

# Franklin Quotential Balanced Growth Portfolio Series F-USD

Target Risk | Factsheet as of April 30, 2026

## Investment Overview

A balance of current income and long-term capital appreciation by investing primarily 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 allocation of 60% equity and 40% fixed income, Portfolio Managers actively shift allocations to position the portfolio for short-term opportunities as economic and market conditions change.
- **Globally Diversified for Greater Opportunities** Combining global investments allows investors to participate in emerging growth and income opportunities worldwide and potentially helps lower risk over time. The result is an actively managed portfolio, 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 F - USD | 6.07       | 2.69 | 7.14 | 4.81 | 19.66          | 11.80 | 5.30 | 6.22  | 7.13      | 8/19/2002 |

## Calendar Year Returns (%)

|                | 2025  | 2024 | 2023  | 2022   | 2021  | 2020  | 2019  | 2018   | 2017  | 2016 |
|----------------|-------|------|-------|--------|-------|-------|-------|--------|-------|------|
| Series F - USD | 16.85 | 6.41 | 13.67 | -16.70 | 11.29 | 11.53 | 18.34 | -12.00 | 14.71 | 6.61 |

**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 | 27              | 40                  |
| Michael Greenberg, CFA | Toronto, Canada | 20              | 23                  |
| Michael Dayan, CFA     | Toronto, Canada | 14              | 15                  |

## Morningstar Rating™

Overall Rating as of April 30, 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

Performance Since Inception, 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 Neutral Balanced |
| Portfolio Turnover    | 19%                     |
| Management Fee        | 0.70%                   |
| MER (12/31/2025)      | 0.95%                   |

## Risk Classification



## Benchmark(s)

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

## Fund Codes

|                          |      |
|--------------------------|------|
| Base Currency For Series | USD  |
| Fund Number              | 3855 |
| ADM                      | 5029 |

## Fund Characteristics

|                              | Fund           |
|------------------------------|----------------|
| Net Asset Value-Series F-USD | \$9.87         |
| Total Net Assets (CAD)       | \$1.99 Billion |
| Average Weighted Maturity    | 8.14 Yrs       |
| Effective Duration           | 5.69 Yrs       |
| Dividend Yield               | 1.79%          |
| Yield to Maturity            | 4.01%          |

**Asset Allocation (% of Total)**

|                         | Fund  |
|-------------------------|-------|
| Equity                  | 62.07 |
| Fixed Income            | 35.87 |
| Cash & Cash Equivalents | 2.06  |

**Top Securities (% Total)**

|  | Fund  |
|--|-------|
| Franklin Canadian Core Plus Bond Fund, Class O     | 15.93 |
| Franklin U.S. Core Equity Fund, Class O            | 13.04 |
| Franklin Canadian Government Bond Fund             | 7.84  |
| Franklin Canadian Core Equity Fund, Class O        | 6.46  |
| Franklin Global Core Bond Fund ETF Series          | 5.69  |
| Franklin ClearBridge Canadian Equity Fund, Class O | 5.61  |
| Franklin FTSE U.S. Index ETF                       | 5.37  |
| Franklin International Core Equity Fund, Class O   | 4.76  |
| FRANKLIN PUTNAM U.S. LARGE CAP VALUE FUND          | 4.57  |
| Templeton Emerging Markets Fund, Class O           | 3.99  |

**Geographic Allocation (% of Total)**

|                         | Fund  |
|-------------------------|-------|
| North America           | 79.12 |
| Europe                  | 7.61  |
| Emerging Market         | 7.09  |
| Japan                   | 2.75  |
| Pacific ex-Japan        | 1.20  |
| Middle East / Africa    | 0.10  |
| Supranational           | 0.08  |
| Other                   | 0.00  |
| Cash & Cash Equivalents | 2.06  |

**Sector—Equity (% of Equity)**

|                        | Fund  |
|------------------------|-------|
| Information Technology | 22.89 |
| Financials             | 19.36 |
| Industrials            | 12.33 |
| Consumer Discretionary | 7.70  |
| Energy                 | 7.31  |
| Materials              | 7.05  |
| Communication Services | 6.77  |
| Health Care            | 6.68  |
| Consumer Staples       | 4.91  |
| Other                  | 4.99  |

**Sector Allocation (% of Fixed Income)**

|                       | Fund  |
|-----------------------|-------|
| Sovereign - Developed | 46.33 |
| Corporates            | 35.95 |
| U.S. Treasuries       | 6.82  |
| Securitized           | 6.47  |
| Emerging Market Debt  | 2.92  |
| Bank Loan             | 1.28  |
| Supranational         | 0.23  |

**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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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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