FRANKLIN TEMPLETON

Franklin Quotential Diversified Income Portfolio Series F-USD

Target Risk | Factsheet as of September 30, 2026

Investment Overview

High current income and some long-term capital appreciation by investing primarily in a diversified mix of income and bond mutual funds.

Fund Highlights

- **Designed for income** Focused on generating income while maintaining a conservative risk/return profile. Active allocation adjustments seek to capture opportunities and manage risk as market conditions change.
- **Built with risk in mind** Investing across government, corporate and high yield bonds, as well as dividend-paying equities from around the world, helps diversify sources of return and manage portfolio volatility.
- **Enhanced through alternatives** Alternative strategies such as real estate and private credit provide additional diversification and new sources of income, with the potential to strengthen portfolio resilience through changing market conditions.

Total Returns

	Cumulative					Average Annual				Inception
	1-Mo	3-Mo	6-Mo	YTD	1 Year	3-Yr	5-Yr	10-Yr	Inception	Date
Series F - USD	-3.54	-2.11	0.60	-0.76	1.36	6.97	0.79	2.62	2.64	6/26/2008

Calendar Year Returns (%)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Series F - USD	11.78	0.01	10.77	-17.17	3.32	10.47	13.85	-9.55	11.65	5.98

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.

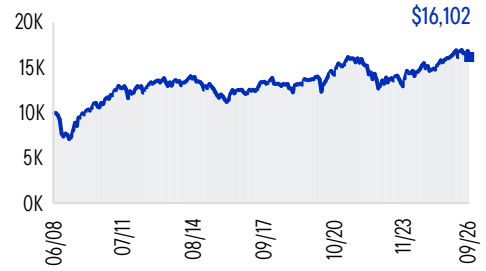
Series F is available to investors participating in programs that do not require Franklin Templeton to incur distribution costs in the form of trailing commissions to dealers. As a consequence, the management fee on Series F is lower than on Series A.

Portfolio Management

	Location	Years with Firm	Years of Experience
Michael Greenberg, CFA	Toronto, Canada	20	23
Michael Dayan, CFA	Toronto, Canada	14	16
Trevor Franklin, CFA	Toronto, Canada	15	15

Growth of $10,000

Performance Since Inception, Excluding Effects of Sales Charges



Fund Overview

Fund Inception Date	02/17/2003
Series Inception Date	06/26/2008
Dividend Frequency	Annually
Morningstar Category	Global Fixed Income Balanced
Portfolio Turnover	5%
Management Fee	0.65%
MER (06/30/2026)	0.90%

Risk Classification

Low	Low to Medium	Medium	Medium to High	High

Benchmark(s)

Custom Franklin Quotential Diversified Income Benchmark
FTSE Canada Universe Bond Index

Fund Codes

Base Currency For Series	USD
Fund Number	3864
ADM	5032

Fund Characteristics

	Fund
Net Asset Value-Series F-USD	$9.08
Total Net Assets (CAD)	$696.17 Million
Average Weighted Maturity	8.10 Yrs
Effective Duration	5.03 Yrs
Dividend Yield	1.64%
Yield to Maturity	5.04%

Franklin Quotential Diversified Income Portfolio Series F-USD

as of September 30, 2026

Asset Allocation (% of Total)

	Fund
Fixed Income	68.66
Equity	27.53
Alternatives	2.65
Cash & Cash Equivalents	1.17

Top Securities (% Total)

	Fund
Franklin Canadian Core Plus Bond Fund, Class O	30.68
Franklin Canadian Government Bond Fund	15.35
Franklin Global Core Bond Fund ETF Series	10.02
Franklin U.S. Core Equity Fund, Class O	5.89
Franklin Canadian Short Term Bond Fund, Class O	5.13
Franklin Brandywine Global Sustainable IncomeOptimise Series O	4.63
Franklin Brandywine U.S. High Yield Fund Series O	3.54
Franklin Canadian Core Equity Fund, Class O	3.00
Franklin FTSE U.S. Index ETF	2.36
Franklin ClearBridge Canadian Equity Fund, Class O	2.32

Geographic Allocation (% of Total)

	Fund
North America	85.09
Europe	6.48
Emerging Market	4.88
Japan	1.12
Pacific ex-Japan	0.74
Middle East / Africa	0.08
Supranational	0.44
Cash & Cash Equivalents	1.17

Sector—Equity (% of Equity)

	Fund
Information Technology	26.76
Financials	19.59
Industrials	11.46
Health Care	7.24
Energy	6.93
Consumer Discretionary	6.91
Materials	6.73
Communication Services	5.70
Consumer Staples	4.36
Utilities	2.66
Real Estate	1.55
Unassigned	0.12

Sector Allocation (% of Fixed Income)

	Fund
Corporates	74.49
Sovereign - Developed	11.38
Securitized	6.59
U.S. Treasuries	3.65
Emerging Market Debt	2.05
Bank Loan	1.19
Supranational	0.65

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.

"ADM" refers to the Investment Advisory Services Fee purchase option for series F, FT, PF, PF (Hedged) and PFT. Please see the simplified prospectus for further details.

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