FRANKLIN TEMPLETON

Franklin U.S. Monthly Income Fund Series OT-CAD

Income | Factsheet as of September 30, 2026

Investment Overview

The fund seeks to maximize income while maintaining prospects for long-term capital appreciation by investing primarily in a diversified portfolio of dividend-paying stocks, bonds and convertible securities issued in the U.S.

Fund Highlights

- **Flexible and opportunistic investment approach.** The fund sets no formal targets with respect to its equity and fixed-income allocation, and looks opportunistically across the capital structure to focus on investment opportunities that offer the most compelling risk-reward profiles.
- **A strategic approach to income.** The fund is structured to generate income while maintaining the prospect for long-term capital gain by investing strategically in dividend-paying stocks, bonds and convertible securities.
- **Experienced management team.** Having joined Franklin Templeton in 1992, Ed Perks, CFA, has been the lead portfolio manager of the strategy since 2004.

Total Returns

	Cumulative					Average Annual				Inception
	1-Mo	3-Mo	6-Mo	YTD	1 Year	3-Yr	5-Yr	10-Yr	Inception	Date
Series OT - CAD	-0.75	-0.55	3.94	9.60	12.06	13.18	10.00	8.80	10.17	6/28/2013

Calendar Year Returns (%)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Series OT - CAD	8.98	15.87	6.00	4.27	14.99	4.00	10.92	4.83	2.95	14.10

Benchmark(s)

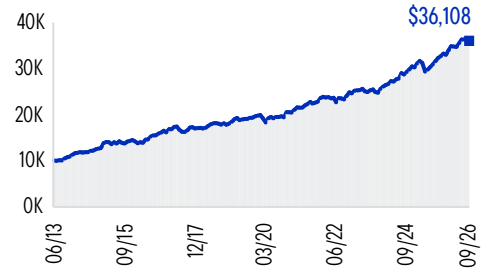
Blended 50% MSCI USA High Dividend Yield Index + 25% Bloomberg High Yield Very Liquid Index + 25% Bloomberg US Aggregate Index
S&P 500 Index

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

Performance Since Inception, Excluding Effects of Sales Charges



Fund Overview

Fund Inception Date	06/19/2013
Series Inception Date	06/19/2013
Dividend Frequency	Monthly
Morningstar Category	Global Neutral Balanced
Portfolio Turnover	17%
Management Fee	-
MER (06/30/2026)	0.00%

Risk Classification

Low	**Low to Medium**	Medium	Medium to High	High

Fund Codes

Base Currency For Series	CAD
Fund Number	3646

Fund Characteristics

	Fund
Net Asset Value-Series OT-CAD	$20.61
Total Net Assets (CAD)	$436.52 Million
Nbr of Holdings	282
Average Credit Quality	BBB
Price to Book	3.13x
Price to Earnings (12-Month Trailing)	21.13x
Average Weighted Maturity	7.75 Yrs
Effective Duration	5.23 Yrs
Yield to Maturity	7.17%

Franklin U.S. Monthly Income Fund Series OT-CAD

as of September 30, 2026

Asset Allocation (% of Total)

	Fund
Fixed Income	52.53
Equity	34.64
Convertibles/Equity-Linked Notes	12.24
Cash & Cash Equivalents	0.59

Top Issuers (% Total)

	Fund
UNITED STATES TREASURY BOND	6.31
CHS/COMMUNITY HEALTH SYSTEMS INC	2.59
EXXONMOBIL HOLDINGS CORP	2.39
CHEVRON CORP	2.33
AMAZON.COM INC	2.33
ALPHABET INC	2.26
FREDDIE MAC POOL	1.94
HOME DEPOT INC/THE	1.92
PROCTER & GAMBLE CO/THE	1.89
GOVT NATL MORTG ASSN	1.78

Sector Allocation (Equity as a % of Total)

	Fund
Information Technology	7.68
Energy	6.79
Health Care	5.51
Consumer Staples	5.33
Utilities	4.48
Financials	4.31
Consumer Discretionary	4.19
Industrials	3.34
Materials	2.96
Communication Services	2.28

Sector Allocation (Fixed Income as a % of Total)

	Fund
High Yield Corporates	22.10
Investment Grade Corporates	18.22
U.S. Treasuries	6.31
Mortgage-Backed Securities	4.76
Floating-Rate Loans	1.13

Quality Allocation (% of Total)

	Fund
AAA	0.36
AA	14.30
A	4.38
BBB	10.27
BB	9.95
B	10.97
CCC	1.84
Not Rated	0.47

Portfolio Management

	Location	Years with Firm	Years of Experience
Edward D. Perks, CFA	California, United States	33	33
Brendan Circle, CFA	California, United States	12	16
Todd Brighton, CFA	California, United States	26	26

Distributions 01/10/2025-30/09/2026

Payable Date	Dist. Price	Amount	Payable Date	Dist. Price	Amount
09/30/2025	19.59	0.096	02/27/2026	20.56	0.098
10/31/2025	19.79	0.096	03/31/2026	20.40	0.098
11/28/2025	20.01	0.096	04/30/2026	20.27	0.098
12/19/2025	19.74	0.112	05/29/2026	20.60	0.098
12/22/2025	19.65	0.096	06/30/2026	21.02	0.098
01/30/2026	20.11	0.098	07/31/2026	20.91	0.098

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. **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. **Price to Book:** The price per share of a stock divided by its book value (i.e., net worth) per share. For a portfolio, the value represents a weighted average of the stocks it holds. **Price to Earnings (12-Month Trailing)** is the share price of a stock, divided by its per-share earnings over the past year. For a portfolio, the value represents a weighted average of the stocks it holds. **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.
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

Holdings are provided for information purposes only and should not be deemed a recommendation to buy or sell the securities mentioned. **Credit Quality** is a measure of a bond issuer's ability to repay interest and principal in a timely manner. The credit ratings shown are based on each portfolio security's rating as provided by S&P Global Ratings, Moody's Investors Service and/or Fitch Ratings, Inc. and typically range from AAA (highest) to D (lowest), or an equivalent and/or similar rating. For this purpose, the manager assigns each security the middle rating from these three agencies. When only two agencies provide ratings, the lower of the two ratings will be assigned. When only one agency assigns a rating, that rating will be used. Foreign government bonds without a specific rating are assigned a country rating, if available. Securities that are unrated by all three agencies are reflected as such. The credit quality of the investments in the portfolio does not apply to the stability or safety of the portfolio. The methodology used for the calculation of credit quality ratings displayed may differ from the methodology for monitoring investment limits, if applicable. **Please note, the portfolio itself has not been rated by an independent rating agency.**

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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