

Franklin Canadian Monthly Income and Growth Fund Series I-CAD

Income | Factsheet as of September 30, 2025

Investment Overview

Balance of income and capital appreciation by investing primarily in a diversified portfolio of income-generating Canadian, U.S. and global equities, equity-related securities and fixed-income securities.

Fund Highlights

- **Unlocking opportunities across the capital structure.** The strategy provides flexibility to invest across the capital structure with emphasis on seeking to generate the best income and capital appreciation opportunities from Canadian and U.S. companies.
- **Benefit from multiple sources of income.** The fund seeks to provide a sustainable cash flow from multiple sources: Canadian and U.S. common equity, preferred shares, Canadian and foreign fixed income, covered call option premiums and convertible debentures. Writing covered call options is expected to enhance yield generated by the strategy, as well as the flexibility of investing in a broader opportunity set.
- **Diversified exposure.** Constructed around a broad set of lower correlated positions from the Canadian and U.S. market, the portfolio seeks to provide stability and ease the investor's exposure to market swings.

Total Returns

	Cumulative				Average Annual					Inception
	1-Mo	3-Mo	6-Mo	YTD	1 Year	3-Yr	5-Yr	10-Yr	Inception	Date
Series I - CAD	2.66	4.95	5.47	7.38	9.12	9.25	6.69	5.81	5.44	6/22/2015

Calendar Year Returns (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Series I - CAD	11.44	5.95	-5.52	12.40	2.68	11.95	-2.27	3.30	9.49	—

Benchmark(s)

Custom Franklin Canadian Monthly Income and Growth Fund Index

Performance data represents past performance, which does not guarantee future results. Current performance may differ from figures shown. Investment return and principal value will fluctuate with market conditions, and you may have a gain or loss when you sell your units.

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. The indicated rates of return are historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

Growth of \$10,000

Inception through September 30, 2025, Excluding Effects of Sales Charges



Fund Overview

Fund Inception Date	06/22/2015
Series Inception Date	06/22/2015
Dividend Frequency	Monthly
Morningstar Category	Canadian Neutral Balanced
Portfolio Turnover	95%
Management Fee	1.35%
MER (06/30/2025)	1.66%

Risk Classification



Fund Codes

Base Currency For Series	CAD
Fund Number	3790

Fund Characteristics

Fund	Value
Net Asset Value-Series I-CAD	\$9.59
Total Net Assets (CAD)	\$86.20 Million
Nbr of Holdings	256
Average Maturity	9.53 Yrs
Effective Duration	7.37 Yrs
Yield to Maturity	4.39%
Yield to Worst	4.20%

Asset Allocation (% of Total)

	Fund
Canadian Equity	32.91
Canadian Fixed Income	30.30
U.S. Equity	22.67
U.S. Fixed Income	7.05
Preferred Shares & Convertible Debentures	4.81
Cash & Cash Equivalents	2.26

Top Equity Securities (Canadian Securities as a % of total)

	Fund
Royal Bank of Canada	2.40
Bank of Montreal	1.84
Toronto-Dominion Bank	1.81
Canadian Utilities Limited Class A	1.40
Bank of Nova Scotia	1.36
Canadian National Railway Company	1.35
TMX Group Ltd.	1.10
Open Text Corporation	1.09
Franco-Nevada Corporation	1.08
TELUS Corporation	1.06

Geographic Allocation (% of Total)

	Fund
Canada	66.98
United States	30.86
France	0.15
Cash & Cash Equivalents	2.01

Sector Allocation (% of Equity)

	Fund
Financials	30.41
Energy	13.68
Industrials	10.13
Utilities	8.83
Materials	8.22
Information Technology	8.12
Communication Services	6.59
Consumer Staples	5.85
Health Care	5.31
Other	2.86

Sector Allocation (% of Fixed Income)

	Fund
Investment-Grade Corporate	41.52
Canadian Provincial	30.40
Canadian Federal	11.50
High Yield Corporate	8.54
Foreign Government	6.72
Canadian Municipal	1.29
Currency Derivatives	0.03

Currency Exposure (% of Fixed Income)

	Fund
Canadian Dollar	80.25
US Dollar	19.75

Portfolio Management

	Location	Years with Firm	Years of Experience
Darcy Briggs, CFA	Calgary, AB Canada	20	31
Garey J. Aitken, CFA	Calgary, AB Canada	27	33
John Baldi	New York, United States	21	27
Tim Caulfield, CFA	Calgary, AB Canada	18	26
Thomas O'Gorman, CFA	Calgary, AB Canada	15	35

Distributions 01/10/2024-30/09/2025

Payable Date	Dist. Price	Amount	Payable Date	Dist. Price	Amount
09/30/2024	9.43	0.023	03/31/2025	9.20	0.023
10/31/2024	9.37	0.027	04/30/2025	8.97	0.027
11/29/2024	9.65	0.025	05/30/2025	9.09	0.023
12/19/2024	9.03	0.425	06/30/2025	9.18	0.019
01/31/2025	9.25	0.024	07/31/2025	9.22	0.023
02/28/2025	9.31	0.017	08/29/2025	9.34	0.019

Glossary

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. **Yield to Maturity is calculated without the deduction of fees and expenses.** **Turnover** is a measure of the fund's trading activity which represents the portion of the fund's holdings that has changed over a twelve-month period through the fiscal year end. There is no assurance that the fund will maintain its current level of turnover. **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 Worst**: The yield to maturity if the worst possible bond repayment takes place. If market yields are higher than the coupon, the yield to worst would assume no prepayment. If market yields are below the coupon, the yield to worst would assume prepayment. In other words, yield to worst assumes that market yields are unchanged. Normally this value is not aggregated since it varies but if a weighted average value is used for a fund then the figure will reflect the values of the underlying issues, based on the size of each holding. **Yield to Worst is calculated without the deduction of fees and expenses.**

If you require additional explanation around the terms used in this document, please refer to <https://www.franklintempleton.ca/en-ca/help/glossary>.

Portfolio Data Information

Top Issuers exclude Government Bonds

Important Information

Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you.

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Based on the underlying fund, calculated using internally sourced information from Franklin Templeton. Important data provider notices and terms available at www.franklintempletondatasources.com. Custom Franklin Canadian Monthly Income and Growth Fund Index is a blended index composed of FTSE Canada Universe Bond Index (37.5%), S&P/TSX Composite Index (35%), S&P 500 Index (20%) and Bloomberg U.S. Aggregate Bond Index (7.5%). Source: © 2025 S&P Dow Jones Indices LLC. All rights reserved. Source: Bloomberg Indices. Source: FTSE.

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