

## 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.

## Templeton Global Bond Fund

**Class A (Mdis) SGD-H1 • ISIN LU0366777323** • A sub-fund of Franklin Templeton Investment Funds  
The management company is Franklin Templeton International Services S.à r.l.

### Objectives and Investment Policy

Templeton Global Bond Fund (the “Fund”) aims to maximise total investment return by achieving an increase in the value of its investments, earning income and realising currency gains over the medium to long term.

The Fund pursues an actively managed investment strategy and invests mainly in:

- debt securities of any quality issued by governments and government-related entities located in any developed or emerging markets

The Fund can invest to a lesser extent in:

- debt securities of any quality issued by corporations located in any country
- debt securities of supranational entities, such as the European Investment Bank

The Fund can use derivatives for hedging, efficient portfolio management and/or investment purposes which are used as an active investment management instrument to gain exposure to markets.

The flexible and opportunistic nature of the strategy allows the investment team to take advantage of different market environments. By using in-depth economic, country and security research including detailed risk analysis, Franklin Templeton’s large team of fixed income specialists seek to take advantage of these differences by identifying and investing in fixed income securities with the strongest potential for income, capital growth and currency gain around the world. In making investment decisions, the investment team thoroughly researches various factors that may affect bond prices and currency

values.

The Fund may distribute income gross of expenses. Whilst this might allow more income to be distributed, it may also have the effect of reducing capital.

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

For the distribution share class shown in this document, dividend income is distributed to shareholders.

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.

The benchmark of the Fund is the JP Morgan Global Government Bond Index. The benchmark is indicated for information purposes only, and the Fund manager does not intend to track it. The Fund can deviate from this benchmark.

### Terms to Understand

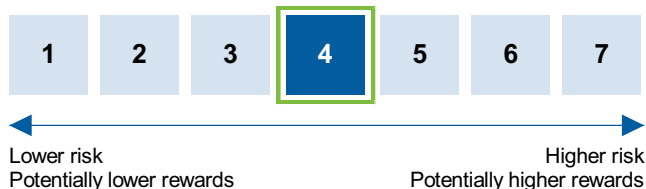
**Derivatives:** Financial instruments whose characteristics and value depend on the performance of one or more underlying assets, typically securities, indexes, currencies or interest rates.

**Hedging:** A strategy for totally or partially offsetting particular risks such as those arising from fluctuations in share prices, currencies or interest rates.

**Debt securities:** Securities representing the issuer’s obligation to repay a loan at a specified date and to pay interest.

**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.

Historical data 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.

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

The Fund invests mainly in debt securities issued by government or government-related entities in any country and in derivatives. Such securities and derivatives have historically been subject to price movements, generally due to interest rates, foreign exchange rates or movements in the bond market. As a result, the performance of the Fund can fluctuate over time.

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

**Bond Connect risk:** the risk that the Fund faces difficulties in enforcing its rights to ownership on securities falling under the Chinese legal system and may be exposed to risks associated with settlement procedures.

**Credit risk:** the risk of loss arising from default that may occur if an issuer fails to make principal or interest payments when due. This risk is higher if the Fund holds low-rated, non-investment-grade securities.

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

**Derivatives risk:** the risk of loss in an instrument where a small change in the value of the underlying investment may have a larger impact on the value of such instrument. Derivatives may involve additional liquidity, credit and counterparty risks.

**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

<b>Entry charge</b>	5,00%
<b>Exit charge</b>	Not applicable
<i>This is the maximum that might be taken out of your money before it is invested.</i>	

### Charges taken from the Fund over a year

<b>Ongoing charges</b>	1,41%
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### Charges taken from the Fund under certain specific conditions

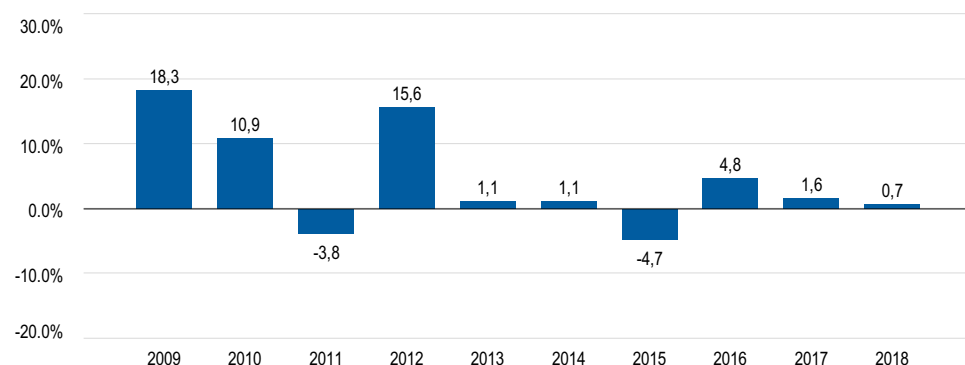
<b>Performance fee</b>	Not applicable
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The entry charges shown are maximum amounts; you may pay less in some cases. For more information, please see your financial adviser.

The ongoing charges are based on the expenses for the year ending December 31, 2018. This figure may vary from year to year.

For detailed information about charges, please refer to the sections "Share Classes" and/or "Performance Fees" (as applicable) as well as Appendix E of the current prospectus of Franklin Templeton Investment Funds.

## Past Performance



■ Templeton Global Bond Fund Class A (Mdis) SGD-H1

- 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 1991 and the present share class on 16.06.2008.

## Practical Information

- The Custodian of Franklin Templeton Investment Funds is J.P. Morgan Bank Luxembourg S.A.
- The paying agent of Franklin Templeton Investment Funds in Switzerland is BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16, CH-8002 Zurich.
- The representative of Franklin Templeton Investment Funds in Switzerland is Franklin Templeton Switzerland Ltd., Stockerstrasse 38, 8002 Zurich.
- 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.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 the representative of Franklin Templeton Investment Funds in Switzerland or [www.franklintempleton.ch](http://www.franklintempleton.ch) and on the electronic platform of fund info AG ([www.fundinfo.com](http://www.fundinfo.com)).
- The relevant documents such as the prospectus and the Key Investor Information Document, the articles of association and the annual and semi-annual report can be obtained free of charge from the representative in Switzerland.
- 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 International Services S.à r.l. 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.
- The details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee are available at [www.franklintempleton.lu](http://www.franklintempleton.lu) and a paper copy can be obtained free of charge.

This Fund is authorised in the Grand Duchy of Luxembourg and is regulated by the Commission de Surveillance du Secteur Financier. Franklin Templeton International Services S.à r.l. is authorised in the Grand Duchy of Luxembourg and is regulated by the Commission de Surveillance du Secteur Financier. This key investor information is accurate as at 08/08/2019.