Franklin Quotential Diversified Equity Portfolio Series T-USD-USD

Target Risk | Factsheet as of September 30, 2025

Investment Overview

Long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds.

Fund Highlights

- **Actively Managed for Long-Term Growth** Portfolio Managers focus on a long-term, strategic asset allocation of 100% equity, providing a foundation for a moderately aggressive risk/return profile.
- **Capitalize on Short-Term Opportunities** The portfolio capitalizes on opportunities in two ways: 1) Shifting the allocation towards more attractive asset classes based on the market environment, and 2) Adjusting the combination of regions, market caps, styles, and sectors appropriate for the current economic and 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 T-USD - USD	3.38	6.36	17.13	15.30	12.72	18.79	9.76	7.95	4.81	6/26/2008

Calendar Year Returns (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Series T-USD - USD	12.94	17.57	-19.59	15.25	15.27	23.94	-14.68	17.16	3.69	-7.80

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

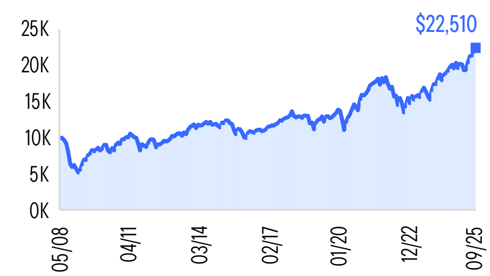
	Location	Years with Firm	Years of Experience
Ian Riach, CFA	Toronto, Canada	26	39
Michael Greenberg, CFA	Toronto, Canada	19	22
Michael Dayan, CFA	Toronto, Canada	13	15

Distributions 01/10/2024-30/09/2025

Payable Date	Dist. Price	Amount	Payable Date	Dist. Price	Amount
09/30/2024	6.87	0.042	02/28/2025	6.63	0.063
10/31/2024	6.67	0.042	03/31/2025	6.31	0.063
11/29/2024	6.88	0.042	04/30/2025	6.26	0.063
12/20/2024	6.64	0.042	05/30/2025	6.53	0.063
12/23/2024	6.67	0.003	06/30/2025	6.75	0.063
01/31/2025	6.73	0.063	07/31/2025	6.71	0.063

Growth of $10,000

Inception through September 30, 2025, Excluding Effects of Sales Charges



Fund Overview

Fund Inception Date	06/09/2003
Series Inception Date	06/26/2008
Dividend Frequency	Monthly
Morningstar Category	Global Equity
Portfolio Turnover	23%
Management Fee	1.80%
MER (06/30/2025)	2.12%

Risk Classification

Low	Low to Medium	**Medium**	Medium to High	High

Benchmark(s)

Custom Franklin Quotential Diversified Equity Benchmark

Fund Codes

Base Currency For Series	USD
Front Load	3295
Low Load	3296
DSC	3297

Fund Characteristics

	Fund
Net Asset Value-Series T-USD-USD	$6.98
Total Net Assets (CAD)	$458.75 Million
Dividend Yield	1.66%

Asset Allocation (% of Total)

	Fund
Equity	99.23
Fixed Income	0.53
Cash & Cash Equivalents	0.23

Top Securities (% Total)

	Fund
Franklin U.S. Core Equity Fund, Class O	25.85
Franklin FTSE U.S. Index ETF	12.73
Franklin International Core Equity Fund, Class O	11.74
FRANKLIN PUTNAM U.S. LARGE CAP VALUE FUND	8.65
Franklin U.S. Opportunities Fund, Class O	7.86
Templeton Emerging Markets Fund, Class O	6.13
Franklin International Equity Index ETF	5.83
Franklin U.S. Rising Dividends Fund, Class O	4.68
Franklin ClearBridge Sustainable InternationalGrowth Fund	4.64
Franklin Clearbridge U.S. Sustainability Leaders Fund	4.35

Geographic Allocation (% of Total)

	Fund
United States	64.62
Japan	4.44
Canada	3.77
United Kingdom	3.52
China	3.29
France	2.41
Taiwan	2.10
Germany	1.88
Other	13.75
Cash & Cash Equivalents	0.23

Sector—Equity (% of Equity)

	Fund
Information Technology	26.94
Financials	16.30
Industrials	11.31
Consumer Discretionary	10.94
Health Care	9.25
Communication Services	8.82
Consumer Staples	5.76
Materials	3.70
Energy	3.00
Other	3.99

Market Cap Breakdown (% of Equity) (CAD)

	Fund
<2.0 Billion	0.63
2.0-5.0 Billion	0.61
5.0-10.0 Billion	1.49
10.0-25.0 Billion	7.61
25.0-50.0 Billion	9.75
>50.0 Billion	79.80
N/A	0.11

Glossary

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. **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.

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 Diversified Equity Benchmark is currently composed of the MSCI All Country World Index-NR (100%). 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. Net Returns (NR) include income net of tax withholding when dividends are paid.

Franklin Templeton Canada 200 King Street West, Suite 1400, Toronto, Ontario, M5H 3T4 Client Dealer Services: 1.800.387.0830 Fax: 1.866.850.8241 www.franklintempleton.ca

Franklin Templeton Canada is a business name used by Franklin Templeton Investments Corp.