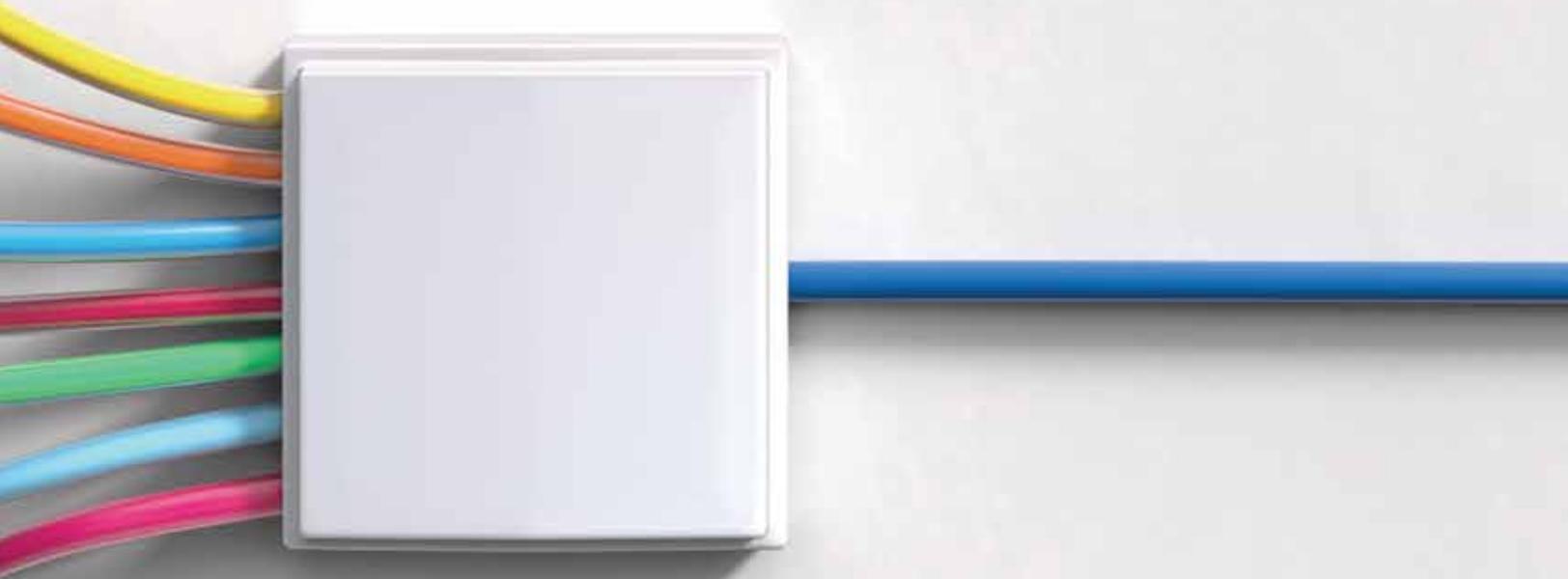




FRANKLIN TEMPLETON
INVESTMENTS

SIMPLICITY PRICING

Preferred pricing made easy



“ *Simplicity is the ultimate form of sophistication.*”

– Leonardo da Vinci

FINALLY...

Getting more for less. It's what we all want. And while it may be possible to attain, it's not often easy. Mutual fund investing is no different. While lower fees are offered by a number of Canadian mutual fund companies, they are often accompanied by account minimums and other barriers that make these cost savings unattainable to many investors. But it doesn't have to be that way.

Simplicity Pricing is a pricing program that allows Canadian investors to enjoy the benefits of lower fund fees with fewer restrictions and more flexibility.

Here are three key features of Simplicity Pricing:



PREFERRED PRICING

Simplicity Pricing offers investors some of the lowest fees in the mutual fund industry.



BROAD CHOICE

Simplicity Pricing is extensively available on Franklin Templeton mutual funds and Franklin Quotential Portfolios.



SIMPLIFIED ACCESS

Simplicity Pricing allows more Canadians to benefit from reduced mutual fund fees.

In the following pages, we explore these features in more detail and explain why they should be important considerations for today's investor.



PREFERRED PRICING

Through Simplicity Pricing, you have the opportunity to invest in professionally-managed mutual funds at some of the most competitive fund fees available.

Simplicity Pricing management fees apply to Series PF, PFT, O and OT.

Account Structure	Fund Series	Investment Minimum
Fee-based Account	Series PF/PFT	\$100,000
Commission-based Account	Series O/OT	\$200,000

Strategy	Simplicity Pricing Management Fee	Category Median for Fee-Based Series
Canadian/US Equity	0.75%	0.85%
Global/International Equity	0.80%	0.95%
Canadian Balanced	0.65%	0.80%
Global/US Balanced	0.70%	0.83%
Canadian Fixed Income	0.50%	0.60%
Global Fixed Income	0.70%	0.75%

As of September 30, 2017. Source: Morningstar Research Inc. Table only includes management fees; does not include any fixed rate administration fees or operating expenses charged by any investment fund manager or any fees payable to dealers.

THE BOTTOM LINE?

Our preferred pricing will mean that more of your hard-earned dollars will be “going to work” in your portfolios, instead of paying fees.



BROAD CHOICE

Simplicity Pricing is available on a wide selection of Franklin Templeton mutual funds and the complete range of Franklin Quotential Portfolios. These solutions span multiple asset classes, geographies, and market capitalizations. From U.S. to emerging markets. From global bonds to multi-asset solutions. From deep value to growth style investments. We have it covered.



THE BOTTOM LINE?

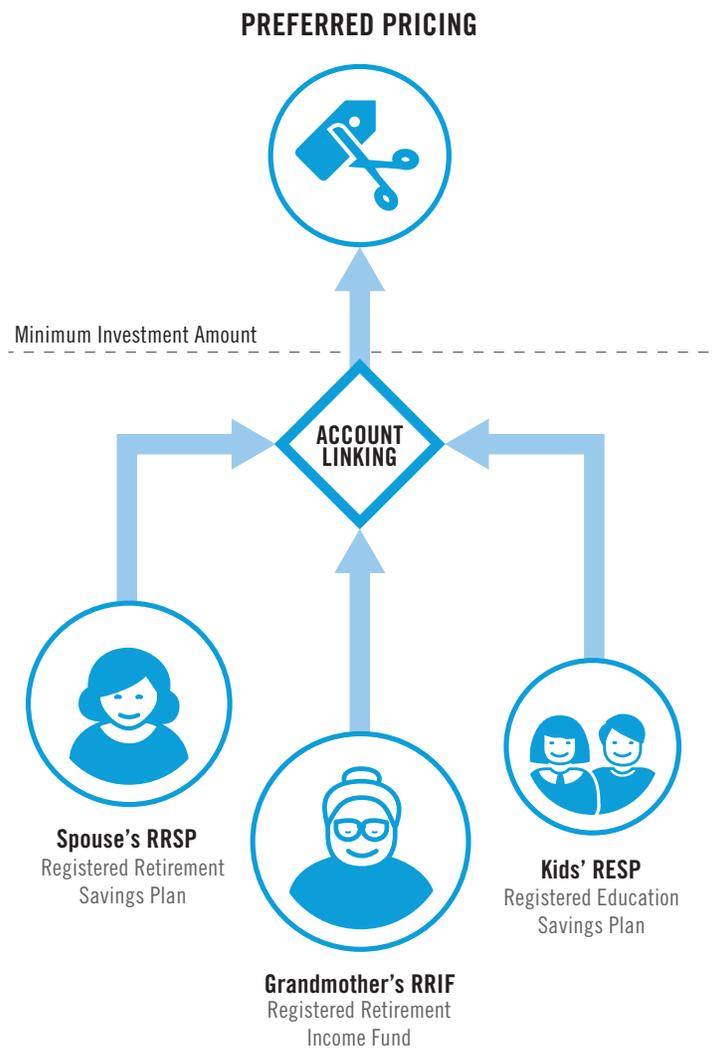
Because Simplicity Pricing is available on a broad line-up of mutual funds, there are now more lower fee options to build diversified portfolios to meet your investment goals.



SIMPLIFIED ACCESS

With Simplicity Pricing, you don't need to be a high net worth or institutional investor in order to take advantage of lower mutual fund fees. In fact, Simplicity Pricing can be accessed by investors with mutual fund account sizes as low as \$100,000¹. Plus, Simplicity Pricing replaces the complicated tiers and rebates in the marketplace with **one low, flat fee**.

To make the investment minimum even more attainable (and to allow many more investors to take advantage of the lower fees), we offer account linking. This feature lets you, your immediate family, and extended family members reach the minimum investment amount by linking your accounts – whether they be RRSPs, RESPs, RRIFs, TFSAs, etc. Here's an example:



THE BOTTOM LINE?

More Canadians than ever can enjoy the benefits of preferred pricing! And, with no complicated tiers or rebates to decipher, you will have a clearer picture of the costs you are paying... now and in the future.

1. Investment Minimum applied to investors in a fee-based account structure, the minimum investment would be \$200,000 otherwise.

SIMPLICITY PRICING

Simplicity Pricing delivers what the name implies.

Developed with investors and advisors in mind, Simplicity Pricing:

- ✔ Makes lower-priced mutual funds accessible to more investors than ever before.
- ✔ Helps Canadians build portfolios with a wide selection of professionally-managed investments.
- ✔ Reduces some of the barriers that have made mutual fund investing more complicated over the years.

With Simplicity Pricing, getting more for less is possible!

Please speak to your investment advisor or call our Client Services Team at 1-800-387-0830 to learn more about Simplicity Pricing.



FRANKLIN TEMPLETON INVESTMENTS

At Franklin Templeton Investments, we're dedicated to one goal: delivering exceptional asset management for our clients. By bringing together multiple, world-class investment teams in a single firm, we're able to offer specialized expertise across styles and asset classes, all supported by the strength and resources of one of the world's largest asset managers. This has helped us to become a trusted partner to individual and institutional investors across the globe.

Focus on investment excellence

At the core of our firm, you'll find multiple independent investment teams—each with a focused area of expertise—from traditional to alternative strategies and multi-asset solutions. And because our portfolio groups operate autonomously, their strategies can be combined to deliver true style and asset class diversification.

All of our investment teams share a common commitment to excellence grounded in rigorous, fundamental research and robust, disciplined risk management. Decade after decade, our consistent, research-driven processes have helped Franklin Templeton earn an impressive record of strong, long-term results.

Global perspective shaped by local expertise

In today's complex and interconnected world, smart investing demands a global perspective. Franklin Templeton pioneered international investing over 60 years ago, and our expertise in emerging markets spans more than

a quarter of a century. Today, our investment professionals are on the ground across the globe, spotting investment ideas and potential risks firsthand. These locally based teams bring in-depth understanding of local companies, economies and cultural nuances, and share their best thinking across our global research network.

Strength and experience

Franklin Templeton is a global leader in asset management serving clients in over 150 countries.* We run our business with the same prudence we apply to asset management, staying focused on delivering relevant investment solutions, strong long-term results and reliable, personal service. This approach, focused on putting clients first, has helped us to become one of the most trusted names in financial services.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus or fund facts document before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Franklin Templeton Multi-Asset Solutions (FTMAS) is a global team dedicated to global portfolio-based solutions, which draws on the expertise of a number of Franklin Templeton affiliates. In Canada, FTMAS uses Templeton Investment Counsel LLC as a sub-advisor. FTMAS is a division of Fiduciary Trust Company of Canada, a wholly owned subsidiary of Franklin Templeton Investment Canada. Franklin Bissett Investment Management is a part of Franklin Templeton Investments Canada.

Franklin Templeton Investment Canada is a business name used by Franklin Templeton Investments Corp.



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