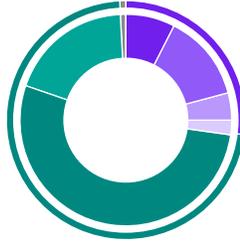


Diversified Income

20% Equity | 80% Fixed Income

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



Canadian Equity	7.68%
US Equity	13.39%
Global Equity	3.98%
Emerging Markets Equity	2.34%

Canadian Fixed Income	52.99%
Global Fixed Income	18.94%
Cash & Other Net Assets	0.67%

Balanced Income

40% Equity | 60% Fixed Income

A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards income.



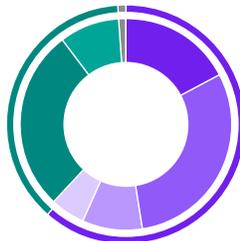
Canadian Equity	11.86%
US Equity	20.67%
Global Equity	6.15%
Emerging Markets Equity	3.62%

Canadian Fixed Income	42.54%
Global Fixed Income	14.38%
Cash & Other Net Assets	0.78%

Balanced Growth

60% Equity | 40% Fixed Income

A balance of current income and long-term capital appreciation by investing in a diversified mix of equity and income mutual funds, with a bias towards capital appreciation.



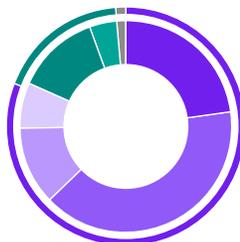
Canadian Equity	17.41%
US Equity	30.35%
Global Equity	9.02%
Emerging Markets Equity	5.32%

Canadian Fixed Income	27.64%
Global Fixed Income	9.33%
Cash & Other Net Assets	0.92%

Growth

80% Equity | 20% Fixed Income

Long-term capital appreciation by investing primarily in a diversified mix of equity mutual funds, with additional stability derived from investing in income mutual funds.



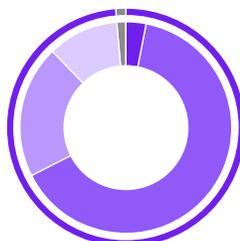
Canadian Equity	22.97%
US Equity	39.99%
Global Equity	11.88%
Emerging Markets Equity	7.00%

Canadian Fixed Income	12.65%
Global Fixed Income	4.29%
Cash & Other Net Assets	1.21%

Diversified Equity

100% Equity | 0% Fixed Income

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



Canadian Equity	3.32%
US Equity	64.36%
Global Equity	20.11%
Emerging Markets Equity	10.91%

Cash & Other Net Assets	1.30%
-------------------------	-------

Fund Codes

		Diversified Income Portfolio		Balanced Income Portfolio		Balanced Growth Portfolio		Growth Portfolio		Diversified Equity Portfolio	
		CDN\$	US\$	CDN\$	US\$	CDN\$	US\$	CDN\$	US\$	CDN\$	US\$
Commission-Based	Series A-Front End	3250	3861	656	3700	658	3852	660	662	255	324
	Series T-Front End	384	5000	690	—	692	—	3053	—	3050	3295
Fee-Based	Series F	3253	3864	670	3703	671	3855	672	673	844	855
	Series F ADM†	5008	5032	5006	5030	5005	5029	5010	5034	5007	5031
	Series FT	227	—	5502	—	5501	—	5807	—	5798	—
	Series FT ADM†	5049	—	5048	—	5047	—	5808	—	5799	—
Negotiated Fee	Series O	170	3866	683	3705	685	3857	686	687	858	859

† "ADM" refers to the Investment Advisory Fee purchase option for Series F and FT. Please see the simplified prospectus for further details.

Talk to your financial professional to discuss how Franklin Quotential Portfolios can help you achieve your investment goals.

Source: FactSet as of December 31, 2025. Important data provider notices and terms available at www.franklintempletondatasources.com.

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.

Franklin Quotential is a registered trademark of Franklin Templeton Investments Corp. (FTIC). In Canada, the portfolio advisor for the Franklin Templeton Investment Solutions (FTIS) mandates, such as Quotential Portfolios, is FTIC.



Franklin Templeton Canada
200 King Street West, Suite 1400
Toronto, ON M5H 3T4

(800) 387-0830
franklintempleton.ca