

Franklin Quotential Diversified Income Portfolio Series I-USD

Target Risk | Factsheet as of November 30, 2025

Investment Overview

High current income and some long-term capital appreciation by investing primarily in a diversified mix of income and bond mutual funds.

Fund Highlights

- **Consistently Managed For Income** The target allocation of 80% fixed income and 20% equity provides a conservative risk/return profile designed for income. Active adjustments to allocations aim to capitalize on short-term opportunities and manage risk in shifting market and interest rate environments. Our investment management approach promotes investment longevity allowing investors to receive cash flow each month or a Systematic Withdrawal Plan if you choose without significantly eroding the initial investment.
- **Carefully constructed for Less Risk** Our portfolios are built with an eye on risk. Investing across government, corporate and high yield bonds, as well as dividend paying stocks from around the world may help reduce portfolio risk.

Total Returns

| | Cumulative | | | | Average Annual | | | | Inception | |
|----------------|------------|------|------|------|----------------|------|------|-------|-----------|-----------|
| | 1-Mo | 3-Mo | 6-Mo | YTD | 1 Year | 3-Yr | 5-Yr | 10-Yr | Inception | Date |
| Series I - USD | 0.66 | 1.83 | 4.10 | 9.78 | 5.78 | 5.23 | 0.82 | 2.52 | 4.77 | 2/17/2003 |

Calendar Year Returns (%)

| | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|----------------|-------|------|--------|------|------|-------|--------|-------|------|--------|
| Series I - USD | -0.74 | 9.94 | -17.79 | 2.72 | 9.78 | 13.17 | -10.07 | 10.87 | 5.38 | -13.28 |

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.

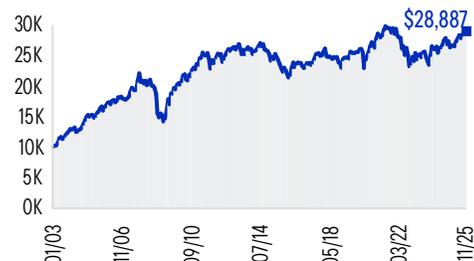
Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus or fund facts document before investing. The indicated rates of return are historical annual compounded total returns including changes in unit value and reinvestment 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 |
|------------------------|-----------------|-----------------|---------------------|
| Ian Riach, CFA | Toronto, Canada | 26 | 39 |
| Michael Greenberg, CFA | Toronto, Canada | 19 | 22 |
| Michael Dayan, CFA | Toronto, Canada | 13 | 15 |

Growth of \$10,000

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



Fund Overview

| | |
|-----------------------|------------------------------|
| Fund Inception Date | 02/17/2003 |
| Series Inception Date | 02/17/2003 |
| Dividend Frequency | Annually |
| Morningstar Category | Global Fixed Income Balanced |
| Portfolio Turnover | 11% |
| Management Fee | 1.33% |
| MER (06/30/2025) | 1.65% |

Risk Classification



Benchmark(s)

Custom Franklin Quotential Diversified Income Benchmark

Fund Codes

| | |
|--------------------------|------|
| Base Currency For Series | USD |
| Fund Number | 3865 |

Fund Characteristics

| | Fund |
|------------------------------|------------------|
| Net Asset Value-Series I-USD | \$4.37 |
| Total Net Assets (CAD) | \$794.78 Million |
| Average Maturity | 8.33 Yrs |
| Effective Duration | 6.99 Yrs |
| Dividend Yield | 1.81% |
| Yield to Maturity | 4.09% |

Asset Allocation (% of Total)

| | Fund |
|-------------------------|-------|
| Fixed Income | 70.46 |
| Equity | 27.20 |
| Cash & Cash Equivalents | 2.34 |

Top Securities (% Total)

| | Fund |
|--|-------|
| Franklin Canadian Core Plus Bond Fund, Class O | 30.90 |
| Franklin Canadian Government Bond Fund | 15.17 |
| Franklin Global Core Bond Fund ETF Series | 10.84 |
| Franklin Canadian Short Term Bond Fund, Class O | 7.21 |
| Franklin U.S. Core Equity Fund, Class O | 5.51 |
| Franklin Brandywine Global Sustainable IncomeOptimise Series O | 4.75 |
| Franklin Brandywine U.S. High Yield Fund Series O | 3.16 |
| Franklin Canadian Core Equity Fund, Class O | 2.72 |
| Franklin FTSE U.S. Index ETF | 2.64 |
| Franklin ClearBridge Canadian Equity Fund, Class O | 2.60 |

Geographic Allocation (% of Total)

| | Fund |
|-------------------------|-------|
| North America | 83.69 |
| Europe | 7.91 |
| Emerging Market | 3.98 |
| Japan | 1.32 |
| Pacific ex-Japan | 0.66 |
| Supranational | 0.11 |
| Cash & Cash Equivalents | 2.34 |

Sector—Equity (% of Equity)

| | Fund |
|------------------------|-------|
| Information Technology | 23.41 |
| Financials | 19.55 |
| Industrials | 11.26 |
| Consumer Discretionary | 8.41 |
| Health Care | 7.74 |
| Communication Services | 7.10 |
| Materials | 6.32 |
| Energy | 6.22 |
| Consumer Staples | 5.38 |
| Utilities | 2.95 |
| Real Estate | 1.65 |

Sector Allocation (% of Fixed Income)

| | Fund |
|-----------------------|-------|
| Sovereign - Developed | 46.40 |
| Corporates | 36.75 |
| Securitized | 6.53 |
| U.S. Treasuries | 6.22 |
| Emerging Market Debt | 2.55 |
| Bank Loan | 1.40 |
| Supranational | 0.15 |

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.

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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. 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. Source: © 2025 S&P Dow Jones Indices LLC. All rights reserved. Source: Bloomberg Indices. Custom Franklin Quotential Diversified Income Benchmark is a blended index currently composed of the MSCI AC World Index-NR (15%), S&P/TSX Composite Index (5%), FTSE Canada Universe Bond Index (55%), and Bloomberg Multiverse Index (100% Hedged into CAD) (25%).

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