



# Franklin Diversified Conservative Fund A

## (Qdis) EUR

**Target Risk** LU1244550908 Factsheet as of 30 September 2023

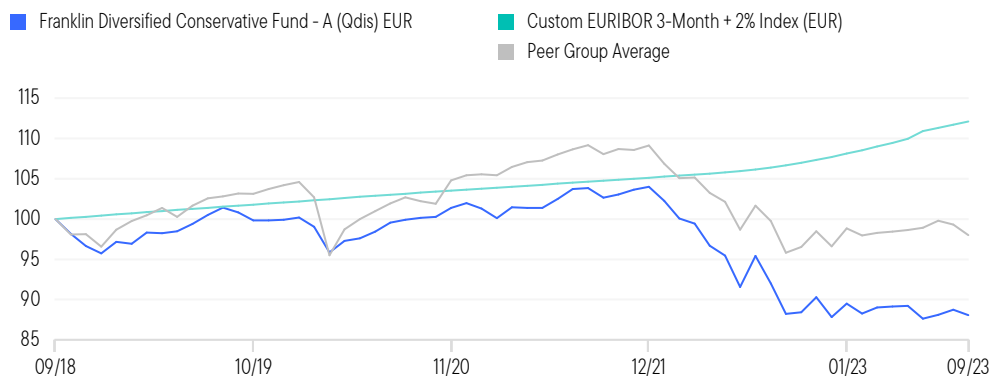
This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID/KIID before making any final investment decisions.

### Investment Overview

The Fund is classified as Article 8 under EU Sustainable Finance Disclosure Regulation and aims to earn income and to increase the value of its investments over the long term by targeting an average annual return rate of 2% (net of fees) above that of the Euro Interbank Offered Rate (EURIBOR), over a rolling three year period. The Fund aims to achieve its objective with an annualised fluctuation (volatility) of the share price of the Fund ranging between 3% and 5%. There is no guarantee that the Fund will achieve its return objective, nor that it will remain within the aimed-for volatility range. The Fund can invest up to 40% in equity and equity-related securities from any country or type of issuers directly, and indirectly through among others, derivatives and/or mutual funds.

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

### Performance Over 5 Years in Share Class Currency (%)



### Discrete Annual Performance (%)

	09/22	09/21	09/20	09/19	09/18	09/17	09/16	09/15	09/14	09/13
	09/23	09/22	09/21	09/20	09/19	09/18	09/17	09/16	09/15	09/14
A (Qdis) EUR	-0.18	-14.05	2.50	-0.69	0.83	-3.35	-0.47	2.27	—	—
Benchmark (EUR)	5.08	1.82	1.44	1.59	1.65	1.66	1.66	1.79	—	—
Peer Group Average	2.33	-10.69	5.76	-0.88	2.49	-0.79	1.79	2.92	—	—

### 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 (Qdis) EUR	-1.68	-1.33	0.27	-0.18	-12.07	-11.95	-14.09	-4.20	-2.51	-1.82	26/6/2015
Benchmark (EUR)	0.49	1.46	4.05	5.08	8.54	12.07	18.68	2.77	2.31	2.09	—
Peer Group Average	-1.32	-0.92	1.45	2.33	-3.34	-1.81	-1.28	-1.13	-0.36	-0.16	—
Quartile Ranking	3	3	4	4	4	4	—	4	4	—	—

**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

Fund Base Currency	EUR
Fund Inception Date	20/03/2015
Share Class Inception Date	26/06/2015
Dividend Frequency	Quarterly
Volatility Range	3-5%
ISIN	LU1244550908
Sedol	BYZZSL4
Valor Number	28508646
Bloomberg	FTSAAQS LX
Distribution Yield	2.56%
Morningstar Peer Group	EUR Cautious Allocation - Global
EU SFDR Category	Article 8

### Benchmark(s) and Type

Custom EURIBOR 3-Month + 2% Index	Comparator
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### Charges

Minimum Investment	USD 1000
Maximum Initial Charge	5.00%
Exit Charge	—
Ongoing Charges Figure	1.49%
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.

The **Ongoing Charges Figure** (OCF) is an amount representing all operating charges and expenses of the Fund in the prior 12 months as a percentage of the Fund's average net assets for the period. Where that figure would not be a fair representation of future costs or if 12 months data is not available, an estimated figure will be shown.

### Fund Characteristics

	Fund
NAV-A (Qdis) EUR	€7.03
Total Net Assets	€89.16 Million
Number of Holdings	281
Average Credit Quality	A-
Weighted Average Maturity	9.55 Yrs
Effective Duration	5.70 Yrs
Yield to Maturity	4.62%
Standard Deviation (5 Yr)	5.33%

Asset Allocation (% of Total)

	Fund
Fixed Income	77.28
Equity	10.95
Currency Investments	6.31
Alternatives	3.98
Cash & Cash Equivalents	2.18
Commodity	0.99
Cash Offsets	-1.68

Geographic Exposure (% of Total Exposure)

	Fund
Europe ex-UK	61.97
North America	22.73
United Kingdom	3.98
Asia ex-Japan	3.37
Latin America	2.65
Australasia	1.66
Mid-East/Africa	1.43
Japan	0.86
Other	0.23
Cash & Cash Equivalents	1.11

Credit Quality Exposure (% of Fixed Income)

	Fund
AAA	15.29
AA	26.85
A	8.88
BBB	35.02
BB	7.22
B	3.25
Not Rated	3.48

Portfolio Data Information

**Exposure:** Notional exposure figures are intended to estimate the portfolio's exposure, including any hedged or increased exposure through certain derivatives held in the portfolio (or their underlying reference assets). Portfolio breakdown percentages may not total 100% and may be negative due to rounding, use of any derivatives, unsettled trades or other factors.

**Credit Quality** is a measure of a bond issuer's ability to repay interest and principal in a timely manner. The credit ratings shown are based on each portfolio security's rating as provided by Standard and Poor's, Moody's Investors Service and/or Fitch Ratings, Ltd. and typically range from AAA (highest) to D (lowest), or an equivalent and/or similar rating. For this purpose, the manager assigns each security the middle rating from these three agencies. When only two agencies provide ratings, the lower of the two ratings will be assigned. When only one agency assigns a rating, that rating will be used. Foreign government bonds without a specific rating are assigned a country rating, if available. Securities that are unrated by all three agencies are reflected as such. The credit quality of the investments in the Fund's portfolio does not apply to the stability or safety of the Fund. These ratings are updated monthly and may change over time. **Please note, the Fund itself has not been rated by an independent rating agency.**

Portfolio Management

	Years with Firm	Years of Experience
Matthias Hoppe	15	23
Dominik Hoffmann	7	15

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: **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. **Derivative Instruments 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. **Foreign Currency risk:** the risk of loss arising from exchange-rate fluctuations or due to exchange control regulations. Complete information on the risks of investing in the Fund are set out in the Fund's prospectus.

Glossary

**Distribution Yield:** The Distribution Yield reflects the amounts that may be expected to be distributed over the next 12 months as a percentage of the Net Asset Value of the class as at the reported date. It is based on a snapshot of the portfolio on that day. It does not include any subscription charges and investors may be subject to tax on distributions. **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:** 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. **Yield to Maturity ('YTM')** is the rate of return anticipated on a bond if it is held until the maturity date. YTM is considered a long-term bond yield expressed as an annual rate. The calculation of YTM takes into account the current market price, par value, coupon interest rate and time to maturity. It is also assumed that all coupons are reinvested at the same rate. Yield figures quoted should not be used as an indication of the income that has or will be received. Yield figures are based on the portfolio's underlying holdings and do not represent a payout of the portfolio. **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 has been classified as Article 8 under the Regulation on sustainability related disclosures in the financial services sector (EU) 2019/2088. These are Funds which have an ESG integration approach and, in addition, have binding environmental and/or social characteristics in their investment process.**

Further information in relation to the sustainability-related aspects of the Fund can be found at [franklintempleton.com/countries](https://franklintempleton.com/countries). Please review all of the Fund's objectives and characteristics before investing.

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Given the variety of investment options available today, we suggest investors seek guidance from a Financial Adviser. © Morningstar, Inc. All rights reserved. The information contained here in (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. Negative allocations are due to use of any derivatives, unsettled trades or other factors.

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