

Franklin Shariah Global Multi-Asset Income Fund

A (acc) USD: LU2645247417

Income | Factsheet as of 31 March 2025

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

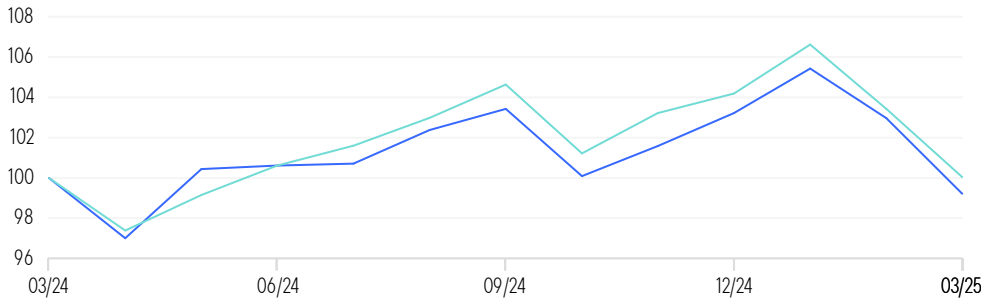
Investment Overview

The primary characteristic of a Shariah fund is its compliance with Shariah guidelines based on the principles of Islamic finance. A Shariah fund is required to appoint a Shariah supervisory board which independently ensures that the fund also meets such Shariah guidelines in the management of all of its assets. The Fund aims to earn income and, secondarily, to increase the value of its investments over the medium to long term. The Fund pursues an actively managed investment strategy and invests mainly in Shariah-compliant equity securities (under normal market conditions, no more than 75% of the Fund's assets) and Shariah-compliant debt securities, including Sukuk, of any quality (including lower quality securities such as non-investment grade securities) and of any maturity, issued by governments, government-related entities, supranational entities and corporations located in developed and developing countries (investments in below investment grade is limited to 20% of the Fund's assets).

Past performance does not predict future returns.

Performance Over 1 Year in Share Class Currency (%)

■ Franklin Shariah Global Multi-Asset Income Fund - A (acc) USD ■ 60% MSCI AC World Islamic Index-NR + 40% Dow Jones Sukuk TR (USD)



Discrete Annual Performance (%)

	03/24	03/23	03/22	03/21	03/20	03/19	03/18	03/17	03/16	03/15
	03/25	03/24	03/23	03/22	03/21	03/20	03/19	03/18	03/17	03/16
A (acc) USD	-0.79	-	-	-	-	-	-	-	-	-
Benchmark (USD)	0.04	-	-	-	-	-	-	-	-	-

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 (acc) USD	-1.49	0.09	0.09	-0.79	-	-	12.70	-	-	8.83	01/11/2023
Benchmark (USD)	-1.33	-0.86	-0.86	0.04	-	-	13.01	-	-	9.05	-

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 Shariah Funds
Fund Base Currency	USD
Fund Inception Date	01/11/2023
Share Class Inception Date	01/11/2023
Minimum Investment	USD 1000
ISIN	LU2645247417
Bloomberg	FRMUAAU LX

Benchmark(s) and Type

60% MSCI AC World Islamic Index-NR + 40% Dow Jones Sukuk TR	Comparator
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Charges

Maximum Initial Charge	5.75%
Exit Charge	-
Ongoing Charges Figure	1.75%
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	\$11.27
Total Net Assets	\$19.22 Million
Number of Holdings	118
Average Credit Quality	BBB
Weighted Average Maturity	8.67 Yrs
Effective Duration	5.00 Yrs
Yield to Maturity	5.99%
Standard Deviation (1 Yr)	7.02%

Asset Allocation (% of Total)

	Fund
Equity	58.87
Fixed Income	36.80
Cash & Cash Equivalents	4.33

Top Securities (% of Total)

	Fund
MICROSOFT CORP	5.36
MSFT 3.24% ELN issued by BNP Paribas Issuance B.V.	
3.24% ELN 01/28/2027	3.00
ISHARES II PLC	2.45
IMXL 2.02% ELN ISSUED BY BNP PARIBAS ISSUANCE	
BV 2.02% ELN 11/18/2026	2.35
JOHNSON & JOHNSON	2.21
HSBC ETFS PLC	1.95
CHEVRON CORP	1.90
CISCO SYSTEMS INC	1.69
DIB Tier 1 Sukuk (4) Ltd. 4.625% PERP	1.35
TESLA INC	1.35

Sector Allocation (% of Equity)

	Fund
Information Technology	29.18
Health Care	12.75
Energy	12.56
Unassigned	11.70
Industrials	9.76
Consumer Discretionary	9.67
Materials	8.50
Consumer Staples	4.33
Communication Services	1.56

Geographic Exposure (% of Total Exposure)

	Fund
North America	40.64
Middle East / Africa	28.21
Europe ex-UK	13.44
Asia ex JPY	6.64
Japan	3.36
Latin America	3.25
Australasia	1.81
United Kingdom	1.55
Others	1.10

Portfolio Management

	Years with Firm	Years of Experience
Matthias Hoppe	16	25
Mohieddine (Dino) Kronfol	18	29

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. **Counterparty risk:** the risk of failure of financial institutions or agents (when serving as a counterparty to financial contracts) to perform their obligations, whether due to insolvency, bankruptcy or other causes. **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. **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. **Shariah compliance risk:** the risk that the restriction to invest only in Shariah-compliant securities may place the Fund at a comparative disadvantage vs. funds that do not have this restriction. Returns to shareholders may also be reduced due to payments to Shariah approved charities to "purify" dividends. 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. **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.

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

This material is intended to be of general interest only and should not be construed as investment advice. It and does not constitute legal or tax advice and it is not an offer for shares or invitation to apply for shares of the Luxembourg-domiciled SICAV Franklin Templeton Shariah Funds (the "Fund" or "FTSF"). 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.

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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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 public distribution in all jurisdictions and prospective investors, who are not financial professionals, should consult their financial advisor before deciding to invest. The Fund may use financial derivatives or other instruments which may entail specific risks more fully described in the Fund's Documents.

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.

Subscriptions to shares of the Fund can should only be made on the basis of the current Prospectus of the Fund and, where available, the relevant KID, accompanied by the latest available audited annual report and the latest semi-annual report if published thereafter. These documents can be found on our website at www.franklinresources.com/all-sites, obtained, free of charge, from your local FT representative or can be requested via FT's European Facilities Service which is available at www.eifs.lu/franklintempleton. The Fund's documents are available in English, Arabic, French and Spanish.

In addition, a Summary of Investor Rights is available from www.franklintempleton.lu/summary-of-investor-rights. The summary is available in English.

FTSF Funds are notified for marketing in multiple EU Member States under the UCITS Directive. FTSF Funds 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.

The investment activities will be undertaken in accordance with the Shariah Guidelines. As a consequence, the performance of a Fund may possibly be lower than other investment funds that do not seek to strictly adhere to the Islamic investment criteria. The requirement to "purify" cash holdings or dividend income will likely result in payments being made to charities. The return to investors will be reduced by the amount of such payments.

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