

# Key Investor Information



This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Franklin Gold & Precious Metals Fund

Class A(acc)SGD • ISIN LU0498741890

A sub-fund of Franklin Templeton Investment Funds

### Objectives and Investment Policy

Franklin Gold and Precious Metals Fund (the “Fund”) aims to increase the value of its investments and, secondarily, to earn income over the medium to long term.

The Fund invests mainly in:

- equity and equity-related securities issued by companies of any size and in any country, including emerging markets, that are involved in the mining, processing or trading of gold and other precious metal

The investment team looks for equity securities that it believes will benefit from rising gold and other precious metals prices over the long term.

You may request the sale of your shares on any Luxembourg business day.

For accumulation share class shown in this document, dividend income is reinvested in the Fund.

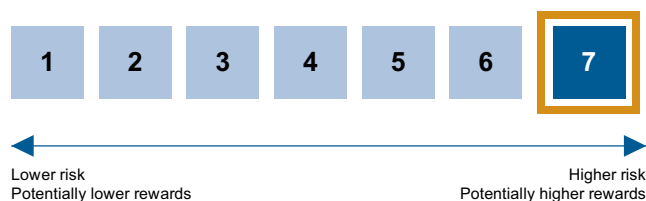
For further information on the Objectives and Investment Policy of the Fund, please refer to the section “Fund Information, Objectives and Investment Policies” of the current prospectus of Franklin Templeton Investment Funds.

#### Terms to Understand

**Equity securities:** Securities that represent an ownership stake in a company.

**Emerging markets:** Countries whose economy, stock market, political situation and regulatory framework are not fully developed.

### Risk and Reward Profile



#### What does this indicator mean and what are its limits?

This indicator is designed to provide you with a measure of the price movement of this share class based on historical behavior.

It may not be a reliable indication of the future risk profile of the Fund. The category shown is not guaranteed to remain unchanged and may shift over time.

The lowest category does not mean risk free.

As the share class has no sufficient historical data available, simulated data based on representative portfolio model or benchmark have been used instead.

#### Why is the Fund in this specific category?

The Fund invests mainly in equity and equity-related securities of gold and

precious metal companies in both developed and emerging countries. Such securities have historically been subject to significant price movements, frequently to a greater extent than equity markets globally. As a result, the performance of the Fund can fluctuate very significantly over relatively short time periods.

#### Risks materially relevant not adequately captured by the indicator:

**Currency Risk:** the risk of loss arising from exchange-rate fluctuations or due to exchange control regulations.

**Emerging markets risk:** the risk related to investing in countries that have less developed political, economic, legal and regulatory systems, and that may be impacted by political/economic instability, lack of liquidity or transparency, or safekeeping issues.

**Liquidity risk:** the risk that arises when adverse market conditions affect the ability to sell assets when necessary. Reduced liquidity may have a negative impact on the price of the assets.

For a full discussion of all the risks applicable to this Fund, please refer to the “Risk Considerations” section of the current prospectus of Franklin Templeton Investment Funds.

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	5,75%*
Exit charge	Not applicable

This is the maximum that might be taken out of your money before it is invested.

### Charges taken from the Fund over a year

Ongoing charges	1,87%
-----------------	-------

### Charges taken from the Fund under certain specific conditions

Performance fee	Not applicable
-----------------	----------------

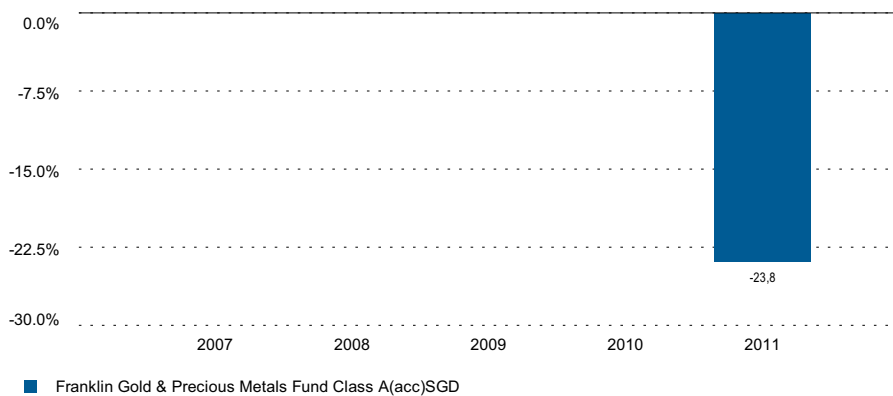
The entry charges shown are maximum amounts; you may pay less in some cases. For more information, please see your financial adviser.

\*In relation to qualified investments of US\$1 million or more, the entry charge may be waived. Instead, a contingent deferred sales charge of up to 1% may apply if you sell your shares within 18 months after an investment.

The ongoing charges are based on the expenses for the year ending December 31, 2011. This figure may vary from year to year.

For detailed information about charges, please refer to the section "Share Classes" as well as Appendix E of the current prospectus of Franklin Templeton Investment Funds.

## Past Performance



- Past performance is not a guide to future performance.
- The past performance shown here includes all the ongoing charges but not the entry charge.
- Past performance is calculated in the currency of the present share class.
- The Fund was launched in 2010.

## Practical Information

- The Custodian of Franklin Templeton Investment Funds is J.P. Morgan Bank Luxembourg S.A.
- Copies of the latest prospectus and the latest annual and semi-annual reports of Franklin Templeton Investment Funds are available in the language of this document, on the website [www.ftidocuments.com](http://www.ftidocuments.com) or may be obtained free of charge from Franklin Templeton International Services S.A., 26, boulevard Royal, L-2449 Luxembourg or your financial adviser.
- The latest prices and other information on the Fund (including other share classes of the Fund) are available from Franklin Templeton International Services S.A., 26, boulevard Royal, L-2449 Luxembourg or [www.franklintempleton.lu](http://www.franklintempleton.lu).
- Please note that the taxation regime applicable in the Grand Duchy of Luxembourg may have an impact on your personal tax position. Please consult your financial or tax adviser before deciding to invest.
- Franklin Templeton Investment Funds may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus of the Fund.
- The present Fund is a sub-fund of Franklin Templeton Investment Funds. The prospectus and the financial reports refer to all sub-funds of Franklin Templeton Investment Funds. All sub-funds of Franklin Templeton Investment Funds have segregated assets and liabilities. As a result, each sub-fund is operated independently from each other.
- You may switch into shares of another sub-fund of Franklin Templeton Investment Funds as further described in the prospectus.