



Franklin Templeton Investment Funds Franklin Diversified Balanced Fund

Multi-Asset
LU1275825567
31 August 2022

Fund Fact Sheet

Fund Overview

Base Currency for Fund	EUR
Total Net Assets (EUR)	196 million
Fund Inception Date	13.02.2006
Number of Holdings	236
Benchmark	Custom EURIBOR 3-Month + 3.5% Index
Target Volatility Range	5-8%
Investment Style	Asset Allocation
Morningstar Category™	EUR Moderate Allocation - Global
Distribution Yield – W (Ydis) EUR	1.99%

Summary of Investment Objective

The Fund's investment objective is to achieve a combination of income and long-term capital appreciation, targeting a yearly average return of 3.5% (net of fees) over the Euro Interbank Offered Rate (EURIBOR) over a rolling three-year period by principally investing in equity and equity-related securities. The Fund aims to achieve its objective with an annualised volatility ranging, under normal market conditions, between 5% and 8%. There is no guarantee that the Fund will achieve its return objective, nor that it will remain within the aimed-for volatility range.

Fund Management

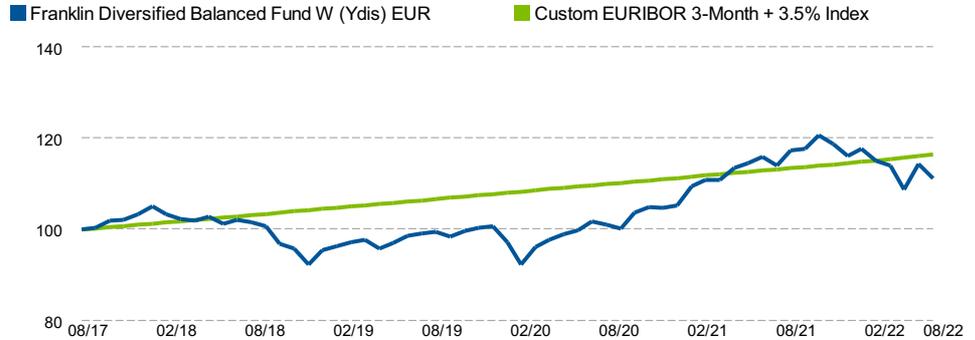
Matthias Hoppe: Germany
Todd Brighton, CFA: United States

Ratings - W (Ydis) EUR

Overall Morningstar Rating™: ★★★★★

Performance

**Past performance does not predict future returns.
Performance over 5 Years in EUR (%)**



Discrete Annual Performance in EUR (%)

	08/21	08/20	08/19	08/18	08/17	08/16	08/15	08/14	08/13	08/12
W (Ydis) EUR	-4.03	14.04	2.57	-2.36	1.54	1.17	-0.24	7.45	12.13	6.00
Benchmark in EUR	3.17	2.94	3.09	3.15	3.16	3.16	3.31	3.53	3.69	3.65

Performance in EUR (%)

	Cumulative				Annualised		
	1 Yr	3 Yrs	5 Yrs	10 Yrs	3 Yrs	5 Yrs	10 Yrs
W (Ydis) EUR	-4.03	12.25	11.30	43.46	3.93	2.16	3.68
Benchmark in EUR	3.17	9.48	16.50	38.14	3.06	3.10	3.28

Calendar Year Performance in EUR (%)

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
W (Ydis) EUR	15.00	4.55	8.81	-10.67	3.67	0.44	3.14	12.14	9.01	8.23
Benchmark in EUR	2.93	3.04	3.12	3.16	3.16	3.22	3.49	3.65	3.66	3.92

The fund's returns may increase or decrease as a result of changes to foreign exchange rates.

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. All performance data shown is in the currency stated, include reinvested dividends and are net of management fees. Sales charges and other commissions, taxes and other relevant costs paid by the investor are not included in the calculations. The fund offers other share classes subject to different fees and expenses, which will affect their performance.

The past performance has been simulated. Please refer to the Important Information section at the end of this document for more information.

The W (Ydis) EUR share class launched on 04.09.2015. Performance data prior to that date is for the A (Ydis) EUR share class launched on 13.02.2006 which has higher annual charges.

Share Class Information

Share Class	Incept Date	NAV	TER (%) 31.07.2022	Fees		Dividends			Fund Identifiers	
				Max. Sales Charge (%)	Max. Annual Charge (%)	Frequency	Last Paid Date	Last Paid Amount	Bloomberg ID	ISIN
W (Ydis) EUR	04.09.2015	EUR 9.19	0.87	N/A	0.55	Ann	08.07.2022	0.1830	FRSBWYE LX	LU1275825567

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.

Additional Fund Information

Asset Class Exposure		% of Total
Equity		44.09
Fixed Income		36.06
Cash & Cash Equivalents		13.30
Alternatives		2.48
Cash Offsets		2.28
Commodity		1.93
Currency Investments		-0.14

Fund Measures

Average Credit Quality	BBB+
Average Duration	3.96 Years
Average Weighted Maturity	4.24 Years
Standard Deviation (3 Yrs)	7.96%

Geographic Exposure	% of Fixed Income	% of Equity	% of Total
North America	24.77	68.78	49.48
Europe ex-UK	57.43	7.56	29.43
Asia ex-Japan	5.06	5.14	5.10
Japan	N/A	8.46	4.75
United Kingdom	4.25	3.25	3.69
Latin America	5.48	N/A	2.40
Australasia	1.46	2.59	2.09
Mid-East / Africa	1.47	0.03	0.66
Other	0.09	4.19	2.39

Portfolio Data Derivatives Disclosures

Asset Class Exposure and Geographic Exposure weights reflect certain derivatives held in the portfolio (or their underlying reference assets) and may not total 100% or may be negative due to rounding, use of derivatives, unsettled trades or other factors.

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 directly or indirectly (through financial derivative instruments, structured products or collective investment schemes) in equity and fixed income securities, cash and equivalents, and (indirectly only) alternative investments (including commodities or property), with an aim to offer a balanced exposure between equities and debt securities over the long term. Such securities and investment instruments have historically been subject to price movements due to such factors as general stock market volatility, sudden changes in interest rates, changes in the financial outlook or perceived credit worthiness of securities issuers, or fluctuations in commodity prices or real estate values. As a result, the performance of the Fund can fluctuate over time. The Fund may distribute income gross of expenses. Whilst this might allow more income to be distributed, it may also have the effect of reducing capital. Other significant risks include: credit risk, foreign currency risk, derivatives instruments 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.

Important Information

As of 20.03.2015, all the assets of FTSAF–Franklin Strategic Balanced Fund were transferred into FTIF–Franklin Diversified Balanced Fund, a sub-fund especially created under FTIF to receive FTSAF–Franklin Strategic Balanced Fund's assets by way of merger. Such transfer of assets allowed FTIF–Franklin Diversified Balanced Fund to retain the past performance of the corresponding shares of FTSAF–Franklin Strategic Balanced Fund since inception.

In emerging markets, the risks can be greater than in developed markets. Investments in derivative instruments entail specific risks more fully described in the Fund's prospectus and, where available, in the relevant Key Investor Information Document. Currency fluctuations may affect the value of overseas investments. When investing in a fund denominated in a foreign currency, your performance may also be affected by currency fluctuations.

Issued by Franklin Templeton International Services, S.à r.l. Franklin Templeton Investment Funds (the "Fund") is a Luxembourg registered SICAV. Source for data and information provided by Franklin Templeton, as of the date of this document, unless otherwise noted. This document does not constitute legal or tax advice nor investment advice or an offer for shares of the Fund. Subscriptions to shares of the Fund can only be made on the basis of the current prospectus and where available, the relevant Key Investor Information Document, accompanied by the latest available audited annual report and semi-annual report accessible on our website at www.franklintempleton.lu or which can be obtained, free of charge, from Franklin Templeton International Services, S.à r.l. - Supervised by the Commission de Surveillance du Secteur Financier - 8A, rue Albert Borschette, L-1246 Luxembourg. 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. 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 distribution in all jurisdictions and prospective investors should confirm availability with their local Franklin Templeton representative before making any plans to invest. An investment in the Fund entails risks, which are described in the Fund's prospectus and where available, in the relevant Key Investor Information Document. Special risks may be associated with a Fund's investment in certain types of securities, asset classes, sectors, markets, currencies or countries and in the Fund's possible use of derivatives. These risks are more fully described in the Fund's prospectus and where available, in the relevant Key Investor Information Document and should be read closely before investing. Information is historical and may not reflect current or future portfolio characteristics. All portfolio holdings are subject to change. References to particular industries, sectors or companies are for general information and are not necessarily indicative of a fund's holding at any one time. The Fund's documents are available from www.ftidocuments.com in English, Arabic, Czech, Danish, Dutch, Estonian, Finnish, French, German, Greek, Hungarian, Icelandic, Italian, Latvian, Lithuanian, Norwegian, Polish, Portuguese, Romanian, Slovak, Slovenian, Spanish and Swedish. 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.

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.

Benchmark related data provided by FactSet, as of the date of this document, unless otherwise noted.

Please consult your financial advisor before deciding to invest.

Fund Overview: The **Distribution Yield** is based on the most recent month's distribution and shown as an annualized percentage as of the date shown. It does not include any preliminary charge and investors may be subject to tax on distributions. Information is historical and may not reflect current or future distributions.

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Performance: 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 Measures: The average credit quality (ACQ) rating may change over time. The portfolio itself has not been rated by an independent rating agency. The letter rating, which may be based on bond ratings from different agencies, is provided to indicate the average credit rating of the portfolio's underlying bonds and generally ranges from AAA (highest) to D (lowest). For unrated bonds ratings may be assigned based on the ratings of the issuer or other relevant factors. The ACQ is determined by assigning a sequential integer to all credit ratings AAA to D, taking a simple, asset-weighted average of debt holdings by market value and rounding to the nearest rating. The risk of default increases as a bond's rating decreases, so the ACQ provided is not a statistical measurement of the portfolio's default risk because a simple, weighted average does not measure the increasing level of risk from lower rated bonds. The ACQ is provided for informational purposes only.