

Franklin Quotential Balanced Income Portfolio Series F-CAD

Target Risk | Factsheet as of February 28, 2026

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 income.

Fund Highlights

- **A Conservative, Balanced Strategy for Global Investing** Our Portfolio Managers actively adjust portfolio allocations targeting a 60%/40% balance between fixed income and equities while aiming to capitalize on short-term opportunities in shifting market and interest-rate environments.
- **Diversified Across Global Income Sources** Investors gain access to an actively-managed portfolio, diversified across multiple countries and industry sectors. This diversified approach provides broad global exposures, potentially helping to lower risk and provide a more consistent investing experience over time.

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 - CAD	2.08	2.53	7.21	3.12	9.40	10.21	5.56	5.58	5.70	8/19/2002

Calendar Year Returns (%)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Series F - CAD	8.72	11.46	9.58	-11.09	6.43	8.80	10.23	-2.88	5.99	3.15

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
Ian Riach, CFA	Toronto, Canada	26	40
Michael Greenberg, CFA	Toronto, Canada	20	23
Michael Dayan, CFA	Toronto, Canada	13	15

Morningstar Rating™

Overall Rating as of February 28, 2026

★★★★ Series F

The fund's overall Morningstar Rating measures risk-adjusted returns and is derived from a weighted average of the performance figures associated with its 3-, 5- and 10-year (if applicable) rating metrics.

Growth of \$10,000

Inception through February 28, 2026. Excluding Effects of Sales Charges



Fund Overview

Fund Inception Date	08/19/2002
Series Inception Date	08/19/2002
Dividend Frequency	Annually
Morningstar Category	Global Fixed Income Balanced
Portfolio Turnover	9%
Management Fee	0.65%
MER (06/30/2025)	0.89%

Risk Classification

Low	Low to Medium	Medium	Medium to High	High
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Benchmark(s)

Custom Franklin Quotential Balanced Income Benchmark
S&P/TSX Composite Index

Fund Codes

Base Currency For Series	CAD
Fund Number	670
ADM	5006

Fund Characteristics

	Fund
Net Asset Value-Series F-CAD	\$10.09
Total Net Assets (CAD)	\$708.39 Million
Average Weighted Maturity	8.31 Yrs
Effective Duration	7.27 Yrs
Dividend Yield	1.72%
Yield to Maturity	4.16%

Asset Allocation (% of Total)

	Fund
Fixed Income	55.77
Equity	41.80
Cash & Cash Equivalents	2.43

Top Securities (% Total)

	Fund
Franklin Canadian Core Plus Bond Fund, Class O	24.85
Franklin Canadian Government Bond Fund	12.19
Franklin Global Core Bond Fund ETF Series	8.96
Franklin U.S. Core Equity Fund, Class O	8.49
Franklin Canadian Short Term Bond Fund, Class O	5.74
Franklin Canadian Core Equity Fund, Class O	4.39
Franklin FTSE U.S. Index ETF	4.03
Franklin ClearBridge Canadian Equity Fund, Class O	3.89
Franklin Brandywine Global Sustainable	
IncomeOptimise Series O	3.59
Franklin International Core Equity Fund, Class O	3.42

Geographic Allocation (% of Total)

	Fund
North America	81.27
Europe	8.08
Emerging Market	5.00
Japan	2.03
Pacific ex-Japan	0.98
Middle East / Africa	0.11
Supranational	0.10
Cash & Cash Equivalents	2.43

Sector—Equity (% of Equity)

	Fund
Information Technology	21.15
Financials	18.86
Industrials	12.37
Materials	8.08
Consumer Discretionary	7.99
Health Care	7.52
Energy	6.83
Communication Services	6.69
Consumer Staples	5.23
Other	5.30

Sector Allocation (% of Fixed Income)

	Fund
Sovereign - Developed	46.68
Corporates	36.60
Securitized	6.84
U.S. Treasuries	5.73
Emerging Market Debt	2.77
Bank Loan	1.20
Supranational	0.18

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.

CFA® and **Chartered Financial Analyst®** are trademarks owned by CFA Institute. 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 Income Benchmark is a blended index currently composed of the MSCI AC World Index-NR (30%), S&P/TSX Composite Index (10%), FTSE Canada Universe Bond Index (40%), and Bloomberg Multiverse Index (100% Hedged into CAD) (20%). 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: © 2026 S&P Dow Jones Indices LLC. All rights reserved. Net Returns (NR) include income net of tax withholding when dividends are paid. Source: Bloomberg Indices. Source: FTSE.

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products with at least a three-year history, and subject to change monthly. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total return, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total return. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods. Ratings do not take into account the effects of sales charges and loads. Morningstar Rating is for the specified share class(es) only; other classes may have different performance characteristics.

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