

## HOW TO READ THE FACT SHEET

The fact sheet provides key information about the fund.

### **1. Investment Objective and Strategy:**

Learn more about the fund's objectives and strategies. If you want to invest in the right fund, make sure the investment objectives and methodology align with your risk tolerance and desired rate of return.

### **2. Fund manager details:**

When you invest in a fund, you are completely handing over your money to fund managers. Therefore, be sure to gather information about the credibility of the people who will be managing your hard-earned money by studying the performance of past investments that the fund manager has managed.

### **3. Fund type and Asset Allocation:**

- Funds differ in the way they are invested and the way they generate income.
- Certain funds invest exclusively in equity or only in debt, while others may adopt a more balanced approach by having a mix of both equity and debt.
- The fact sheet will also highlight where your money is being invested.
- Geographic breakup, Sector breakup, and Top 10 holdings.
- *Income feature:* The fact sheet also tells you whether the fund has an accumulation feature or a dividend pay-out feature.

### **4. Performance Details and Ratings:**

While past performance of a fund is no guarantee of its future performance, it is still useful to compare a fund's performance with its peers.'

Returns are typically shown over 1 year, 3 years, 5 years, and 10 years terms. Overall ratings of the fund by Morning Star Ratings like ★★★★★ or ★★★★★ etc.

### **5. Fees Details**

- When you invest in a fund, you accrue an annual fee that covers charges and operating costs.
- Some factsheets show this as the Total Expense Ratio (TER) which measures what it costs to operate the fund.
- Generally, funds with higher assets under management (AUM) tend to have a lower TER.

Anyone who invests in funds should become familiar with the factsheets to guide them in making better investment decisions.

**Happy Investing through LIC International's "Single Premium Wealth Creator" Plan.  
(You have the option of choosing from 70 funds available in LIC's fund portfolio)**

# Sample Fact Sheet



**FRANKLIN  
TEMPLETON**

## Franklin Templeton Investment Funds Franklin Technology Fund

Sector Equity  
LU0976566736  
31 December 2022

### Fund Fact Sheet

#### Fund Overview

Base Currency for Fund	USD
Total Net Assets (USD)	6.84 billion
Fund Inception Date	03.04.2000
Number of Issuers	75
Benchmark	MSCI World Information Technology Index
Investment Style	Sector
Morningstar Category™	Sector Equity Technology
EU SFDR Category	Article 8

#### Summary of Investment Objective

The Fund aims to achieve capital appreciation by investing at least two-thirds of its assets in equity securities of companies expected to benefit from the development, advancement and use of technology. **1**

#### Fund Management

Jonathan T. Curtis: United States  
Dan H. Searle III, CFA: United States  
Matthew Cioppa, CFA: United States **2**

#### Ratings - W (acc) USD

Overall Morningstar Rating™: ★★★★★ **4**

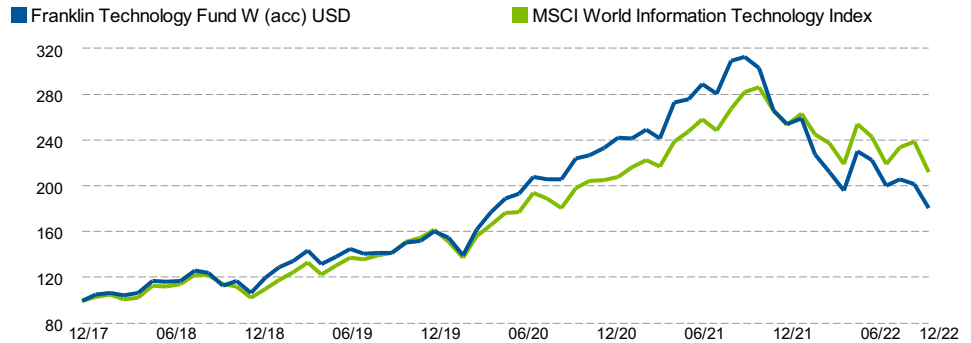
#### Asset Allocation

Equity	94.08	%	<b>3</b>
Cash & Cash Equivalents	5.92	%	

#### Performance

Past performance does not predict future returns.

Performance over 5 Years in EUR (%)



#### Discrete Annual Performance in EUR (%)

	12/21	12/20	12/19	12/18	12/17	12/16	12/15	12/14	12/13	12/12
	12/22	12/21	12/20	12/19	12/18	12/17	12/16	12/15	12/14	12/13
W (acc) USD	-40.35	33.47	49.42	42.33	7.01	23.68	11.39	20.35	30.36	21.17
W (acc) EUR	-40.36	33.47	49.47	42.31	7.06	23.70	11.31	20.43	30.31	21.39
Benchmark in EUR	-26.05	40.03	32.35	50.88	2.68	21.87	15.33	17.20	32.79	23.71

#### Performance in EUR (%)

	Cumulative					Annualised				
	1 Yr	3 Yrs	5 Yrs	10 Yrs	20 Yrs	3 Yrs	5 Yrs	10 Yrs	20 Yrs	
W (acc) USD	-40.35	18.95	81.17	374.47	884.97	5.95	12.62	16.85	12.12	
W (acc) EUR	-40.36	18.98	81.26	375.48	N/A	5.96	12.63	16.88	N/A	
Benchmark in EUR	-26.05	37.05	112.31	474.49	881.11	11.07	16.25	19.11	12.09	

#### Calendar Year Performance in EUR (%)

	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
W (acc) USD	-40.35	33.47	49.42	42.33	7.01	23.68	11.39	20.35	30.36	21.17
W (acc) EUR	-40.36	33.47	49.47	42.31	7.06	23.70	11.31	20.43	30.31	21.39
Benchmark in EUR	-26.05	40.03	32.35	50.88	2.68	21.87	15.33	17.20	32.79	23.71

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 W (acc) USD share class launched on 25.10.2013. Performance data prior to that date is for the A (acc) USD share class launched on 03.04.2000 which has higher annual charges.

The W (acc) EUR share class launched on 17.05.2013. Performance data prior to that date is for the A (acc) EUR share class launched on 01.09.2006 which has higher annual charges.

#### Top Ten Holdings (% of Total)

Issuer Name	%
MICROSOFT CORP	6.13
APPLE INC	5.43
AMAZON.COM INC	4.33
NVIDIA CORP	4.32
MASTERCARD INC	3.17
ASML HOLDING NV	3.05
VISA INC	2.74
SERVICENOW INC	2.71
ALPHABET INC	2.64
SYNOPSIS INC	2.61

#### Fund Measures

P/E to Growth	1.62x
Historical 3 Yr Sales Growth	30.11%
Estimated 3-5 Yr EPS Growth	27.50%
Price to Earnings (12-mo Forward)	28.99x
Standard Deviation (5 Yrs, USD)	24.13%

#### Share Class Information

Share Class	Incept Date	NAV	Fees			Dividends			Fund Identifiers	
			TER (%) 30.11.2022	Max. Sales Charge (%)	Max. Annual Charge (%)	Frequency	Last Paid Date	Last Paid Amount	Bloomberg ID	ISIN
W (acc) USD	25.10.2013	USD 32.39	0.90	N/A	0.70	N/A	N/A	N/A	TFTTWAU LX	LU0976566736
W (acc) EUR	17.05.2013	EUR 42.38	0.90	N/A	0.70	N/A	N/A	N/A	TEMTWAE LX	LU0923958473

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.

## Composition of Fund

■ Franklin Technology Fund ■ MSCI World Information Technology Index

Geographic	% of Total	Sector	% of Total
United States	83.28 / 87.89	Application Software	16.79 / 10.53
Netherlands	5.85 / 2.58	Systems Software	14.45 / 20.76
Canada	1.90 / 1.06	Semiconductors	14.26 / 14.94
Taiwan	1.42 / 0.00	Data Processing & Outsourced Services	9.21 / 11.71
Germany	0.84 / 1.52	Internet Services & Infrastructure	7.89 / 1.65
United Kingdom	0.29 / 0.23	Semiconductor Equipment	5.88 / 5.78
Brazil	0.26 / 0.00	Technology Hardware, Storage & Peripherals	5.43 / 22.18
Israel	0.24 / 0.39	Internet & Direct Marketing Retail	4.33 / 0.00
Japan	0.00 / 4.08	Interactive Media & Services	2.77 / 0.00
Others	0.00 / 2.26	Others	13.06 / 12.45
Cash & Cash Equivalents	5.92 / 0.00	Cash & Cash Equivalents	5.92 / 0.00

Market Capitalisation Breakdown in USD	% of Equity
<2.0 Billion	0.66
2.0-5.0 Billion	1.63
5.0-10.0 Billion	4.60
10.0-25.0 Billion	9.74
25.0-50.0 Billion	20.65
50.0-100.0 Billion	11.56
>100.0 Billion	48.08
N/A	3.09

## 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 mainly in equity securities of technology companies worldwide. Such securities have historically been subject to significant price movements that may occur suddenly due to market or company-specific factors. As a result, the performance of the Fund can fluctuate significantly over relatively short time periods. Other significant risks include: equity risk, securities lending 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

This fund has been classified as Article 8 under the Regulation on sustainability related disclosures in the financial services sector (EU) 2019/2088. These are Funds which have an ESG integration approach and, in addition, have binding environmental and/or social characteristics in their investment process.

Further information in relation to the sustainability-related aspects of the Fund can be found at [www.franklinresources.com/countries](http://www.franklinresources.com/countries). Please review all of the fund's objectives and characteristics before investing.

Effective 29 September 2017, Franklin Technology Fund changed its benchmark to the MSCI World Information Technology Index, following the discontinuation of the ICE BofA Technology 100 Index.

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](http://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](http://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 or can be requested via FT's European Facilities Service available at <https://www.eifs.lu/franklintempleton>. In addition, a Summary of Investor Rights is available from [www.franklintempleton.lu/summary-of-investor-rights](http://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.

All MSCI data is provided "as is." The Fund described herein is not sponsored or endorsed by MSCI. In no event shall MSCI, its affiliates or any MSCI data provider have any liability of any kind in connection with the MSCI data or the Fund described herein. Copying or redistributing the MSCI data is strictly prohibited.

**Fund Management:** CFA® and Chartered Financial Analyst® are trademarks owned by CFA Institute.

**Ratings:** © Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

**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.

**Top Ten Holdings:** These securities do not represent all of the securities purchased, sold or recommended for clients, and the reader should not assume that investment in the securities listed was or will be profitable.