FRANKLIN TEMPLETON

Templeton BIC Fund

A (acc) USD: LU0229945570 | **Blend** | Factsheet as of 30 September 2026

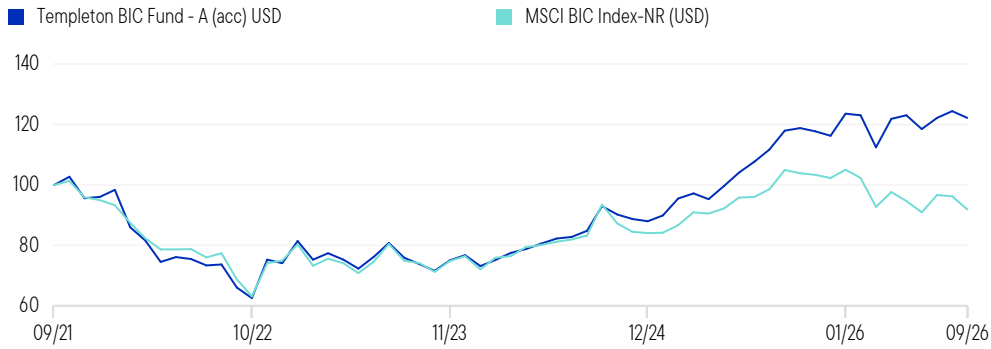
This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID before making any final investment decisions.

Investment Overview

To seek long-term investment growth, through growth of capital. The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from Brazil, India and China, including Hong Kong and Taiwan.

Past performance does not predict future returns.

Performance Over 5 Years in Share Class Currency (%)



Discrete Annual Performance (%)

	09/25 09/26	09/24 09/25	09/23 09/24	09/22 09/23	09/21 09/22	09/20 09/21	09/19 09/20	09/18 09/19	09/17 09/18	09/16 09/17
A (acc) USD	3.56	26.88	25.98	11.66	-33.91	13.45	11.64	1.52	1.37	28.33
Benchmark (USD)	-12.38	12.20	26.24	7.67	-31.19	7.68	15.48	2.79	-2.51	27.91
Peer Group Average	27.33	16.70	23.70	12.14	-30.10	19.54	8.11	-1.15	-3.59	20.42

Total Returns (%)

	Cumulative							Average Annual			
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	Inception	Inception Date
A (acc) USD	-1.86	3.03	5.04	3.56	65.54	22.15	179.15	18.29	4.08	5.03	25/10/2005
Benchmark (USD)	-4.46	1.11	-10.12	-12.38	24.11	-8.05	196.09	7.46	-1.67	5.32	—
Peer Group Average	-0.98	-1.06	22.00	27.33	83.80	44.08	285.16	22.49	7.58	6.65	—
Quartile Ranking	4	1	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

Umbrella	Franklin Templeton Investment Funds
Fund Base Currency	USD
Fund Inception Date	25/10/2005
Share Class Inception Date	25/10/2005
Minimum Investment	USD 1000
ISIN	LU0229945570
Bloomberg	TEMBRAC LX
Morningstar Peer Group	Global Emerging Markets Equity
EU SFDR Category	Article 6

Benchmark(s) and Type

MSCI BIC Index-NR	Comparator

Charges

Maximum Initial Charge	5.75%
Exit Charge	—
Ongoing Charges Figure	2.46%
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-A (acc) USD	$27.91
Total Net Assets (USD)	$430.70 Million
Number of Issuers	60
Average Market Cap (Millions USD)	$298,670
Price to Book	2.13x
Price to Earnings (12-Month Trailing)	14.98x
Price to Cash Flow	7.56x
Standard Deviation (5 Yr)	18.62%

Top Equity Issuers (% of Total)

	Fund
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD	10.29
ICICI BANK LTD	4.91
TENCENT HOLDINGS LTD	4.69
ALIBABA GROUP HOLDING LTD	4.22
MEDIATEK INC	3.84
ITAU UNIBANCO HOLDING SA	3.40
TECHTRONIC INDUSTRIES CO LTD	3.34
PROSUS NV	3.28
CHINA MERCHANTS BANK CO LTD	3.25
WUXI BIOLOGICS CAYMAN INC	3.14

Sector Allocation (% of Total)

	Fund	Benchmark
Information Technology	25.87	8.67
Financials	22.06	25.98
Consumer Discretionary	20.02	17.19
Industrials	11.33	7.42
Communication Services	7.27	12.01
Health Care	5.19	5.97
Materials	2.77	7.37
Energy	2.56	6.62
Other	3.15	8.77
Cash & Cash Equivalents	-0.23	0.00

Geographic Allocation (% of Total)

	Fund	Benchmark
China	43.10	57.33
Taiwan	21.16	0.00
India	16.69	30.84
Brazil	13.33	11.83
Hong Kong	3.34	0.00
United States	2.60	0.00
Russia	0.00	0.00
Cash & Cash Equivalents	-0.23	0.00

Market Cap Breakdown (% of Equity) (USD)

	Fund
<2.0 Billion	2.43
2.0-5.0 Billion	7.83
5.0-10.0 Billion	4.87
10.0-25.0 Billion	13.37
25.0-50.0 Billion	20.79
>50.0 Billion	50.71

Portfolio Management

	Years with Firm	Years of Experience
Chetan Sehgal, CFA	31	34

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: **Chinese Market risk:** In addition to typical risks linked to Emerging Markets, investments in China are subject to economic, political, tax and operational risks specific to the Chinese Market. Please also refer to the prospectus for China QFII risk, Bond Connect risk and Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect risk. **Emerging markets risk:** the risk related to investing in countries that have less developed political, economic, legal and regulatory systems, and that may be impacted by political/economic instability, lack of liquidity or transparency, or safekeeping issues. **Foreign Currency risk:** the risk of loss arising from exchange-rate fluctuations or due to exchange control regulations. **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. **Weighted Average Market Capitalization:** A determination of a company's value, calculated by multiplying the total number of company stock shares outstanding by the price per share. For a portfolio, the value represents a weighted average based on the stocks held. **Price to Book:** The price per share of a stock divided by its book value (i.e., net worth) per share. For a portfolio, the value represents a weighted average of the stocks it holds. **Price to Earnings (12-Month Trailing)** is the share price of a stock, divided by its per-share earnings over the past year. For a portfolio, the value represents a weighted average of the stocks it holds. **Price to Cash Flow:** Supplements price/earnings ratio as a measure of relative value for a stock. For a portfolio, the value represents a weighted average of the stocks it holds. **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.

Portfolio Data Information

Holdings are provided for information purposes only and should not be deemed a recommendation to buy or sell the securities mentioned.

Important Information

Effective 9 December 2025, the Templeton BRIC Fund was renamed Templeton BIC Fund, updated its index to the MSCI BIC Index, and modified its principal investment strategies.
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.

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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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Benchmark(s) MSCI BIC Index-NR. 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 5 years. The Fund may appeal to investors who are looking for long-term investment growth , are interested in exposure to equity markets in Brazil, India and China as part of a diversified portfolio, have a high risk profile and can tolerate significant 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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