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V Lucemburku, 15. října 2025

**Sloučení FTIF – Templeton European Small-Mid Cap Fund, podfondu Franklin Templeton Investment Funds („FTIF" nebo „společnost") do FTIF – Templeton European Insights Fund („sloučení")**

Vážený podílníku,

účelem tohoto dopisu je informovat Vás o rozhodnutí představenstva společnosti (dále jen „**představenstvo**") o sloučení FTIF – Templeton European Small-Mid Cap Fund (dále jen „**slučovaný podfond**") do FTIF – Templeton European Insights Fund (dále jen „**přijímající podfond**").

## Proč to děláme

- **Předpoklady a odůvodnění**

Slučovaný podfond byl založen v prosinci 2001 a dne 29. září 2025 byl oceněn na 97 319 250 USD. Z důvodu relativně malé velikosti a snížené poptávky v budoucnu není ekonomicky atraktivní jej provozovat jako nezávislý subjekt. Přijímající podfond byl založen v lednu 1999 a dne 29. září 2025 byl oceněn na 235 940 905 USD.

Na základě výše a níže uvedených informací se Představenstvo v souladu s čl. 66 odst 4 pozměněného zákona ze dne 17. prosince 2010 o subjektech kolektivního investování ve znění pozdějších předpisů (dále jen „**zákon z roku 2010**") a článkem 28 stanov Společnosti (dále jen „**Stanovy**") rozhodlo o sloučení slučovaného podfondu do přijímajícího podfondu.

Představenstvo neprozkoumalo vhodnost sloučení s ohledem na individuální potřeby podílníků nebo na toleranci rizik. Podílníkům se doporučuje vyhledat nezávislé finanční/daňové poradenství s ohledem na jejich individuální situaci.

## Srovnání mezi slučovaným podfondem a přijímajícím podfondem

Investičním cílem slučovaného podfondu je zhodnocení kapitálu prostřednictvím investic především do akcií společností s nízkou a střední tržní kapitalizací, které jsou založeny nebo mají hlavní předmět podnikání v evropských zemích. ESG faktory jsou rovněž nedílnou součástí jeho fundamentálního investičního výzkumu a rozhodovacího procesu. Zatímco investičním cílem přijímajícího podfondu je rovněž zhodnocení kapitálu, kterého se snaží dosáhnout především prostřednictvím politiky investování do akcií společností s jakoukoli tržní kapitalizací, které jsou založeny nebo mají hlavní předmět podnikání v evropských zemích. ESG faktory jsou rovněž nedílnou součástí jeho fundamentálního investičního výzkumu a rozhodovacího procesu.

Vzhledem k tomu, že jak slučovaný podfond, tak přijímající podfond mají podobné investiční cíle (zhodnocení kapitálu), poplatky a výdaje, je představenstvo přesvědčeno, že je v nejlepším zájmu podílníků tyto podfondy sloučit a soustředit se na jediné portfolio. K 29. září 2025 je přibližně 46 % portfolia slučovaného podfondu investováno do cenných papírů, které jsou již ve společném vlastnictví s přijímajícím podfondem.

Podobnosti a rozdíly mezi slučovaným podfondem a přijímajícím podfondem jsou podrobněji popsány v příloze I. Úplný popis investičních cílů a politik a souvisejících rizik přijímajícího podfondu naleznete v aktuálním prospektu FTIF (dále jen „**Prospekt**") a v přiložených Klíčových informacích pro investory (dále jen „**KID**" – Key Information Documents) přijímajícího podfondu, které vám doporučujeme pečlivě prostudovat.

- **Poplatky**

Mezi poplatky účtovanými slučovanému podfondu a přijímajícímu podfondu jsou podobné. Více informací o poplatcích účtovaných slučovaným a přijímajícím podfondům je popsáno dále. Předpokládá se, že sloučení podfondů a zaměření se na jediné portfolio přinese podílníkům další úspory.

**Co to pro Vás znamená**

- **Provedení sloučení**

Po datu účinnosti (jak je definováno níže) bude slučovaný podfond rozpuštěn bez likvidace a jeho aktiva a pasiva budou sloučena do přijímajícího podfondu. V den účinnosti, pokud jste nepožádali o zpětný odkup, výměnu nebo převod svých podílů, stanete se podílníkem přijímajícího podfondu a obdržíte odpovídající třídu přijímajícího podfondu, jak je podrobně uvedeno v tabulce níže.

- **Účinky portfolia**

Přibližně čtyři (4) pracovní dny před datem účinnosti provede portfoliový tým rebalancování slučovaného podfondu tak, aby odrážel podíly přijímajícího podfondu. Portfolio slučovaného podfondu může během rebalancování zůstat v souladu se svým původním investičním cílem. V nejlepším zájmu podílníků se očekává, že podstatná část portfolia slučovaného podfondu bude k datu jeho účinnosti naturálně převedena do portfolia přijímajícího podfondu. Skutečná část aktiv převedených v naturáliích a prodaných za hotovost, pokud je to relevantní, se může lišit v závislosti na tržních podmínkách k datu účinnosti nebo kolem něj. Veškeré derivátové pozice, které nelze převést, budou uzavřeny před datem účinnosti. Investiční manažer přijímajícího podfondu zkontroluje všechny nové držené podíly a může se rozhodnout je přemístit v portfoliu přijímajícího podfondu. Neočekává se, že to bude mít významný dopad na podílníky přijímajícího podfondu.

- **Zpětné odkoupení, výměna nebo převedení**

Pokud se nechcete účastnit sloučení, můžete své podíly odkoupit, převést do jiného podfondu FTIF (pokud je tento podfond ve Vaší jurisdikci k dispozici) nebo je převést zdarma za cenu čistých hodnot aktiv do 9. ledna 2026 včetně (před uzávěrkou místního obchodování) v souladu s postupem pro odkup, převod nebo převedení uvedeným v Prospektu.

Vezměte prosím na vědomí, že případný poplatek za podmíněný odložený prodej („**CDSC**") může být uplatněn buď s odkupem, nebo změnou v souladu s Prospektem. Doba držení tříd podílů ve slučovaném podfondu podléhajících CDSC se měří od data, kdy byla taková třída podílů do slučovaného podfondu nebo případně jiného podfondu FTIF původně získána.

V důsledku sloučení nebude ovlivněna doba držení tříd podílů podílového fondu podléhajících CDSC, která bude sloučena do příslušných tříd podílů přijímajícího podfondu, na které se rovněž vztahuje CDSC.

V případě dotazů se obraťte na svého finančního poradce nebo nás kontaktujte.

- **Před sloučením**

Některá omezení se budou vztahovat na sloučený podfond, aby se připravilo na sloučení. To znamená:

a) Od data tohoto dopisu nebudou přijati žádní noví investoři.
b) Od 12. ledna 2026 nebudou přijímány žádné nové nákupy.
c) Od 12. ledna 2026 nebudou přijímány žádné odkupy, výměny ani převody.

- **Finanční / daňové poradenství**

Sloučení nepodléhá podfondům ani FTIF zdanění v Lucembursku. Můžete však podléhat zdanění ve svém daňovém domicilu nebo v jiných jurisdikcích, kde platíte daně. Doporučujeme vám vyhledat finanční a / nebo daňové poradenství, abyste zjistili, jak toto sloučení ovlivní Vaši vlastní situaci.

**Zde je to, co se sloučí**

| Název slučované třídy podílů | Číslo ISIN | Sloučení do | Název třídy přijímajících podílů | Číslo ISIN |
|---|---|---|---|---|
| Templeton European Small-Mid Cap Fund A (Acc) USD | LU0260871552 | → | Templeton European Insights Fund A (Acc) USD | LU1863844665 |
| Templeton European Small-Mid Cap Fund I (Acc) USD | LU0260871636 | → | Templeton European Insights Fund I (Acc) USD | LU3070022218 |
| Templeton European Small-Mid Cap Fund I (Acc) EUR | LU0195949473 | → | Templeton European Insights Fund I (Acc) EUR | LU0195950489 |
| Templeton European Small-Mid Cap Fund N (Acc) EUR | LU0188151095 | → | Templeton European Insights Fund N (Acc) EUR | LU0128521001 |
| Templeton European Small-Mid Cap Fund A (Acc) EUR | LU0138075311 | → | Templeton European Insights Fund A (Acc) EUR | LU0093666013 |
| Templeton European Small-Mid Cap Fund W (Acc) EUR | LU0889564190 | → | Templeton European Insights Fund W (Acc) EUR | LU1586277011 |
| Templeton European Small-Mid Cap Fund A (Acc) USD-H1 | LU1863845712 | → | Templeton European Insights Fund A (Acc) USD-H1 | LU1685355114 |
| Templeton European Small-Mid Cap Fund N (Acc) USD-H1 | LU1863845803 | → | Templeton European Insights Fund N (Acc) USD-H1 | LU1863844822 |
| Templeton European Small-Mid Cap Fund C (Acc) USD-H1 | LU1863845985 | → | Templeton European Insights Fund C (Acc) USD-H1 | LU1863845126 |

## Jak bude sloučení probíhat

- **Datum účinnosti**

Sloučení bude účinné ke dni 16. ledna 2026 o půlnoci (lucemburského času) (dále jen „**datum účinnosti**").

- **Postup**

K datu účinnosti převede slučovaný podfond veškerá svá aktiva a závazky do přijímajícího podfondu. Čistá aktiva slučovaného podfondu budou oceněna k datu účinnosti v souladu s principy oceňování obsaženými v prospektu a ve stanovách. Neuhrazené závazky obvykle obsahují poplatky a náklady, které ještě nebyly zaplaceny, což se odráží na čistých aktivech podfondů. Neexistují žádné nesplacené neodepsané předběžné výdaje ve vztahu ke slučovanému podfondu a přijímajícímu podfondu.

Jakékoli příjmy příštích období v slučovaném podfondu v době sloučení budou zahrnuty do výpočtu jeho konečné čisté hodnoty aktiv na podíl a takové příjmy příštích období budou po sloučení průběžně účtovány v čisté hodnotě aktiv na podíl příslušné třídy podílů přijímajícího fondu.

Metoda úprav ocenění při výkyvech ceny může být přijata zejména v případě významného upsání nebo odkupu do přijímajícího podfondu k datu účinnosti. Více podrobností o výše uvedeném naleznete v Prospektu.

Tabulka uvedená níže uvádí aktuální poplatky za každou třídu podílů:

### Slučovaný podfond

| Slučovaný podfond Název třídy podílů | Max. poplatek při prodeji | Správcovský poplatek | Administrativní poplatek – až do výše | Další poplatky | Poměr pravidelných poplatků (OCR) |
|---|---|---|---|---|---|
| Templeton European Small-Mid Cap Fund A (Acc) USD | až 5,75 % | 1,50 % | 0,20 % | 0,21 % | 1,91 % |
| Templeton European Small-Mid Cap Fund I (Acc) USD | Bez poplatku při prodeji | 0,70 % | 0,20 % | 0,13 % | 1,03 % |
| Templeton European Small-Mid Cap Fund I (Acc) EUR | Bez poplatku při prodeji | 0,70 % | 0,20 % | 0,13 % | 1,03 % |
| Templeton European Small-Mid Cap Fund N (Acc) EUR | až 3,00 % | 2,25 % | 0,20 % | 0,20 % | 2,65 % |
| Templeton European Small-Mid Cap Fund A (Acc) EUR | až 5,75 % | 1,50 % | 0,20 % | 0,21 % | 1,91 % |
| Templeton European Small-Mid Cap Fund W (Acc) EUR | Bez poplatku při prodeji | 0,70 % | 0,20 % | 0,20 % | 1,10 % |

| Slučovaný podfond Název třídy podílů | Max. poplatek při prodeji | Správcovský poplatek | Administrativní poplatek – až do výše | Další poplatky | Poměr pravidelných poplatků (OCR) |
|---|---|---|---|---|---|
| Templeton European Small-Mid Cap Fund A (Acc) USD-H1 | až 5,75 % | 1,50 % | 0,20 % | 0,13 % | 1,83 % |
| Templeton European Small-Mid Cap Fund N (Acc) USD-H1 | až 3,00 % | 2,25 % | 0,20 % | 0,12 % | 2,57 % |
| Templeton European Small-Mid Cap Fund C (Acc) USD-H1 | Tabulka CDSC | 2,08 % | 0,20 % | 0,13 % | 2,41 % |

## POPP

| POPP pro Podíly Třídy C | |
|---|---|
| Období od nákupu | Procento |
| Méně než 12 měsíců | 1 % |
| 12 měsíců a déle | 0 % |

## Přijímající podfond

| Přijímající podfond Název třídy podílů | Max. poplatek při prodeji | Správcovský poplatek | Administrativní poplatek – až do výše | Další poplatky | Poměr pravidelných poplatků (OCR) |
|---|---|---|---|---|---|
| Templeton European Insights Fund A (Acc) USD | až 5,75 % | 1,50 % | 0,20 % | 0,14 % | 1,84 % |
| Templeton European Insights Fund I (Acc) USD | Bez poplatku při prodeji | 0,70 % | 0,20 % | (0,05 %) | 0,85 % |
| Templeton European Insights Fund I (Acc) EUR | Bez poplatku při prodeji | 0,70 % | 0,20 % | (0,05 %) | 0,85 % |
| Templeton European Insights Fund N (Acc) EUR | až 3,00 % | 2,25 % | 0,20 % | 0,16 % | 2,61 % |
| Templeton European Insights Fund A (Acc) EUR | až 5,75 % | 1,50 % | 0,20 % | 0,16 % | 1,86 % |
| Templeton European Insights Fund W (Acc) EUR | Bez poplatku při prodeji | 0,70 % | 0,20 % | 0,00 % | 0,90 % |
| Templeton European Insights Fund A (Acc) USD-H1 | až 5,75 % | 1,50 % | 0,20 % | 0,14 % | 1,84 % |
| Templeton European Insights Fund N (Acc) USD-H1 | až 3,00 % | 2,25 % | 0,20 % | 0,08 % | 2,53 % |

| Přijímající podfond Název třídy podílů | Max. poplatek při prodeji | Správcovský poplatek | Administrativní poplatek – až do výše | Další poplatky | Poměr pravidelných poplatků (OCR) |
|---|---|---|---|---|---|
| Templeton European Insights Fund C (Acc) USD-H1 | Tabulka CDSC | 2,08 % | 0,20 % | 0,07 % | 2,35 % |

## POPP

| POPP pro Podíly Třídy C | |
|---|---|
| Období od nákupu | Procento |
| Méně než 12 měsíců | 1 % |
| 12 měsíců a déle | 0 % |

- **Náklady sloučení**

Výdaje vynaložené na sloučení, včetně právních a účetních nákladů, nákladů na depozitáře a dalších administrativních nákladů, ponese Franklin Templeton International Services S.à r.l., správcovská společnost FTIF. To nezahrnuje náklady na obchodování s portfoliem.

## Po sloučení

- **Hodnota Vašich podílů**

Zašleme vám výpis s uvedením počtu podílů, které jste dále obdrželi po sloučení. Přestože se počet podílů může lišit od toho, co jste měli v slučovaném podfondu, **hodnota** Vašich podílů ihned po sloučení bude stejná. Počet podílů, které mají být přiděleny podílníkům slučovaného podfondu, bude založen na příslušné čisté hodnotě aktiv na podíl podílových fondů k datu účinnosti a bude určen vynásobením počtu podílů držených v příslušné třídě slučovaného podfondu podle směnného poměru. Směnný poměr pro jednotlivé třídy se vypočítá vydělením čisté hodnoty aktiv na podíl této třídy v slučovaném podfondu ke dni účinnosti čistou hodnotou aktiv na podíl v třídě odpovídajícího podílu v přijímajícím podfondu vypočtené také ke dni účinnosti.

- **Pravidelné spořící plány („RSP“) a systematické plány výběru („SWP“)**

RSP a SWP budou po sloučení pokračovat v přijímajícím podfondu automaticky.

- **Vaše práva**

I nadále budete investovat do lucemburské regulované investiční společnosti se stejnými právy, jaké jste měli ve slučovaném podfondu, včetně hlasování a možnosti požadovat transakce na vašem účtu.

Ode dne následujícího po datu účinnosti, pokud jste se účastnili sloučení a stali jste se podílníky přijímajícího podfondu, budete moci uplatnit svá práva jako podílníci přijímajícího podfondu a zúčastnit se a uplatnit hlasovací práva podílu, které jste obdrželi v přijímajícím podfondu na schůzích podílníků, nařídili odkoupení a konverzi vašich podílů v kterýkoli obchodní den a mohou být v závislosti na vaší třídě podílů způsobilé k distribuci v souladu se články.

- **Dostupnost dokumentů**

Společný návrh sloučení, poslední prospekt a příslušné KID (jak je uvedeno v tomto sdělení v Dodatku II) jsou k dispozici v sídle společnosti FTIF na vyžádání, a to zdarma.

Kopie zprávy statutárního auditora FTIF týkající se sloučení fondů je možné získat zdarma na vyžádání v sídle společnosti FTIF.

Kopie materiálu smluv FTIF lze získat a/nebo prohlédnout si zdarma v sídle společnosti FTIF.

**Dotazy?** Další informace jsou uvedeny v dodatku I níže. Můžete se také obrátit na nás nebo svého finančního poradce ohledně dalších dokumentů nebo na zodpovězení případných otázek.

S pozdravem,

Podepsal Rafal Kwasny
Vedoucí pracovník společnosti Franklin Templeton International Services S.à r.l., správcovské společnosti FTIF

*(pokračování)*

**Pro kontaktování místních týmů klientského servisu pověřeného převodního agenta / poskytovatele služeb společnosti Franklin Templeton použijte níže uvedený kontakt.**

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# DODATEK I

## POROVNÁNÍ HLAVNÍCH VLASTNOSTÍ FTIF – Templeton European Small-Mid Cap Fund („slučovaný podfond") a FTIF – Templeton European Insights Fund („přijímající podfond")

Další informace o jednotlivých detailech slučovaného podfondu a přijímajícího podfondu jsou podílníkům k dispozici v Prospektu.

Pokud není uvedeno jinak, podmínky používané v tomto Dodatku I jsou takové, jak jsou definovány v prospektu.

| PROFIL PRODUKTU | SLUČOVANÝ PODFOND | PŘIJÍMAJÍCÍ PODFOND |
|---|---|---|
| **Název podfondu** | FTIF – Templeton European Small-Mid Cap Fund | FTIF – Templeton European Insights Fund |
| **Název fondu** | Franklin Templeton Investment Funds | |
| **Referenční měna podfondů** | EUR | |
| **Referenční měna fondu** | USD | |
| **Finanční rok** | 1. červenec až 30. červen | |
| **Výroční valná hromada** | 30. listopadu | |
| **I. INVESTIČNÍ POLITIKA, ZÁSADY A SOUVISEJÍCÍ RIZIKA** | | |
| **Investiční cíle a zásady** | Investičním cílem Fondu je zhodnocení kapitálu.<br><br>Fond usiluje o dosažení svého investičního cíle investováním převážně do majetkových a s majetkem souvisejících cenných papírů (včetně opčních listů a vyměnitelných cenných papírů) evropských společností s nízkou a střední tržní kapitalizací. Při výběru majetkových investic Investiční manažer pomocí aktivní analýzy základních charakteristik s přístupem zdola nahoru vyhledává jednotlivé cenné papíry, o kterých se domnívá, že disponují vynikajícím poměrem rizika a návratnosti.<br><br>Fond svá čistá aktiva investuje převážně do cenných papírů emitentů registrovaných v evropských zemích nebo | Investičním cílem Fondu je zhodnocení kapitálu.<br><br>Fond usiluje o dosažení svého cíle především politikou investování do majetkových cenných papírů společností s jakoukoli tržní kapitalizací registrovaných v evropských zemích nebo vyvíjejících hlavní obchodní činnost v evropských zemích.<br><br>Investiční manažer považuje také faktory životního prostředí, sociálních věcí a řízení (ESG) za nedílnou součást svého základního investičního výzkumu a rozhodovacího procesu. Environmentální a/nebo sociální charakteristiky (ve smyslu článku 8 SFDR) podporované Fondem jsou podrobně uvedeny v příloze G Prospektu.<br><br>Jelikož investičního cíle lze snáze dosáhnout pružnou a adaptabilní investiční politikou, může Fond rovněž vyhledávat investiční příležitosti u jiných typů převoditelných cenných papírů, jako jsou např. prioritní akcie a cenné papíry vyměnitelné za kmenové akcie výše uvedených emitentů. |

| PROFIL PRODUKTU | SLUČOVANÝ PODFOND | PŘIJÍMAJÍCÍ PODFOND |
|---|---|---|
| | emitentů s hlavní obchodní činností v evropských zemích, jejichž tržní kapitalizace v okamžiku nákupu se pohybuje v rozmezí tržních kapitalizací společností zahrnutých do indexu MSCI Europe Small-Mid Cap Index. Cenný papír, který splňuje podmínky pro prvotní nákup, bude splňovat podmínky i pro dodatečné nákupy po dobu, kdy je v držení Fondu.<br><br>Investiční manažer považuje také faktory životního prostředí, sociálních věcí a řízení (ESG) za nedílnou součást svého základního investičního výzkumu a rozhodovacího procesu. Environmentální a/nebo sociální charakteristiky (ve smyslu článku 8 SFDR) podporované Fondem jsou podrobně uvedeny v příloze G Prospektu.<br><br>Jelikož však investičního cíle lze snáze dosáhnout pružnou a adaptabilní investiční politikou, může Fond vyhledávat investiční příležitosti také u jiných typů převoditelných cenných papírů, které nesplňují výše uvedené požadavky.<br><br>Fond může pro účely zajištění nebo efektivního řízení portfolia také využívat derivátové finanční nástroje. Tyto derivátové finanční nástroje mohou zahrnovat kromě jiného swapy, měnové forwardy, smlouvy futures, (včetně futures na základě vlastního kapitálu, akciového indexu, úrokové míry a měny), opce na akcie a na akciové indexy, cenné papíry vázané na akcie a opce (včetně krytých kupních opcí a opčních listů). | Fond může v menší míře investovat také do strukturovaných dluhopisů, jako jsou dluhopisy spojené s akciemi.<br><br>Fond může pro účely zajištění nebo efektivního řízení portfolia také využívat derivátové finanční nástroje. Tyto finanční derivátové nástroje mohou mimo jiné zahrnovat futures kontrakty (včetně futures na základě vlastního kapitálu, akciového indexu, úrokové míry a měny), forwardy a opce (jako jsou opce na akcie a opce na akciové indexy obchodované na regulovaných trzích). Použití derivátových finančních nástrojů může vést k negativním pozicím v konkrétní třídě aktiv, výnosové křivce/duraci nebo měně. |

| PROFIL PRODUKTU | SLUČOVANÝ PODFOND | PŘIJÍMAJÍCÍ PODFOND |
|---|---|---|
| **Profil investora** | Vzhledem k výše uvedeným investičním cílům může tento fond být zajímavý pro investory, kteří:<br>• investují do Fondu, který je v souladu s článkem 8 SFDR<br>• usilují o zhodnocení kapitálu investováním do majetkových cenných papírů společností s nízkou nebo střední kapitalizací se sídlem v kterékoli zemi Evropy,<br>• investují ve střednědobém až dlouhodobém časovém horizontu | Vzhledem k výše uvedeným investičním cílům může tento fond být zajímavý pro investory, kteří:<br>• investují do Fondu, který je v souladu s článkem 8 SFDR<br>• usilují o kapitálové zhodnocení investicemi do podhodnocených majetkových cenných papírů vydaných evropskými zeměmi<br>• investují ve střednědobém až dlouhodobém časovém horizontu |
| **Nejvyšší ukazatel syntetického rizika a výnosu (SRRI)** | 5 | 5 |
| **Informace o rizicích** | Hlavní rizika pro investiční strategii Fondu:<br>• Riziko koncentrace<br>• **Riziko cizích měn**<br>• **Riziko malých a středně velkých společností**<br>• **Riziko likvidity**<br>• Riziko trhu<br><br>Další rizika, která mohou být pro Fond relevantní:<br>• Riziko vyměnitelných a hybridních cenných papírů<br>• Riziko protistrany<br>• Riziko majetkových cenných papírů<br>• Riziko půjčování cenných papírů<br>• Riziko udržitelnosti<br>• **Riziko opčních listů** | Hlavní rizika pro investiční strategii Fondu:<br>• Riziko koncentrace<br>• Riziko trhu<br><br>Další rizika, která mohou být pro Fond relevantní:<br>• Riziko vyměnitelných a hybridních cenných papírů<br>• Riziko protistrany<br>• Riziko derivátových nástrojů<br>• Riziko majetkových cenných papírů<br>• **Riziko cizích měn**<br>• Riziko likvidity<br>• Riziko půjčování cenných papírů<br>• **Riziko malých a středně velkých společností**<br>• **Riziko strukturovaných cenných papírů**<br>• Riziko udržitelnosti |

<table>
<tr><th>PROFIL PRODUKTU</th><th>SLUČOVANÝ PODFOND</th><th>PŘIJÍMAJÍCÍ PODFOND</th></tr>
<tr><td>Způsob výpočtu globální expozice</td><td colspan="2">Přístup na bázi závazku</td></tr>
<tr><td>Den ocenění</td><td colspan="2">Den, kdy jsou retailové banky ve Spojeném království (Londýn) otevřeny pro běžné obchodování (kromě pozastavení běžného obchodování), další informace o platných dnech ocenění pro Fond naleznete na internetových stránkách: http://www.franklintempleton.lu.</td></tr>
<tr><td colspan="3">II. TŘÍDY PODÍLŮ A POŽADAVKY NA MINIMÁLNÍ INVESTICI A DRŽENÝ PODÍL</td></tr>
<tr><td>Třídy podílů</td><td>Třída A<br>Třída C<br>Třída I<br>Třída N<br>Třída W</td><td>Třída A<br>Třída C<br>Třída I<br>Třída N<br>Třída W</td></tr>
<tr><td>Minimální investice a následná investice</td><td>Minimální počáteční investice v níže uvedených třídách podílů podfondu je:<br>Třída A: 1 000 USD<br>Třída C: 1 000 USD<br>Třída I: 5 000 000 USD<br>Třída N: 1 000 USD<br>Třída W: 1 000 USD<br><br>(nebo ekvivalent v jiné měně).<br><br>Následné upisování podílů na níže uvedenou třídu podílů podfondu je:<br>Třída A: 1 000 USD<br>Třída C: 1 000 USD<br>Třída I: 1 000 USD<br>Třída N: 1 000 USD<br>Třída W: 1 000 USD<br><br>(nebo ekvivalent v jiné měně).</td><td>Minimální počáteční investice v níže uvedených třídách podílů podfondu je:<br>Třída A: 1 000 USD<br>Třída C: 1 000 USD<br>Třída I: 5 000 000 USD<br>Třída N: 1 000 USD<br>Třída W: 1 000 USD<br><br>(nebo ekvivalent v jiné měně).<br><br>Následné upisování podílů na níže uvedenou třídu podílů podfondu je:<br>Třída A: 1 000 USD<br>Třída C: 1 000 USD<br>Třída I: 1 000 USD<br>Třída N: 1 000 USD<br>Třída W: 1 000 USD<br><br>(nebo ekvivalent v jiné měně).</td></tr>
<tr><td>Minimální držené podíly</td><td colspan="2">1 000 USD v případě všech třídy podílů<br><br>(nebo ekvivalent v jiné měně)</td></tr>
<tr><td colspan="3">III. POPLATKY K TÍŽI INVESTORŮ</td></tr>
<tr><td>Vstupní poplatek</td><td colspan="2">Třída A: až do 5,75 % z celkové investované částky<br>Třída N: až do 3,00 % z celkové investované částky<br>Třída C: Není k dispozici (podléhá CDSC)<br>Třída I: nehodí se<br>Třída W: nehodí se</td></tr>
</table>

| PROFIL PRODUKTU | SLUČOVANÝ PODFOND | PŘIJÍMAJÍCÍ PODFOND |
|---|---|---|
| **„Podmíněný odložený prodejní poplatek" neboli „CDSC"** | Pokud jde o kvalifikované investice ve výši 1 milionu USD nebo více, pokud jde o podíly Třídy A, může být vstupní poplatek zproštěn a může se použít CDSC až 1 %, pokud investor prodá podíly do 18 měsíců po každé investici za účelem získání provizí. vypláceny subdodavatelům, zprostředkovatelům, makléřům / obchodníkům a / nebo profesionálním investorům.<br><br>Na Podíly Třídy C se vztahuje POPP ve výši 1,00 % v případě, že Investor prodá Podíly do jednoho (1) roku od jejich koupě.<br><br>Způsob výpočtu tohoto poplatku je podrobněji popsán v části „Výpočet POPP" Prospektu. | |
| **Poplatek za zpětný odkup** | nehodí se | nehodí se |
| **IV. POPLATKY PLACENÉ Z AKTIV PODFONDU** | | |
| **Poplatky správcovské společnosti** | Kromě ročního poplatku za obhospodařování obdrží správcovská společnost za poskytování služeb správcovské společnosti a doplňkových služeb od společnosti roční poplatek ve výši až 0,20 % čisté hodnoty aktiv příslušné třídy podílů a dodatečnou částku (sestávající z pevné a variabilní složky) za každý investor v příslušné třídě za každé období jednoho (1) roku. Tato odměna bude vypočítávána a bude nabíhat denně a bude vyplácena jednou za měsíc zpětně. Správcovské služby a doplňkové služby zahrnují mimo jiné provádění služeb v oblasti řízení investičních rizik a správy (včetně, ale nikoli výlučně, monitorování činností souvisejících s výkonem činností svěřených fondům, služby v oblasti dodržování předpisů a právní služby, kontroly praní špinavých peněz, regulační dohled, interní audit, korporátní, domiciální a administrativní funkce) pro společnost. Tento roční poplatek zahrnuje jakoukoli odměnu vyplacenou (i) společnosti J.P. Morgan SE, lucemburská pobočka za její služby poskytnuté Společnosti jako administrativnímu zástupci a (ii) společnosti Virtus Partners Fund Services Luxembourg S.à r.l. za její služby poskytované Společnosti jako registrátor a převodní zmocněnec. | |
| **Roční poplatky za obhospodařování** | Třída A: 1,50 %<br>Třída C: 2,08 %<br>Třída I: 0,70 %<br>Třída N: 2,25 %<br>Třída W:0,70 % | Třída A: 1,50 %<br>Třída C: 2,08 %<br>Třída I: 0,70 %<br>Třída N: 2,25 %<br>Třída W: 0,70 % |
| **Správní poplatky** | nehodí se | |
| **Depozitní poplatek** | Od 0,01 % do 0,14 % čisté hodnoty aktiv různých fondů, přičemž určité fondy mohou mít vyšší depozitní roční poplatky, jak je dále popsáno v části „Další poplatky a výdaje Společnosti" Prospektu | |

| PROFIL PRODUKTU | SLUČOVANÝ PODFOND | PŘIJÍMAJÍCÍ PODFOND |
|---|---|---|
| **OCR (zahrnující všechny vzniklé poplatky, včetně syntetických nákladů na udržování podkladových podfondů)** | Třída A: až do 1,91 %<br>Třída C: až do 2,41 %<br>Třída I: až do 1,03 %<br>Třída N: až do 2,65 %<br>Třída W: až do 1,10 % | Třída A: až do 1,86 %<br>Třída C: až do 2,35 %<br>Třída I: až do 0,85 %<br>Třída N: až do 2,61 %<br>Třída W: až do 0,90 % |
| **V. POSKYTOVATELÉ SLUŽEB** | | |
| **Správcovská společnost** | FRANKLIN TEMPLETON INTERNATIONAL SERVICES S.à r.l.<br>8A, rue Albert Borschette L-1246 Luxembourg<br>Lucemburské velkovévodství | |
| **Investiční manažer** | FRANKLIN TEMPLETON INVESTMENT MANAGEMENT LIMITED<br>Cannon Place<br>78 Cannon Street<br>Londýn EC4N 6HL<br>Spojené království | FRANKLIN TEMPLETON INVESTMENT MANAGEMENT LIMITED<br>Cannon Place<br>78 Cannon Street<br>Londýn EC4N 6HL<br>Spojené království<br><br>A<br><br>**FRANKLIN TEMPLETON INVESTMENTS CORP.**<br>200 King Street West, Suite 1500,<br>Toronto, Ontario M5H 3T4<br>Kanada |
| **Depozitář** | J.P. MORGAN SE, LUXEMBOURG BRANCH<br>European Bank & Business Centre<br>6C route de Trèves<br>L-2633 Senningerberg<br>Lucemburské velkovévodství | |
| **Auditor** | PRICEWATERHOUSECOOPERS Assurance, *Société Coopérative*<br>2, rue Gerhard Mercator<br>B.P. 1443 L-1014 Lucemburk<br>Lucemburské velkovévodství | |

## DODATEK II

- Přiložené Klíčové informace pro investory (KID)

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class I (acc) EUR • ISIN LU0195950489** • A sub-fund of Franklin Templeton Investment Funds (UCITS)

**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.

**Website:** www.franklintempleton.lu

Call (+352) 46 66 67-1 for more information

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.

This product is authorised in Luxembourg.

**Date of Production of the KID:** 30/06/2025

## What is this product?

**Type**

The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.

**Term**

The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.

**Objectives**

**Investment Objective**

To seek long-term investment growth, through growth of capital.

**Investment Policy**

The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.

These investments may include convertible securities and structured products.

**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).

**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.

For more information see www.franklintempleton.lu/2213

**Base currency** Euro (EUR).

**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.

The Fund is actively managed and may deviate materially from that of the benchmark(s).

**Share Class Policy**

The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.

**Buying and selling shares**

You may normally buy or sell shares on any day banks are open for business in the United Kingdom.

**Intended retail Investor**

Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:

- are looking for long-term investment growth
- are interested in exposure to equity markets in European countries as part of a diversified portfolio
- have a high risk profile and can tolerate significant short-term changes in the share price

**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives**: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities**: Securities that represent partial ownership of a company.

**Depositary**

J.P. Morgan SE, Luxembourg Branch

**Further Information**

Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

**Risk Indicator**

| 1 | 2 | 3 | **4** | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

Lower risk ← → Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the product not included in the summary risk indicator:

- Liquidity risk

For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years
Example Investment: 10000 EUR

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 220 EUR | 3 120 EUR |
| **Stress** | Average return each year | -87.80% | -20.78% |
| **Unfavourable** | What you might get back after costs | 7 730 EUR | 8 070 EUR |
| **Unfavourable** | Average return each year | -22.70% | -4.20% |
| **Moderate** | What you might get back after costs | 10 510 EUR | 11 100 EUR |
| **Moderate** | Average return each year | 5.10% | 2.11% |
| **Favourable** | What you might get back after costs | 13 430 EUR | 14 510 EUR |
| **Favourable** | Average return each year | 34.30% | 7.73% |

The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.
Moderate scenario:This type of scenario occurred for an investment between February 2015 and February 2020.
Favourable scenario: This type of scenario occurred for an investment between December 2014 and December 2019.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates). There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.
Costs over Time
The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:
• In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
• EUR 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 104 EUR | 579 EUR |
| **Annual cost impact (*)** | 1.0% | 1.0% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.1% before costs and 2.1% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.
Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.
Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | We do not charge an entry fee. | 0 EUR |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 EUR |

| Ongoing costs taken each year | Description | If you exit after 1 year |
|---|---|---|
| **Management fees and other administrative or operating costs** | 0.85% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 85 EUR |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 19 EUR |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 EUR |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 10 years and previous performance scenario calculations are available under:
- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU0195950489_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU0195950489_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class W (acc) EUR • ISIN LU1586277011** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 30/06/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
Intended retail Investor
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities:** Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives:** Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities:** Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

1 2 3 **4** 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.
**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
Other risks materially relevant to the product not included in the summary risk indicator:
• Liquidity risk
For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.
This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years
Example Investment: 10000 EUR

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 200 EUR | 3 120 EUR |
| **Stress** | Average return each year | -88.00% | -20.78% |
| **Unfavourable** | What you might get back after costs | 7 720 EUR | 8 050 EUR |
| **Unfavourable** | Average return each year | -22.80% | -4.25% |
| **Moderate** | What you might get back after costs | 10 500 EUR | 11 110 EUR |
| **Moderate** | Average return each year | 5.00% | 2.13% |
| **Favourable** | What you might get back after costs | 13 430 EUR | 14 540 EUR |
| **Favourable** | Average return each year | 34.30% | 7.77% |

The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.
Moderate scenario:This type of scenario occurred for an investment between January 2017 and January 2022.
Favourable scenario: This type of scenario occurred for an investment between December 2014 and December 2019.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates). There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.
Costs over Time
The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:
• In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
• EUR 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 109 EUR | 608 EUR |
| **Annual cost impact (*)** | 1.1% | 1.1% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.2% before costs and 2.1% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.
Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.
Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | We do not charge an entry fee. | 0 EUR |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 EUR |

| Ongoing costs taken each year | Description | If you exit after 1 year |
|---|---|---|
| **Management fees and other administrative or operating costs** | 0.90% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 90 EUR |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 19 EUR |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 EUR |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 10 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU1586277011_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU1586277011_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class A (Ydis) EUR • ISIN LU0229941660** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 30/06/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
For the distribution share class shown in this document, dividend income is distributed to shareholders.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
Intended retail Investor
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities:** Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives:** Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities:** Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

1 2 3 **4** 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.
**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
Other risks materially relevant to the product not included in the summary risk indicator:
• Liquidity risk
For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.
This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: 10000 EUR

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 150 EUR | 2 910 EUR |
| **Stress** | Average return each year | -88.50% | -21.88% |
| **Unfavourable** | What you might get back after costs | 7 210 EUR | 7 250 EUR |
| **Unfavourable** | Average return each year | -27.90% | -6.23% |
| **Moderate** | What you might get back after costs | 9 810 EUR | 9 990 EUR |
| **Moderate** | Average return each year | -1.90% | -0.02% |
| **Favourable** | What you might get back after costs | 12 530 EUR | 13 080 EUR |
| **Favourable** | Average return each year | 25.30% | 5.52% |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between February 2015 and February 2020.

Favourable scenario: This type of scenario occurred for an investment between December 2014 and December 2019.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates).

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

• In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario

• EUR 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 780 EUR | 1 730 EUR |
| **Annual cost impact (*)** | 7.8% | 3.2% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.2% before costs and 0.0% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | 5.75% of the amount you pay in when entering this investment. | Up to 575 EUR |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 EUR |

| Ongoing costs taken each year | Description | If you exit after 1 year |
|---|---|---|
| **Management fees and other administrative or operating costs** | 1.86% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 186 EUR |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 19 EUR |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 EUR |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 10 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU0229941660_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU0229941660_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class N (acc) EUR • ISIN LU0128521001** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 30/06/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
Intended retail Investor
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives:** Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities:** Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

1 2 3 **4** 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.
**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
Other risks materially relevant to the product not included in the summary risk indicator:
• Liquidity risk
For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.
This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

**Recommended holding period: 5 years**

**Example Investment: 10000 EUR**

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 180 EUR | 2 990 EUR |
| **Stress** | Average return each year | -88.20% | -21.45% |
| **Unfavourable** | What you might get back after costs | 7 370 EUR | 7 190 EUR |
| **Unfavourable** | Average return each year | -26.30% | -6.38% |
| **Moderate** | What you might get back after costs | 10 020 EUR | 9 920 EUR |
| **Moderate** | Average return each year | 0.20% | -0.16% |
| **Favourable** | What you might get back after costs | 12 800 EUR | 12 970 EUR |
| **Favourable** | Average return each year | 28.00% | 5.34% |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between February 2015 and February 2020.

Favourable scenario: This type of scenario occurred for an investment between December 2014 and December 2019.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates). There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

• In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario

• EUR 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 580 EUR | 1 816 EUR |
| **Annual cost impact (*)** | 5.8% | 3.4% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.2% before costs and -0.2% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | 3.00% of the amount you pay in when entering this investment. | Up to 300 EUR |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 EUR |

| Ongoing costs taken each year | Description | If you exit after 1 year |
|---|---|---|
| **Management fees and other administrative or operating costs** | 2.61% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 261 EUR |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 19 EUR |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 EUR |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 10 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU0128521001_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU0128521001_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class C (acc) USD-H1 • ISIN LU1863845126** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 01/08/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.
For this share class, the manager intends to apply a NAV hedge "(Hedged)" which intends to minimize fluctuations between the base currency of the fund and the share class currency.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
Intended retail Investor
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives**: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities**: Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

1 2 3 **4** 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the product not included in the summary risk indicator:

- Liquidity risk

For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: 10 000 USD

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 4 060 USD | 3 620 USD |
| **Stress** | Average return each year | -59.40% | -18.39% |
| **Unfavourable** | What you might get back after costs | 7 820 USD | 8 380 USD |
| **Unfavourable** | Average return each year | -21.80% | -3.47% |
| **Moderate** | What you might get back after costs | 10 890 USD | 11 880 USD |
| **Moderate** | Average return each year | 8.90% | 3.51% |
| **Favourable** | What you might get back after costs | 13 370 USD | 19 740 USD |
| **Favourable** | Average return each year | 33.70% | 14.57% |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between November 2016 and November 2021.

Favourable scenario: This type of scenario occurred for an investment between March 2020 and March 2025.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates).

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- USD 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 271 USD | 1 636 USD |
| **Annual cost impact (*)** | 2.7% | 2.7% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 6.2% before costs and 3.5% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | We do not charge an entry fee. | 0 USD |
| **Exit costs** | No entry charge is applied at the time of purchase. However, a contingent deferred sales charge of 1% will apply if you sell your shares within 1 year of purchase. | 0 USD |
| **Ongoing costs taken each year** | **Description** | **If you exit after 1 year** |
| **Management fees and other administrative or operating costs** | 2.34% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 234 USD |
| **Transaction costs** | 0.37% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 37 USD |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 USD |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 6 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU1863845126_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU1863845126_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class N (acc) USD-H1 • ISIN LU1863844822** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 01/08/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.
For this share class, the manager intends to apply a NAV hedge "(Hedged)" which intends to minimize fluctuations between the base currency of the fund and the share class currency.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
**Intended retail Investor**
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities:** Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives:** Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities:** Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.



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## What are the risks and what could I get in return?

Risk Indicator

1 2 3 **4** 5 6 7

Lower risk ← → Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the product not included in the summary risk indicator:

- Liquidity risk

For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: 10 000 USD

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 3 900 USD | 3 480 USD |
| **Stress** | Average return each year | -61.00% | -19.03% |
| **Unfavourable** | What you might get back after costs | 7 570 USD | 8 070 USD |
| **Unfavourable** | Average return each year | -24.30% | -4.20% |
| **Moderate** | What you might get back after costs | 10 550 USD | 11 430 USD |
| **Moderate** | Average return each year | 5.50% | 2.71% |
| **Favourable** | What you might get back after costs | 12 960 USD | 19 010 USD |
| **Favourable** | Average return each year | 29.60% | 13.71% |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between November 2016 and November 2021.

Favourable scenario: This type of scenario occurred for an investment between March 2020 and March 2025.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates). There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- USD 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 595 USD | 2 133 USD |
| **Annual cost impact (*)** | 5.9% | 3.6% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 6.3% before costs and 2.7% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | 3.00% of the amount you pay in when entering this investment. | Up to 300 USD |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 USD |
| **Ongoing costs taken each year** | **Description** | **If you exit after 1 year** |
| **Management fees and other administrative or operating costs** | 2.58% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 258 USD |
| **Transaction costs** | 0.37% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 37 USD |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 USD |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 6 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU1863844822_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU1863844822_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class A (Ydis) USD • ISIN LU1863844749** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 03/07/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
For the distribution share class shown in this document, dividend income is distributed to shareholders.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
**Intended retail Investor**
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
- are looking for long-term investment growth
- are interested in exposure to equity markets in European countries as part of a diversified portfolio
- have a high risk profile and can tolerate significant short-term changes in the share price

**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives**: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities**: Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

| 1 | 2 | 3 | **4** | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.
**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
Other risks materially relevant to the product not included in the summary risk indicator:
- Liquidity risk

For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.
This product does not include any protection from future market performance so you could lose some or all of your investment.



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## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years
Example Investment: 10000 USD

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 390 USD | 2 330 USD |
| **Stress** | Average return each year | -86.10% | -25.27% |
| **Unfavourable** | What you might get back after costs | 6 430 USD | 6 030 USD |
| **Unfavourable** | Average return each year | -35.70% | -9.62% |
| **Moderate** | What you might get back after costs | 9 730 USD | 10 310 USD |
| **Moderate** | Average return each year | -2.70% | 0.61% |
| **Favourable** | What you might get back after costs | 13 320 USD | 12 760 USD |
| **Favourable** | Average return each year | 33.20% | 5.00% |

The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.
Moderate scenario:This type of scenario occurred for an investment between August 2015 and August 2020.
Favourable scenario: This type of scenario occurred for an investment between June 2016 and June 2021.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates).
There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- USD 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 778 USD | 1 766 USD |
| **Annual cost impact (*)** | 7.8% | 3.2% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.8% before costs and 0.6% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | 5.75% of the amount you pay in when entering this investment. | Up to 575 USD |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 USD |

| Ongoing costs taken each year | Description | If you exit after 1 year |
|---|---|---|
| **Management fees and other administrative or operating costs** | 1.84% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 184 USD |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 19 USD |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 USD |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 6 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU1863844749_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU1863844749_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class W (acc) USD • ISIN LU1992939584** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 03/07/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
Intended retail Investor
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives**: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities**: Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

1 2 3 **4** 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.
**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
Other risks materially relevant to the product not included in the summary risk indicator:
• Liquidity risk
For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.
This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years
Example Investment: 10000 USD

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 490 USD | 2 450 USD |
| **Stress** | Average return each year | -85.10% | -24.52% |
| **Unfavourable** | What you might get back after costs | 6 880 USD | 6 690 USD |
| **Unfavourable** | Average return each year | -31.20% | -7.72% |
| **Moderate** | What you might get back after costs | 10 410 USD | 11 470 USD |
| **Moderate** | Average return each year | 4.10% | 2.78% |
| **Favourable** | What you might get back after costs | 14 280 USD | 14 190 USD |
| **Favourable** | Average return each year | 42.80% | 7.25% |

The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.
Moderate scenario:This type of scenario occurred for an investment between August 2015 and August 2020.
Favourable scenario: This type of scenario occurred for an investment between June 2016 and June 2021.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates).
There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.
Costs over Time
The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:
• In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
• USD 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 109 USD | 624 USD |
| **Annual cost impact (*)** | 1.1% | 1.1% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.9% before costs and 2.8% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.
Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.
Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | We do not charge an entry fee. | 0 USD |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 USD |

| Ongoing costs taken each year | Description | If you exit after 1 year |
|---|---|---|
| **Management fees and other administrative or operating costs** | 0.90% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 90 USD |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 19 USD |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 USD |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 5 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU1992939584_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU1992939584_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class W (acc) USD-H1 • ISIN LU1992939667** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 30/06/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.
For this share class, the manager intends to apply a NAV hedge "(Hedged)" which intends to minimize fluctuations between the base currency of the fund and the share class currency.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
Intended retail Investor
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives**: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities**: Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

1 2 3 **4** 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the product not included in the summary risk indicator:

- Liquidity risk

For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: 10000 USD

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 250 USD | 3 080 USD |
| **Stress** | Average return each year | -87.50% | -20.98% |
| **Unfavourable** | What you might get back after costs | 7 950 USD | 9 050 USD |
| **Unfavourable** | Average return each year | -20.50% | -1.98% |
| **Moderate** | What you might get back after costs | 10 730 USD | 12 360 USD |
| **Moderate** | Average return each year | 7.30% | 4.33% |
| **Favourable** | What you might get back after costs | 13 570 USD | 16 140 USD |
| **Favourable** | Average return each year | 35.70% | 10.05% |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between January 2017 and January 2022.

Favourable scenario: This type of scenario occurred for an investment between December 2014 and December 2019.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates).

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- USD 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 109 USD | 660 USD |
| **Annual cost impact (*)** | 1.1% | 1.1% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 5.4% before costs and 4.3% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | We do not charge an entry fee. | 0 USD |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 USD |
| **Ongoing costs taken each year** | **Description** | **If you exit after 1 year** |
| **Management fees and other administrative or operating costs** | 0.90% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 90 USD |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 19 USD |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 USD |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 5 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU1992939667_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU1992939667_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class A (acc) USD • ISIN LU1863844665 •** A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 03/07/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
Intended retail Investor
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives**: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities**: Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

1 2 3 **4** 5 6 7

Lower risk ← → Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.
**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
Other risks materially relevant to the product not included in the summary risk indicator:
• Liquidity risk
For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.
This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: 10000 USD

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 390 USD | 2 320 USD |
| **Stress** | Average return each year | -86.10% | -25.34% |
| **Unfavourable** | What you might get back after costs | 6 430 USD | 6 020 USD |
| **Unfavourable** | Average return each year | -35.70% | -9.65% |
| **Moderate** | What you might get back after costs | 9 730 USD | 10 310 USD |
| **Moderate** | Average return each year | -2.70% | 0.61% |
| **Favourable** | What you might get back after costs | 13 340 USD | 12 760 USD |
| **Favourable** | Average return each year | 33.40% | 5.00% |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between August 2015 and August 2020.

Favourable scenario: This type of scenario occurred for an investment between June 2016 and June 2021.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates). There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

• In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario

• USD 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 778 USD | 1 766 USD |
| **Annual cost impact (*)** | 7.8% | 3.2% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.8% before costs and 0.6% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | 5.75% of the amount you pay in when entering this investment. | Up to 575 USD |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 USD |

| Ongoing costs taken each year | Description | If you exit after 1 year |
|---|---|---|
| **Management fees and other administrative or operating costs** | 1.84% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 184 USD |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 19 USD |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 USD |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 6 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU1863844665_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU1863844665_en.pdf

## Key Information Document

### Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

### Product

# Templeton European Insights Fund

**Class A (acc) USD-H1 • ISIN LU1685355114** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 30/06/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.
For this share class, the manager intends to apply a NAV hedge "(Hedged)" which intends to minimize fluctuations between the base currency of the fund and the share class currency.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
Intended retail Investor
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives**: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities**: Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the product not included in the summary risk indicator:

- Liquidity risk

For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years
Example Investment: 10000 USD

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 180 USD | 2 950 USD |
| **Stress** | Average return each year | -88.20% | -21.66% |
| **Unfavourable** | What you might get back after costs | 7 430 USD | 8 140 USD |
| **Unfavourable** | Average return each year | -25.70% | -4.03% |
| **Moderate** | What you might get back after costs | 10 010 USD | 11 100 USD |
| **Moderate** | Average return each year | 0.10% | 2.11% |
| **Favourable** | What you might get back after costs | 12 650 USD | 14 490 USD |
| **Favourable** | Average return each year | 26.50% | 7.70% |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between January 2017 and January 2022.

Favourable scenario: This type of scenario occurred for an investment between December 2014 and December 2019.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates).

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- USD 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 785 USD | 1 921 USD |
| **Annual cost impact (*)** | 7.8% | 3.3% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 5.4% before costs and 2.1% after costs.
We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.
Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.
Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | 5.75% of the amount you pay in when entering this investment. | Up to 575 USD |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 USD |
| **Ongoing costs taken each year** | **Description** | **If you exit after 1 year** |
| **Management fees and other administrative or operating costs** | 1.84% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 184 USD |
| **Transaction costs** | 0.26% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 26 USD |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 USD |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**
This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.
The past performance presenting on the last 7 years and previous performance scenario calculations are available under:
- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU1685355114_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU1685355114_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class A (acc) SGD • ISIN LU1863844582** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 30/06/2025

## What is this product?

Type

The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.

Term

The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.

Objectives

**Investment Objective**

To seek long-term investment growth, through growth of capital.

**Investment Policy**

The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.

These investments may include convertible securities and structured products.

**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).

**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.

For more information see www.franklintempleton.lu/2213

**Base currency** Euro (EUR).

**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.

The Fund is actively managed and may deviate materially from that of the benchmark(s).

**Share Class Policy**

The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.

**Buying and selling shares**

You may normally buy or sell shares on any day banks are open for business in the United Kingdom.

Intended retail Investor

Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:

• are looking for long-term investment growth

• are interested in exposure to equity markets in European countries as part of a diversified portfolio

• have a high risk profile and can tolerate significant short-term changes in the share price

**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives**: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities**: Securities that represent partial ownership of a company.

Depositary

J.P. Morgan SE, Luxembourg Branch

Further Information

Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

1 2 3 **4** 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the product not included in the summary risk indicator:

• Liquidity risk

For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: 20000 SGD

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 2 930 SGD | 5 310 SGD |
| **Stress** | Average return each year | -85.35% | -23.30% |
| **Unfavourable** | What you might get back after costs | 13 590 SGD | 12 740 SGD |
| **Unfavourable** | Average return each year | -32.05% | -8.62% |
| **Moderate** | What you might get back after costs | 19 300 SGD | 20 080 SGD |
| **Moderate** | Average return each year | -3.50% | 0.08% |
| **Favourable** | What you might get back after costs | 25 440 SGD | 25 480 SGD |
| **Favourable** | Average return each year | 27.20% | 4.96% |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between September 2015 and September 2020.

Favourable scenario: This type of scenario occurred for an investment between June 2016 and June 2021.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates). There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- SGD 20 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 1 557 SGD | 3 453 SGD |
| **Annual cost impact (*)** | 7.8% | 3.2% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.3% before costs and 0.1% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | 5.75% of the amount you pay in when entering this investment. | Up to 1 150 SGD |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 SGD |

| Ongoing costs taken each year | Description | If you exit after 1 year |
|---|---|---|
| **Management fees and other administrative or operating costs** | 1.84% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 368 SGD |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 39 SGD |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 SGD |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

Investors who would like to receive the procedures relating to complaints handling or wish to make a complaint about the Fund, the operation of FTIS or the person advising on or selling the Fund, should go on the website www.franklintempleton.lu, contact Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette L-1246 Luxembourg, or send an e-mail to the client service department at service.Lux.franklintempleton@fisglobal.com.

## Other relevant information

For further information on the Objectives and Investment Policy of the Fund, please refer to the section "Fund Information, Objectives and Investment Policies" of the current prospectus. Copies of the latest prospectus and annual & semi-annual reports of Franklin Templeton Investment Funds are available in English and, selectively, in certain other languages, on the website www.ftidocuments.com, your local Franklin Templeton website, or may be obtained free of charge from Franklin Templeton International Services, S.à r.l., 8A, rue Albert Borschette, L- 1246 Luxembourg or your financial adviser. The latest prices and other information on the Fund (including other share classes of the Fund) are available from FTIS, www.fundinfo.com or www.franklintempleton.lu.

The past performance presenting on the last 6 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU1863844582_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU1863844582_en.pdf

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

FRANKLIN TEMPLETON

## Product

# Templeton European Insights Fund

**Class A (acc) EUR • ISIN LU0093666013** • A sub-fund of Franklin Templeton Investment Funds (UCITS)
**Management company (and Manufacturer):** Franklin Templeton International Services S.à r.l. ("FTIS"), part of the Franklin Templeton group of companies.
**Website:** www.franklintempleton.lu
Call (+352) 46 66 67-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Franklin Templeton International Services S.à r.l. in relation to this Key Information Document.
This product is authorised in Luxembourg.
**Date of Production of the KID:** 30/06/2025

## What is this product?

Type
The product is a share class of the sub-fund Templeton European Insights Fund (the "Fund") which is part of Franklin Templeton Investment Funds, an open-ended investment company with variable capital (SICAV), qualifying as a UCITS.
Term
The Fund has no maturity date. The Fund could be closed under the conditions laid down in the current prospectus of the Fund.
Objectives
**Investment Objective**
To seek long-term investment growth, through growth of capital.
**Investment Policy**
The Fund mainly invests in equities of companies of any market capitalisation that are located in, or derive significant business from, European countries.
These investments may include convertible securities and structured products.
**Derivatives and techniques** The Fund may use derivatives for reducing risks (hedging) and costs, and to generate additional income or growth (in accordance with the risk profile of the Fund).
**SFDR category** Article 8 (promotes environmental and/or social characteristics under EU regulations). The investment manager applies a proprietary methodology using various ESG criteria to assess long-term opportunities and risks. The Fund favours issuers with a high or improving profile and excludes or restricts investments in certain industries that are harmful to the environment or society, such as weapons, tobacco. The investment manager engages in dialogue with companies concerning ESG issues.
For more information see www.franklintempleton.lu/2213
**Base currency** Euro (EUR).
**Benchmark(s)** MSCI Europe Index-NR. Used for performance comparison only.
The Fund is actively managed and may deviate materially from that of the benchmark(s).
**Share Class Policy**
The income received from the Fund's investments is accumulated with the result of increasing the value of the shares.
**Buying and selling shares**
You may normally buy or sell shares on any day banks are open for business in the United Kingdom.
**Intended retail Investor**
Investors who understand the risks of the Fund and plan to invest for at least 5 years. The Fund may appeal to investors who:
• are looking for long-term investment growth
• are interested in exposure to equity markets in European countries as part of a diversified portfolio
• have a high risk profile and can tolerate significant short-term changes in the share price
**Product availability** The Fund is available to all investors with at least basic investment knowledge, through a wide range of distribution channels, with or without the need for advice.

### Terms to understand

**convertible securities**: Bonds that offer the option or the obligation of receiving repayment of principal either in cash or shares in the company.

**derivatives**: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**equities**: Securities that represent partial ownership of a company.

Depositary
J.P. Morgan SE, Luxembourg Branch
Further Information
Please refer to the 'Other relevant information' section below.

## What are the risks and what could I get in return?

Risk Indicator

| 1 | 2 | 3 | **4** | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

Lower risk — Higher risk

The risk indicator assumes you keep the product for 5 year(s). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.
**Be aware of currency risk.** In some circumstances, you may receive payment in a different currency, so that the final return you get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
Other risks materially relevant to the product not included in the summary risk indicator:
• Liquidity risk
For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of the Fund.
This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 years

Example Investment: 10000 EUR

| Scenarios | Returns | If you exit after 1 year | If you exit after 5 years |
|---|---|---|---|
| **Minimum** | There is no minimum guaranteed return. You could lose some or all of your investment. | - | - |
| **Stress** | What you might get back after costs | 1 140 EUR | 2 920 EUR |
| **Stress** | Average return each year | -88.60% | -21.82% |
| **Unfavourable** | What you might get back after costs | 7 210 EUR | 7 250 EUR |
| **Unfavourable** | Average return each year | -27.90% | -6.23% |
| **Moderate** | What you might get back after costs | 9 800 EUR | 10 000 EUR |
| **Moderate** | Average return each year | -2.00% | 0.00% |
| **Favourable** | What you might get back after costs | 12 540 EUR | 13 090 EUR |
| **Favourable** | Average return each year | 25.40% | 5.53% |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between September 2017 and September 2022.

Moderate scenario:This type of scenario occurred for an investment between February 2015 and February 2020.

Favourable scenario: This type of scenario occurred for an investment between December 2014 and December 2019.

## What happens if Franklin Templeton International Services S.à r.l. is unable to pay out?

Franklin Templeton International Services S.à r.l. ("FTIS") is the management company of the Fund, but the assets of the Fund are held separately from FTIS by the depositary. J.P. Morgan SE, Luxembourg branch, as the appointed depositary, is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations (cash could however be lost in case of default of the depositary or its delegates).

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- EUR 10 000 is invested

| Costs over Time | If you exit after 1 year | If you exit after 5 years |
|---|---|---|
| **Total costs** | 780 EUR | 1 732 EUR |
| **Annual cost impact (*)** | 7.8% | 3.2% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.2% before costs and 0.0% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Please note that the figures shown here do not include any additional fees that may be charged by your distributor, advisor or any insurance wrapper in which the fund may be placed.

Composition of Costs

| One-off costs upon entry or exit | Description | If you exit after 1 year |
|---|---|---|
| **Entry costs** | 5.75% of the amount you pay in when entering this investment. | Up to 575 EUR |
| **Exit costs** | We do not charge an exit fee for this product, but the person selling you the product may do so. | 0 EUR |

| Ongoing costs taken each year | Description | If you exit after 1 year |
|---|---|---|
| **Management fees and other administrative or operating costs** | 1.86% of the value of your investment per year. This is an estimate based on actual costs over the last year. | 186 EUR |
| **Transaction costs** | 0.19% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 19 EUR |
| **Incidental costs taken under specific conditions** | **Description** | **If you exit after 1 year** |
| **Performance fees (and carried interest)** | There is no performance fee for this product. | 0 EUR |

## How long should I hold it and can I take money out early?

**Recommended holding period: 5 year(s)**

This Fund has no minimum required holding period. We consider that the 5 year recommended holding period is appropriate because the Fund is designed for long-term investment. You may sell your shares on any dealing day. The value of your investments may go down as well as up irrespective of the period you are holding your investments, depending on such factors as the performance of the Fund, movements in stock and bond prices, and conditions in financial markets generally. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

## How can I complain?

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The past performance presenting on the last 10 years and previous performance scenario calculations are available under:

- https://docs.data2report.lu/documents/FTI/KID_PP/KID_annex_PP_LU0093666013_en.pdf
- https://docs.data2report.lu/documents/FTI/KID_PS/KID_annex_PS_LU0093666013_en.pdf