

# Franklin Canadian Balanced Fund Series T-CAD

Balanced | Factsheet as of October 31, 2025

## Investment Overview

The fund seeks a balance of current income and long-term capital appreciation by investing primarily in a portfolio of Franklin fixed-income and equity funds. The fund may also invest in foreign securities.

## Fund Highlights

- **Active Management.** The fund-of-funds approach makes it a desirable RRSP/RESP vehicle with the fund's active management helping control risk and maximize return potential.
- **Added diversification.** This balanced solution invests in core Canadian equity and fixed income solutions while also taking advantage of opportunities in global/international and U.S. equities for added diversification.

## Total Returns

	Cumulative				Average Annual				Inception	
	1-Mo	3-Mo	6-Mo	YTD	1 Year	3-Yr	5-Yr	10-Yr	Inception	Date
Series T - CAD	0.19	4.76	10.83	9.06	11.15	9.88	7.90	4.92	4.76	6/17/2002

## Calendar Year Returns (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Series T - CAD	11.71	8.11	-8.10	12.32	1.60	10.08	-7.56	4.51	11.39	-3.54

**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 T distributions are automatically reinvested unless otherwise requested. Series T may also pay a distribution that must be reinvested in December, consisting of income and capital gains.

## Portfolio Management

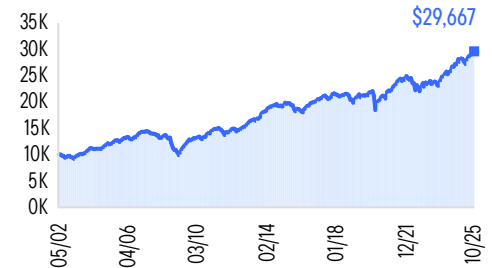
	Location	Years with Firm	Years of Experience
Brian A. Calder	Calgary, AB Canada	23	26
Garey J. Aitken, CFA	Calgary, AB Canada	27	33
Thomas O'Gorman, CFA	Calgary, AB Canada	15	35

## Distributions 01/11/2024-31/10/2025

Payable Date	Dist. Price	Amount	Payable Date	Dist. Price	Amount
10/31/2024	3.76	0.024	03/31/2025	3.52	0.024
11/29/2024	3.87	0.024	04/30/2025	3.44	0.024
12/20/2024	3.76	0.024	05/30/2025	3.52	0.024
12/23/2024	3.58	0.190	06/30/2025	3.56	0.024
01/31/2025	3.64	0.024	07/31/2025	3.56	0.024
02/28/2025	3.61	0.024	08/29/2025	3.59	0.024

## Growth of \$10,000

Inception through October 31, 2025, Excluding Effects of Sales Charges



## Fund Overview

Fund Inception Date	09/06/1991
Series Inception Date	06/17/2002
Dividend Frequency	Monthly
Morningstar Category	Canadian Neutral Balanced
Portfolio Turnover	29%
Management Fee	1.80%
MER (06/30/2025)	2.16%

## Risk Classification

Low	<b>Low to Medium</b>	Medium	Medium to High	High
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## Benchmark(s)

Custom Franklin Canadian Balanced Benchmark

## Fund Codes

Base Currency For Series	CAD
Front Load	298
Low Load	596
DSC	299

## Fund Characteristics

Fund	
Net Asset Value-Series T-CAD	\$3.66
Total Net Assets (CAD)	\$206.31 Million
Average Maturity	9.62 Yrs
Effective Duration	7.49 Yrs
Yield to Maturity	3.75%
Yield to Worst	3.65%

Asset Allocation (% of Total)

	Fund
Equity	69.17
Fixed Income	29.67
Cash & Cash Equivalents	1.16

Top Issuers (% Total)

	Fund
FRANKLIN CLEARBRIDGE CANADIAN EQUITY FUND	19.49
FRANKLIN CANADIAN GOVERNMENT BOND FUND	15.03
FRANKLIN CLEARBRIDGE CANADA PLUS EQUITY FUND	14.40
FRANKLIN CANADIAN MONTHLY INCOME AND GROWTH FUND	11.64
FRANKLIN CLEARBRIDGE CANADIAN SMALL CAP FUND	8.83
FRANKLIN CANADIAN CORPORATE BOND FUND	5.29
FRANKLIN CANADIAN BOND FUND	5.00
FRANKLIN CANADIAN CORE PLUS BOND FUND	4.35
FRANKLIN U.S. RISING DIVIDENDS FUND	3.92
FRANKLIN U.S. OPPORTUNITIES FUND/CANADA	3.91

Geographic Allocation (% of Total)

	Fund
Canada	68.99
United States	25.13
Funds	1.01
United Kingdom	0.58
France	0.56
Japan	0.50
Netherlands	0.29
Germany	0.28
Chile	0.24
Other	2.42

Sector Allocation (% of Total)

	Fund
Financials	20.72
Information Technology	17.37
Industrials	14.42
Energy	11.21
Materials	9.77
Consumer Staples	5.67
Communication Services	5.65
Utilities	4.66
Health Care	4.27
Other	6.27

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. **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.

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.

Maximum target annual distribution rate on Series T varies between 5% to 8%, set for the individual fund or portfolio. Annual target distributions are subject to change at the discretion of Franklin Templeton Investments. Investors may choose their desired Return of Capital (ROC) cash payout rate, the remainder will be reinvested in additional Series T units/shares of the same fund or portfolio. An investor's adjusted cost base (ACB) will be reduced by the amount of any ROC payments. If the investor's ACB goes below zero, they will have to pay capital gains tax on any further ROC distributions. Series T may also pay an annual income distribution and capital gains which must be reinvested but will be taxable in the year received. The payment of income distributions is not guaranteed and may fluctuate. Income distributions and ROC cash flow payments are not an indication of performance, rate of return, or yield. If distributions paid by a fund are greater than the return of the fund, the value of the investor's investment will decrease. Investors should obtain advice from a qualified tax specialist on taxation matters.

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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](http://www.franklintempletondatasources.com). Custom Franklin Canadian Balanced Benchmark is a blended index made up of the FTSE Canada Universe Bond Index (35%), S&P/TSX Composite TR Index (32.5%), S&P/TSX Small Cap Index (5%), S&P 500 TR Index (CAD) (12.5%), MSCI EAFE GR Index (CAD) (10%) and Bloomberg US Aggregate Bond Index (5%) Source: © 2025 S&P Dow Jones Indices LLC. All rights reserved. Source: Bloomberg Indices. Source: FTSE. 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.

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