Franklin Quotential Balanced Growth Portfolio Series V-CAD

Target Risk | Factsheet as of November 30, 2025

Investment Overview

A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards capital appreciation.

Fund Highlights

- **Actively Managed for Growth and Income** Maintaining a moderate risk/return profile by targeting a portfolio allocationof 60% equity and 40% fixed income, Portfolio Managers actively shift allocations to position the portfolio for short-termopportunities as economic and market conditions change.
- **Globally Diversified for Greater Opportunities** Combining global investments allows investors to participate in emerginggrowth and income opportunities worldwide and potentially helps lower risk over time. The result is an actively managedportfolio, diversified across multiple countries and multiple industry sectors.

Total Returns

	Cumulative					Average Annual				Inception
	1-Mo	3-Mo	6-Mo	YTD	1 Year	3-Yr	5-Yr	10-Yr	Inception	Date
Series V - CAD	0.45	5.48	10.52	11.50	10.11	11.12	7.00	—	7.05	11/20/2020

Calendar Year Returns (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Series V - CAD	14.77	10.59	-11.32	10.34	—	—	—	—	—	—

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.

Portfolio Management

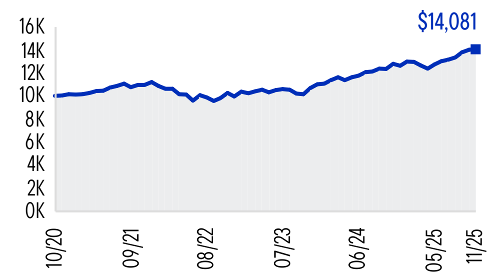
	Location	Years with Firm	Years of Experience
Ian Riach, CFA	Toronto, Canada	26	39
Michael Greenberg, CFA	Toronto, Canada	19	22
Michael Dayan, CFA	Toronto, Canada	13	15

Distributions 01/12/2024-30/11/2025

Payable Date	Dist. Price	Amount	Payable Date	Dist. Price	Amount
12/20/2024	12.48	0.078	05/30/2025	11.99	0.082
12/23/2024	12.33	0.181	06/30/2025	12.17	0.082
01/31/2025	12.55	0.082	07/31/2025	12.21	0.082
02/28/2025	12.45	0.082	08/29/2025	12.31	0.082
03/31/2025	12.06	0.082	09/30/2025	12.65	0.082
04/30/2025	11.72	0.082	10/31/2025	12.76	0.082

Growth of $10,000

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



Fund Overview

Fund Inception Date	08/19/2002
Series Inception Date	11/20/2020
Dividend Frequency	Monthly
Morningstar Category	Global Neutral Balanced
Portfolio Turnover	14%
Management Fee	1.20%
MER (06/30/2025)	1.53%

Risk Classification

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

Benchmark(s)

Custom Franklin Quotential Balanced Growth Benchmark

Fund Codes

Base Currency For Series	CAD
Front Load	5796

Fund Characteristics

	Fund
Net Asset Value-Series V-CAD	$12.74
Total Net Assets (CAD)	$2.03 Billion
Average Maturity	8.40 Yrs
Effective Duration	7.06 Yrs
Dividend Yield	1.81%
Yield to Maturity	4.02%

Asset Allocation (% of Total)

	Fund
Equity	61.74
Fixed Income	36.27
Cash & Cash Equivalents	1.99

Top Securities (% Total)

	Fund
Franklin Canadian Core Plus Bond Fund, Class O	16.07
Franklin U.S. Core Equity Fund, Class O	12.41
Franklin Canadian Government Bond Fund	7.89
Franklin Canadian Core Equity Fund, Class O	6.11
Franklin FTSE U.S. Index ETF	6.04
Franklin ClearBridge Canadian Equity Fund, Class O	5.92
Franklin Global Core Bond Fund ETF Series	5.80
Franklin International Core Equity Fund, Class O	5.15
Franklin FTSE Canada All Cap Index ETF	4.44
FRANKLIN PUTNAM U.S. LARGE CAP VALUE FUND	4.27

Geographic Allocation (% of Total)

	Fund
North America	79.78
Europe	8.77
Emerging Market	6.27
Japan	2.10
Pacific ex-Japan	1.02
Supranational	0.06
Cash & Cash Equivalents	1.99

Sector—Equity (% of Equity)

	Fund
Information Technology	23.42
Financials	19.55
Industrials	11.26
Consumer Discretionary	8.41
Health Care	7.75
Communication Services	7.10
Materials	6.32
Energy	6.22
Consumer Staples	5.38
Other	4.59

Sector Allocation (% of Fixed Income)

	Fund
Sovereign - Developed	47.08
Corporates	35.82
Securitized	6.61
U.S. Treasuries	6.30
Emerging Market Debt	2.61
Bank Loan	1.42
Supranational	0.16

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. **Dividend Yield** is the annual dividend received on an equity security as a percentage of the price. For a portfolio, the value represents a weighted average of the stocks it holds. It should not be used as an indication of the income received from this portfolio. **Dividend Yield 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

Holdings are provided for information purposes only and should not be deemed a recommendation to buy or sell the securities mentioned.

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 Quotential Balanced Growth Benchmark is a blended index currently composed of the MSCI AC World Index-NR (45%), S&P/TSX Composite Index (15%), FTSE Canada Universe Bond Index (28%), and Bloomberg Multiverse Index (100% Hedged into CAD) (12%). Source: MSCI makes no warranties and shall have no liability with respect to any MSCI data reproduced herein. No further redistribution or use is permitted. This report is not prepared or endorsed by MSCI. Source: © 2025 S&P Dow Jones Indices LLC. All rights reserved. Source: Bloomberg Indices. Net Returns (NR) include income net of tax withholding when dividends are paid. Source: FTSE.

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