Franklin Sterling Liquidity Fund

PR GBP DIS: IE0007P37NI1 | **Money Market |** Factsheet as of 31 October 2026

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 maintain the principal of the Fund and to provide a return in line with money market rates. This fund qualifies as a low volatility net asset value (LVNAV) money market fund. The Fund invests in high quality money market instruments and short-term bonds denominated in, or fully hedged GBP.

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 Liquidity Funds plc
Fund Base Currency	GBP
Fund Inception Date	16/07/2026
Share Class Inception Date	16/07/2026
Dividend Frequency	Daily
Minimum Investment	GBP 5000000
ISIN	IE0007P37NI1
Bloomberg	WFSLPGD ID
Distribution Yield	2.73%
Morningstar Peer Group	GBP Money Market - Short Term
EU SFDR Category	Article 8

Benchmark(s) and Type

Sterling Overnight Index Average (SONIA)	Comparator

Charges

Maximum Initial Charge	0.00%
Exit Charge	–
Ongoing Charges Figure	0.15%
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-PR GBP DIS	£1.00
Total Net Assets (GBP)	£65.25 Million
Number of Holdings	43
Average Credit Quality	AA+
Average Life	0.13 Yrs
Effective Duration	0.12 Yrs

Sector Allocation (% of Total)

	Fund
Bank Obligations	47.99
Repurchase Agreements	18.94
Treasury	7.10
Credit	6.62
Other Cash	19.35

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 Rating:** The credit rating of a money market instrument may be downgraded if the issuer is regarded as less likely to meet interest payments, meaning its value would fall and the fund may have to sell it. This could result in a loss to the fund. **Money Market Instruments:** There is a risk that issuers of money market instruments held by the fund may not be able to repay the investment or pay the interest due on it, leading to losses for the fund. **Money market interest rates:** The fund's income is based on short-term interest rates which can fluctuate significantly over short periods, which may affect the value of your shares. **Reverse Repurchase Agreements:** The risk of investing in reverse repurchase agreements is that the seller of the securities fails to fulfil its commitment to repurchase the securities from the Fund in accordance with the terms of the agreement which may cause the Fund to incur a loss.
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. **Distribution Yield:** 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. **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. **Average Life:** 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.

Important Information

This fund meets the requirements under Article 8 of the EU Sustainable Finance Disclosure Regulation (SFDR); the fund has binding commitments in its investment policy to promote environmental and/or social characteristics and any companies in which it invests should follow good governance practices.
Further information in relation to the sustainability-related aspects of the Fund can be found at www.franklintempleton.lu/SFDR. Please review all of the Fund's objectives and characteristics before investing.

For a complete description of the Fund's risk factors, please refer to the Prospectus. The Prospectus is available, in English, upon request from your Franklin Templeton contact, or can be requested via FT's European Facilities Service which is available at www.eifs.lu/franklintempleton. This material is for information only and not an invitation to subscribe for shares in the Fund. This information is intended to supplement information provided in the Prospectus for the Fund and must be preceded or accompanied thereby. For the avoidance of doubt, if you make a decision to invest, you will be buying shares in the fund and will not be investing directly in the underlying assets of the fund.
In addition, a Summary of Investor Rights is available from www.franklintempleton.lu/summary-of-investor-rights. The summary is available in English. The Fund is notified for marketing in multiple EU Member States under the UCITS Directive. The Fund 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.
Information contained in this document is obtained from the following sources: Franklin Templeton International Services S.à r.l, Western Asset Management Company Limited, and The Bank of New York Mellon Corporation. This information is believed to be reliable, but no guarantee can be made of its accuracy.The Fund is a sub-fund of Franklin Templeton Liquidity Funds, a UCITS registered umbrella fund constituted as a company with variable share capital and limited liability under the laws of Ireland.
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Benchmark(s) Sterling Overnight Index Average (SONIA). Used for performance comparison, risk management and portfolio reference.
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 developed short-maturity bond markets 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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