FRANKLIN TEMPLETON

Franklin Canadian Ultra Short Term Bond Fund Series A-CAD

Multi-Sector | Factsheet as of July 31, 2026

Investment Overview

Seeks to provide income and prioritizes preservation of capital by investing primarily in high-quality Canadian debt securities.

Fund Highlights

- **Defensive portfolio.** The portfolio's ultra-low duration exposure aims to deliver low volatility and limited correlation to equities.
- **Income and Liquidity.** Actively managed to provide stable income distributions exceeding money market instruments and high interest saving account, while providing similar liquidity.
- **An experienced bond investor.** The Calgary based investment team has decades of experience managing fixed income strategies with a Canadian perspective and is a part of the larger Franklin Fixed Income team with over 200 fixed income investment professionals around the world.

Total Returns

	Cumulative					Average Annual				Inception
	1-Mo	3-Mo	6-Mo	YTD	1 Year	3-Yr	5-Yr	10-Yr	Inception	Date
Series A - CAD	0.12	0.66	0.94	1.21	2.46	—	—	—	3.89	8/8/2023

Calendar Year Returns (%)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Series A - CAD	2.97	5.24	—	—	—	—	—	—	—	—

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

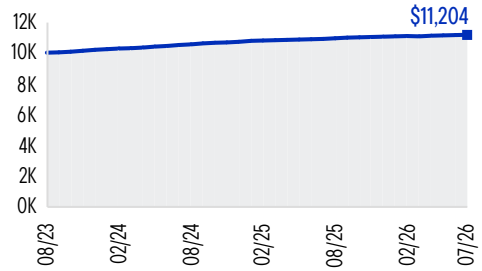
	Location	Years with Firm	Years of Experience
Brian A. Calder	Calgary, AB Canada	24	27
Naveed Sunderji, CFA	Calgary, AB Canada	7	15
Sevrika Galipeau, CFA	Calgary, AB Canada	16	19

Distributions 01/08/2025-31/07/2026

Payable Date	Dist. Price	Amount	Payable Date	Dist. Price	Amount
07/31/2025	10.31	0.025	01/30/2026	10.33	0.020
08/29/2025	10.32	0.022	02/27/2026	10.33	0.017
09/30/2025	10.34	0.020	03/31/2026	10.30	0.022
10/31/2025	10.34	0.024	04/30/2026	10.29	0.025
11/28/2025	10.34	0.020	05/29/2026	10.30	0.022
12/19/2025	10.31	0.033	06/30/2026	10.30	0.023

Growth of $10,000

Performance Since Inception, Excluding Effects of Sales Charges



Fund Overview

Fund Inception Date	09/12/2022
Series Inception Date	08/08/2023
Dividend Frequency	Monthly
Morningstar Category	Canadian Short Term Fixed Income
Portfolio Turnover	41%
Management Fee	0.60%
MER (12/31/2025)	0.78%

Risk Classification

Low | Low to Medium | Medium | Medium to High | High

Benchmark(s)

FTSE Canada 0-1 Year Universe Overall Bond Index

Fund Codes

Base Currency For Series	CAD
Front Load	6232
Low Load	6233
DSC	6234

Fund Characteristics

Fund	
Net Asset Value-Series A-CAD	$10.29
Total Net Assets (CAD)	$798.40 Million
Nbr of Holdings	145
Average Credit Quality	A
Average Weighted Maturity	0.69 Yrs
Effective Duration	0.67 Yrs
Yield to Maturity	3.32%
Yield to Worst	3.09%

Franklin Canadian Ultra Short Term Bond Fund Series A-CAD

as of July 31, 2026

Asset Allocation (% of Total)

	Fund
Corporate Bonds	65.76
Cash and Equivalents	31.06
Provincial Bonds	2.80
Federal Bonds	0.37

Top Securities (% Total)

	Fund
Canadian Core Real Estate LP, SR UNSECURED, Sr Unsecured, 1, 3.299%, 3/02/27	2.16
Inter Pipeline Ltd/AB, SR UNSECURED, Sr Unsecured, 5.76%, 2/17/28	1.99
Manulife Financial Corp,SUBORDINATED, SubordinatedFRN thereafter, 5.4090%, 03/10/2033	1.98
Rogers Communications Inc., senior note, 3.65%, 3/31/27	1.97
SmartCentres Real Estate Investment Trust, COMPANY GUARNT, Sr Unsecured, 5.354%, 5/29/28	1.96
Allied Properties Real Estate Investment Trust, SR UNSECURED, Sr Unsecured, 4.312%, 4/07/27	1.93
Sun Life Financial Inc,SUB NOTES, SubordinatedFRN thereafter, 2.8%, 11/21/2033	1.92
Dream Industrial Real Estate Investment Trust, SR UNSECURED, Sr Unsecured, 5.383%, 3/22/28	1.90
The Goldman Sachs Group Inc., senior note, 2.013%, 2/28/29	1.89
Royal Bank of Canada,SUBORDINATED, SubordinatedFRN thereafter, 5.01%, 02/01/2033	1.79

Sector Allocation (% of Total)

	Fund
Financial	30.26
Real Estate	15.49
Energy	8.60
Securitization	5.38
Communication	3.25
Provincial	2.80
Industrial	2.77
Federal	0.37
Cash & Cash Equivalents	31.06

Quality Allocation (% of Total)

	Fund
AAA	5.31
AA	9.60
A	39.05
BBB	44.61
BB	1.43

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. **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

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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Source: FTSE. Based on the underlying fund, calculated using internally sourced information from Franklin Templeton. Important data provider notices and terms available at www.franklintempletondatasources.com.

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