Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Franklin Euro Liquidity Fund

Class F (dis) EUR • ISIN IE0000ZVSUC7 • A sub-fund of Franklin Templeton Liquidity Funds Plc
Management company (and Manufacturer): Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
Website: www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This PRIIP is authorised in Ireland.
Date of Production of the KID: 30/10/2026

What is this product?

Type

The product is a share class of Franklin Euro Liquidity Fund (the "Fund") which is part of the Franklin Templeton Liquidity Funds Plc, an investment company with variable capital incorporated with limited liability in Ireland and established as an umbrella fund with segregated liability between sub-funds.

Term

The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.

Objectives

Investment Objective

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.

Investment Policy

The Fund invests in high quality money market instruments and short-term bonds denominated in, or fully hedged EUR.

The Fund may arrange to enter into repurchase agreements. In a reverse repurchase agreement, the Fund arranges to buy public debt money market instruments from a seller with an agreement that the seller will repurchase the debt at a later date at an agreed price. The sellers are highly rated by recognised credit rating agencies. Such agreements allow the Fund to invest cash on a short-term basis.

SFDR category Article 8 (promotes environmental and/or social characteristics under EU regulations).

The investment manager applies a proprietary rating methodology using various ESG criteria to assess long-term opportunities and risks. The fund favours issuers with a high or improving profile and refrains from investing in issuers deemed among the poorest performers under certain sustainability metrics. The fund excludes or restricts investments in certain industries that are harmful to the environment or society, such as thermal coal, weapons and tobacco.

For more information see www.franklintempleton.ie/54201

Base currency Euro (EUR).

Benchmark(s) Euro Short Term Rate (€STR). Used for performance comparison, risk management and portfolio reference.

The Fund is actively managed and may deviate materially from that of the benchmark(s).

Share Class Policy

Income from the Fund's investments is paid monthly in the form of additional shares unless you elect to receive such distributions as cash.

Buying and selling shares

You may normally buy or sell shares on any day that the Trans-European Automated Real-Time Settlement Express Transfer system is open, which is the real-time gross settlement system for the euro.

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.

Terms to understand

bonds: Securities that represent an obligation to repay a debt, along with interest.

money market instruments: Financial instruments designed to provide stable value, interest, high liquidity and a very low risk of loss.

Depositary

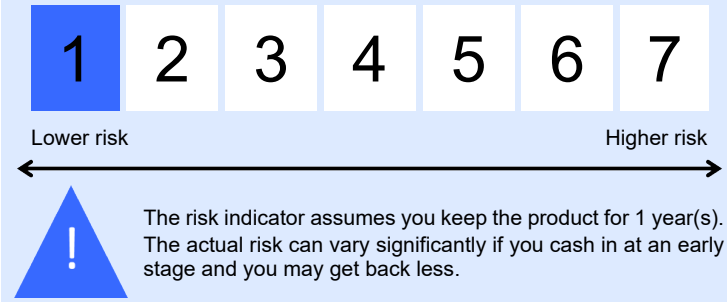
Bank of New York Mellon SA/NV, Dublin Branch

Further Information

Please refer to the 'Other relevant information' section below.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 1 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact the capacity to pay you.

Be aware of currency risk. In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the product not included in the summary risk indicator:

- Credit risk

For the other risks applicable to this Fund, please refer to the Primary Risks section of the Fund supplement contained within the prospectus of the Fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and the suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 1 years

Example Investment: 10000 EUR

Scenarios	Returns	If you exit after 1 year
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	-
Stress	What you might get back after costs	9 900 EUR
Stress	Average return each year	-1.00%
Unfavourable	What you might get back after costs	9 900 EUR
Unfavourable	Average return each year	-1.00%
Moderate	What you might get back after costs	9 930 EUR
Moderate	Average return each year	-0.70%
Favourable	What you might get back after costs	10 410 EUR
Favourable	Average return each year	4.10%

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment using a suitable benchmark between May 2017 and May 2018.

Moderate scenario: This type of scenario occurred for an investment using a suitable benchmark between January 2019 and January 2020.

Favourable scenario: This type of scenario occurred for an investment using a suitable benchmark between September 2023 and September 2024.

What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets are held separately from FTIS by the depositary. BNY Mellon SA/NV Dublin Branch, as the appointed depositary of the Fund, is liable to the Fund or its shareholders for any loss of financial instruments held in custody by it or its delegates (cash could however be lost in case of default of the depositary or its delegates).

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

• In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario

• EUR 10 000 is invested

Costs over Time	If you exit after 1 year
Total costs	20 EUR
Annual cost impact (*)	0.2%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -0.5% before costs and -0.7% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

One-off costs upon entry or exit	Description	If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 EUR
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 EUR
Ongoing costs taken each year	**Description**	**If you exit after 1 year**
Management fees and other administrative or operating costs	0.20% of the value of your investment per year. This is an estimate based on actual costs over the last year.	20 EUR
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0 EUR

Incidental costs taken under specific conditions	Description	If you exit after 1 year
Performance fees (and carried interest)	There is no performance fee for this product.	0 EUR

How long should I hold it and can I take money out early?

Recommended holding period: 1 year(s)

This Fund has no minimum required holding period. We consider that the 1 year recommended holding period is appropriate because the Fund is designed for short-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

Other relevant information

For further information on the investment objective and policies of the Fund, please refer to the Fund supplement within the current prospectus. Copies of the latest prospectus, including the Fund's supplement, and the latest annual & semi-annual reports of Franklin Templeton Liquidity Funds plc, as well as the latest prices of shares and other information on the Fund (including other share classes of the Fund) are available in English and, selectively, in certain other languages on the website www.franklintempleton.ie, your local Franklin Templeton website, or may be obtained free of charge from the Administrator: BNY Mellon Fund Services (Ireland) Designated Activity Company, Shipping Office, 20-26 Sir John Rogerson's Quay, Grand Canal Dock, Dublin, Ireland, D02 Y049 or your financial adviser.

Under current legislation, we are not allowed to display performance data for funds with less than a complete full calendar year. Previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_IE0000ZVSUC7_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_IE0000ZVSUC7_en.pdf