

# Franklin Quotential Diversified Income Portfolio Series OT-CAD

Target Risk | Factsheet as of February 28, 2026

## 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 OT - CAD	1.83	2.16	6.26	2.75	8.02	9.13	4.62	—	4.86	2/3/2017	

## Calendar Year Returns (%)

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Series OT - CAD	7.69	9.50	9.38	-10.51	3.81	9.32	9.45	-0.81	—	—

**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	40
Michael Greenberg, CFA	Toronto, Canada	20	23
Michael Dayan, CFA	Toronto, Canada	13	15

## Distributions 01/03/2025-28/02/2026

Payable Date	Dist. Price	Amount	Payable Date	Dist. Price	Amount
02/28/2025	11.26	0.046	08/29/2025	11.16	0.046
03/31/2025	11.08	0.046	09/30/2025	11.39	0.046
04/30/2025	10.90	0.046	10/31/2025	11.47	0.046
05/30/2025	11.00	0.046	11/28/2025	11.47	0.046
06/30/2025	11.11	0.046	12/22/2025	11.35	0.046
07/31/2025	11.09	0.046	12/23/2025	10.80	0.563

## Growth of \$10,000

Inception through February 28, 2026. Excluding Effects of Sales Charges



## Fund Overview

Fund Inception Date	02/17/2003
Series Inception Date	02/03/2017
Dividend Frequency	Monthly
Morningstar Category	Global Fixed Income Balanced
Portfolio Turnover	9%
Management Fee	-
MER (06/30/2025)	0.00%

## Risk Classification



## Benchmark(s)

Custom Franklin Quotential Diversified Income Benchmark  
FTSE Canada Universe Bond Index

## Fund Codes

Base Currency For Series	CAD
Fund Number	3951

## Fund Characteristics

	Fund
Net Asset Value-Series OT-CAD	\$11.00
Total Net Assets (CAD)	\$764.12 Million
Average Weighted Maturity	8.24 Yrs
Effective Duration	7.19 Yrs
Dividend Yield	1.72%
Yield to Maturity	4.22%

**Asset Allocation (% of Total)**

	Fund
Fixed Income	70.73
Equity	27.04
Cash & Cash Equivalents	2.24

**Top Securities (% Total)**

	Fund
Franklin Canadian Core Plus Bond Fund, Class O	30.97
Franklin Canadian Government Bond Fund	15.19
Franklin Global Core Bond Fund ETF Series	10.80
Franklin Canadian Short Term Bond Fund, Class O	7.14
Franklin U.S. Core Equity Fund, Class O	5.53
Franklin Brandywine Global Sustainable IncomeOptimise Series O	4.74
Franklin Brandywine U.S. High Yield Fund Series O	3.12
Franklin Canadian Core Equity Fund, Class O	2.86
Franklin FTSE U.S. Index ETF	2.59
Franklin ClearBridge Canadian Equity Fund, Class O	2.52

**Geographic Allocation (% of Total)**

	Fund
North America	83.67
Europe	7.75
Emerging Market	3.96
Japan	1.35
Pacific ex-Japan	0.80
Middle East / Africa	0.12
Supranational	0.12
Cash & Cash Equivalents	2.24

**Sector—Equity (% of Equity)**

	Fund
Information Technology	21.13
Financials	18.86
Industrials	12.37
Materials	8.08
Consumer Discretionary	7.98
Health Care	7.52
Energy	6.83
Communication Services	6.69
Consumer Staples	5.23
Utilities	2.92
Real Estate	1.79
Unassigned	0.59

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

	Fund
Sovereign - Developed	45.71
Corporates	37.94
Securitized	6.71
U.S. Treasuries	5.61
Emerging Market Debt	2.67
Bank Loan	1.18
Supranational	0.17

**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](http://www.franklintempletondatasources.com). Source: © 2026 S&P Dow Jones Indices LLC. All rights reserved. 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. Source: Bloomberg Indices. Net Returns (NR) include income net of tax withholding when dividends are paid. 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%). Source: FTSE.

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