00		

What are the Key Risks?

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 may also be affected by currency fluctuations. Currency fluctuations may affect the value of overseas investments. The Fund invests mainly in equity and equity-related securities of gold and precious metal companies in both developed and emerging countries. Such securities have historically been subject to significant price movements, frequently to a greater extent than equity markets globally. As a result, the performance of the Fund can fluctuate very significantly over relatively short time periods. Other significant risks include: foreign currency risk, emerging markets risk, liquidity risk. For full details of all of the risks applicable to this Fund, please refer to the "Risk Considerations" section of the Fund in the current prospectus of Franklin Templeton Investment Funds.

Glossary

Estimated 3-5 Yr EPS Growth: An estimated measure of the growth of earnings per share over a forward-looking period. For a portfolio, the value represents a weighted average of the stocks it holds.

Historical 3 Yr Sales Growth: The rate at which sales have increased for the fund's underlying holdings over the last three years.

P/E to Growth: A ratio used to determine a stock's value while taking into account earnings growth. For a portfolio, the value represents a weighted average of the stocks it holds.

Price to Earnings (12-mo Forward): A measure of the price to earnings ratio for a stock using the forecasted earnings for the next 12 months. For a portfolio, the value represents a weighted average of the stocks it holds.

Standard Deviation: A 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 advertisement or publication has not been reviewed by the Monetary Authority of Singapore.

Copyright© 2020. Franklin Templeton. All Rights Reserved. Issued by Templeton Asset Management Ltd. Registration No.(UEN) 199205211E.

This document is for information only and does not constitute investment advice or a recommendation and was prepared without regard to the specific objectives, financial situation or needs of any particular person who may receive it. The value of investments and the income from them can go down as well as up and you may not get back the full amount that you invested. Past performance is not an indicator or a guarantee of future performance. Subscriptions may only be made on the basis of the most recent Prospectus and Product Highlights Sheet which is available at Templeton Asset Management Ltd or our authorised distributors. Potential investor should read the details of the Prospectus and Product Highlights Sheet before deciding to subscribe for or purchase the Fund. This shall not be construed as the making of any offer or invitation to anyone in any jurisdiction in which such offer is not authorised or in which the person making such offer is not qualified to do so or to anyone to whom it is unlawful to make such an offer. In particular, this Fund is not available to U.S. Persons and Canadian residents. **Investors may wish to seek advice from a financial adviser before making a commitment to invest in shares of the Fund. In the event an investor chooses not to seek advice from a financial adviser, he/she should consider whether the Fund is suitable for him/her.**

Source: FTSE. Important data provider notices and terms available at www.franklintempletondatasources.com.

Performance: Performance details provided are in the share class currency, based on NAV-NAV and include reinvested dividends. Performances of different share classes will vary. Please refer to the Fund Manager for more information.

References to indices are made for comparative purposes only and are provided to represent the investment environment existing during the time periods shown. 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 Management: CFA® and Chartered Financial Analyst® are trademarks owned by CFA Institute.

Important Information (continued)

Ratings: © Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

After Sales Charge*: Calculated based on initial sales charge of 5%; or 0% for Money Market Funds.

Top Ten Holdings: These securities do not represent all of the securities purchased, sold or recommended and readers should not assume that investment in the securities listed was or will be profitable. Fund manager reserves the right to withhold release of portfolio holdings information. All portfolio holdings are subject to change.

Subscription Type: The CPF interest rate for the Ordinary Account is based on the higher of 2.5% per annum or the weightage of 80% of the average 12-month fixed deposit and 20% of the average savings rates published by major local banks. The first \$60,000 of combined CPF accounts earns an extra 1% interest. Only monies in excess of \$20,000 in Ordinary Account can be invested.