



# Franklin Templeton Investment Funds Franklin U.S. Dollar Short-Term Money Market Fund - A (Mdis) USD

USD Liquid Reserve  
LU0052767562  
31 August 2023

## Fund Fact Sheet

### Fund Overview

Base Currency for Fund	USD
Total Net Assets (USD)	591 million
Fund Inception Date	01.06.1994
Number of Holdings	65
Benchmark	Bloomberg US Treasury 1-3 Month Index
Morningstar Category™	USD Money Market - Short Term
Distribution Yield	4.88%

### Summary of Investment Objective

The Fund aims to provide shareholders with the opportunity to invest in a portfolio of high quality, Short-Term securities, consisting principally of transferable securities and money market instruments of governments and eligible securities of companies of any nation worldwide, primarily USD denominated, or hedged back into USD to avoid any currency exposure.

### Fund Management

Shawn Lyons, CFA: United States

### Asset Allocation

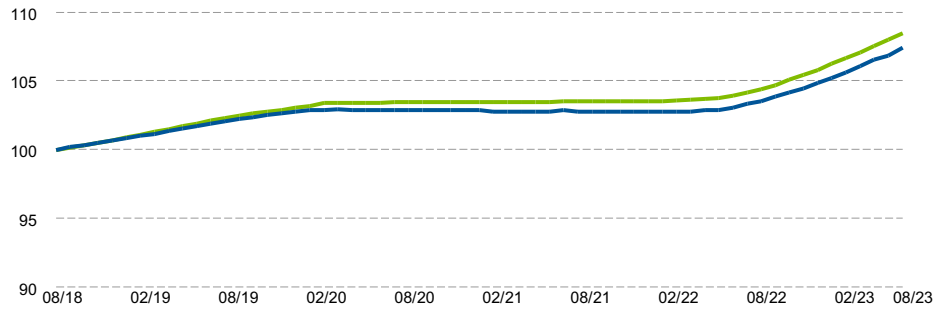
Cash & Cash Equivalents	71.53%
Fixed Income	28.47%

### Performance

Past performance does not predict future returns.

Performance over 5 Years in Share Class Currency (%)

■ Franklin U.S. Dollar Short-Term Money Market Fund A (Mdis) USD ■ Bloomberg US Treasury 1-3 Month Index



### Discrete Annual Performance in Share Class Currency (%)

	08/22	08/21	08/20	08/19	08/18	08/17	08/16	08/15	08/14	08/13
A (Mdis) USD	4.21	0.19	0.00	0.80	2.09	1.16	0.42	0.01	-0.21	-0.20
Benchmark in USD	4.38	0.44	0.06	1.13	2.31	1.45	0.57	0.18	0.02	0.03

### Performance in Share Class Currency (%)

	Cumulative								Annualised		
	1 Mth	3 Mths	6 Mths	YTD	1 Yr	3 Yrs	5 Yrs	Since Incept	3 Yrs	5 Yrs	Since Incept
A (Mdis) USD	0.51	1.23	2.45	3.14	4.21	4.41	7.45	72.54	1.45	1.45	1.88
Benchmark in USD	0.46	1.33	2.54	3.25	4.38	4.89	8.53	N/A	1.61	1.65	N/A

The fund's returns may increase or decrease as a result of changes to foreign exchange rates.

**The value of shares in the Fund and income received from it can go down as well as up, and investors may not get back the full amount invested.** Performance details provided are in share class currency, include the reinvested dividends gross of basic rate UK tax and are net of management fees. Sales charges and other commissions, other taxes and relevant costs to be paid by an investor are not included in the calculations. Performance may also be affected by currency fluctuations. Up to date performance figures can be found on our local website.

When performance for either the portfolio or its benchmark has been converted, different foreign exchange closing rates may be used between the portfolio and its benchmark.

### Top Ten Holdings (% of Total)

Security Name	Weight (%)
Government Of The United States Of America 05-oct-2023	3.37
Government Of The United States Of America 12-oct-2023	3.15
Government Of The United States Of America 17-oct-2023	2.54
Government Of The United States Of America 24-nov-2023	2.51
Government Of The United States Of America 26-sep-2023	2.37
Federal Home Loan Bank System 20-sep-2023	2.32
Federal Home Loan Bank System Frn 26-feb-2024	2.29
Government Of The United States Of America 28-sep-2023	2.03
Federal Home Loan Bank System 11-oct-2023	1.84
Federal Farm Credit Banks Funding Corp. 01-sep-2023	1.70

### Fund Measures

Standard Deviation (5 Yrs) 0.49%

### Share Class Information (For a full list of available share classes, please visit your local website)

Share Class	Incept Date	NAV	Ongoing Charges (%)	Fees		Dividends Frequency	Last Paid Date	Last Paid Amount	Fund Identifiers	
				Max. Sales Charge (%)	Max. Annual Charge (%)				SEDOL	ISIN
A (Mdis) USD	01.06.1994	USD 9.83	0.25	1.50	0.40	Mth	15.08.2023	0.0400	4883133	LU0052767562

The charges are the fees the fund charges to investors to cover the costs of running the Fund. Additional costs, including transaction fees, will also be incurred. These costs are paid out by the Fund, which will impact on the overall return of the Fund.

Fund charges will be incurred in multiple currencies, meaning that payments may increase or decrease as a result of currency exchange fluctuations.

### What Are the Key Risks?

The value of shares in the Fund and income received from it can go down as well as up and investors may not get back the full amount invested. Performance may also be affected by currency fluctuations. Currency fluctuations may affect the value of overseas investments. The Fund invests mainly in debt securities issued by governments or corporations of any country worldwide. Such securities have historically been subject to limited price movements with minimum exposure to changes in interest rates. The fund has historically proven to be highly stable and conservative in nature. Other significant risks include: counterparty risk, credit risk, liquidity risk. For full details of all of the risks applicable to this Fund, please refer to the "Risk Considerations" section of the Fund in the current prospectus of Franklin Templeton Investment Funds.

### Glossary

**Standard Deviation:** A measure of the degree to which a fund's return varies from the average of its previous returns. The larger the standard deviation, the greater the likelihood (and risk) that a fund's performance will fluctuate from the average return.

### Important Information

Given the variety of investment options available today, we suggest investors seek guidance from a Financial Adviser.

This document is intended to be of general interest only and does not constitute legal or tax advice nor is it an offer for shares or invitation to apply for shares of the Franklin Templeton Investment Funds SICAV (the Fund). Nothing in this document should be construed as investment advice. Subscriptions to shares of the Fund can only be made on the basis of the current prospectus and where available, the relevant Key Investor Information Document, accompanied by the latest available audited annual report and the latest semi-annual report if published thereafter. No shares of the Fund may be directly or indirectly offered or sold to residents of the United States of America. Shares of the Fund are not available for distribution in all jurisdictions and prospective investors should confirm availability with their local Franklin Templeton representative before making any plans to invest. References to particular industries, sectors or companies are for general information and are not necessarily indicative of a Fund's holding at any one time. The value of shares in the Fund and income received from it can go down as well as up, and investors may not get back the full amount invested. All or most of the protections provided by the UK Regulatory System will not apply to Franklin Templeton Investment Funds (SICAV) Investors. An investment in the Fund entails risks which are described in the Fund's prospectus and where available, the relevant Key Investor Information Document. The Fund's documents are available from [www.ftdocuments.com](http://www.ftdocuments.com) in English, Arabic, French, German, Italian, Polish and Spanish or can be requested via FT's European Facilities Service available at <https://www.eifs.lu/franklintempleton>. In addition, a Summary of Investor Rights is available from [www.franklintempleton.lu/summary-of-investor-rights](http://www.franklintempleton.lu/summary-of-investor-rights). The summary is available in English. The sub-funds of FTIF are notified for marketing in multiple EU Member States under the UCITS Directive. FTIF can terminate such notifications for any share class and/or sub-fund at any time by using the process contained in Article 93a of the UCITS Directive.

For the avoidance of doubt, if you make a decision to invest, you will be buying units/shares in the Fund and will not be investing directly in the underlying assets of the Fund.

Source for data and information provided by Franklin Templeton, as of the date of this document, unless otherwise noted. Benchmark related data provided by FactSet, as of the date of this document, unless otherwise noted. References to indices are made for comparative purposes only and are provided to represent the investment environment existing during the time periods shown. An index is unmanaged and one cannot invest directly in an index. The performance of the index does not include the deduction of expenses and does not represent the performance of any Franklin Templeton fund.

The Franklin U.S. Dollar Short-Term Money Market Fund is a short-term variable NAV money market fund and as such is not a guaranteed investment; is different from an investment in deposits since the principal amount invested may fluctuate; does not rely on external support for guaranteeing the liquidity or maintaining a stable NAV per share; and any loss of principal is borne by the investor.

**Diversification:** Up to 100% of the investments of the Franklin U.S. Dollar Short-Term Money Market Fund may be issued or guaranteed by sovereign governments of member states of the OECD, supranational entities, including most prominently instruments issued or guaranteed by the United States Government and its agencies and/or related entities, including but not limited to, the United States Treasury, the U.S. Federal Reserve, the Federal National Mortgage Association (FNMA), the Government National Mortgage Association (GNMA), and the Federal Home Loan Mortgage Corporation (Freddie Mac), the Federal Home Loan Banks (FHLB), and supranational organisations that the United States and at least one EU Member State participate in, including but not limited to the International Bank for Reconstruction and Development (IBRD or World Bank), the International Finance Corporation (IFC), and the Inter-American Development Bank (IADB). In addition to receiving a favourable assessment of their credit quality pursuant to the Management Company's internal credit quality assessment procedure, all investments at the time of purchase shall have a minimum long-term rating of A or better by Standard & Poor's Corporation ("S&P") or Moody's Investors Service, Inc. ("Moody's") or similar rating by any other internationally recognised statistical rating organisation, corresponding to a short-term rating of A-1 by S&P/P-1 by Moody's or equivalent or, if unrated, be declared to be of comparable quality by the Investment Manager.

**Fund Overview: The Distribution Yield** reflects the amounts that may be expected to be distributed over the next 12 months as a percentage of the mid-market unit price of the fund as at the date shown. It does not include any preliminary charge and investors may be subject to tax on distributions.

**Fund Management:** CFA® and Chartered Financial Analyst® are trademarks owned by CFA Institute.

**Performance:** Effective 1 February 2023, the fund changed its benchmark to the Bloomberg US Treasury 1-3 Month Index.

**Top Ten Holdings:** These securities do not represent all of the securities purchased, sold or recommended for clients, and the reader should not assume that investment in the securities listed was or will be profitable.

**Ongoing Charges:** The Ongoing Charges Figure (OCF) is an amount representing all operating charges and expenses of the Fund in the prior 12 months as a percentage of the Fund's average net assets for the period. Where that figure would not be a fair representation of future costs or if 12 months data is not available, an estimated figure will be shown.

Performance attribution is calculated in the base currency of the fund.

For a free copy of the latest prospectus, the relevant Key Investor Information Document, the annual report and semi-annual report, if published thereafter or for more information about any Franklin Templeton fund, UK investors should contact: Franklin Templeton, Telephone: 0800 305 306, Email: [enquiries@franklintempleton.co.uk](mailto:enquiries@franklintempleton.co.uk) or write to us at the address below. Issued by Franklin Templeton Investment Management Limited (FTIML) Registered office: Cannon Place, 78 Cannon Street, London, EC4N 6HL. FTIML is authorised and regulated by the Financial Conduct Authority.