

**Fund Fact Sheet**
**Fund Overview**

Base Currency for Fund	USD
Total Net Assets (USD)	1.08 billion
Fund Inception Date	28.02.1991
Number of Issuers	73
Benchmark	MSCI Emerging Markets Index-NR
Morningstar Category™	Global Emerging Markets Equity

**Minimum Investment**

Share Class	Initial	Subsequent
A (acc) SGD	SGD 1,000	SGD 500
A (Ydis) USD	USD 1,000	USD 500

**Summary of Investment Objective**

Long-term capital growth by investing mainly in equity securities of emerging market companies, or those companies which derive a significant proportion of their revenues or profits from emerging economies.

**Fund Management**

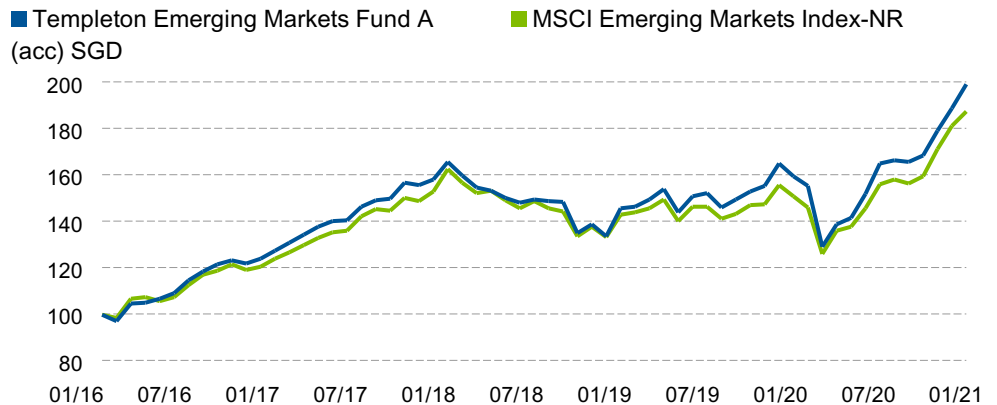
Chetan Sehgal, CFA: Singapore  
 Andrew Ness: United Kingdom

**Ratings - A (acc) SGD**

Overall Morningstar Rating™: ★★★★★

**Asset Allocation**

	%
Equity	98.69
Cash & Cash Equivalents	1.31

**Performance**
**Performance over 5 Years in Share Class Currency (%)**

**Performance in Share Class Currency (%)**

	Cumulative					Annualised	
	1 Mth	3 Mths	YTD	1 Yr	Since Incept	3 Yrs	Since Incept
A (acc) SGD	5.61	18.35	5.61	25.05	14.79	6.36	1.05
After Sales Charge*	0.33	12.43	0.33	18.80	9.05	4.56	0.66
Benchmark in SGD	3.49	17.48	3.49	24.35	29.13	4.90	1.95
A (Ydis) USD	4.95	21.74	4.95	28.37	417.89	5.94	5.65
After Sales Charge*	-0.30	15.65	-0.30	21.95	392.00	4.14	5.47
Benchmark in USD	3.07	20.88	3.07	27.89	1,046.59	4.42	8.49

**Top Ten Holdings (% of Total)**

Issuer Name	%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD	11.53
SAMSUNG ELECTRONICS CO LTD	10.20
TENCENT HOLDINGS LTD	9.91
ALIBABA GROUP HOLDING LTD	9.64
NAVER CORP	4.41
NASPERS LTD	4.18
ICICI BANK LTD	3.47
LG CORP	2.46
MEDIATEK INC	2.23
UNILEVER PLC	2.15

**Fund Measures**

Price to Earnings (12-mo Trailing)	19.15x
Price to Book	2.14x
Price to Cash Flow	8.33x
Dividend Yield	1.82%
Standard Deviation (5 Yrs)	14.77%

**Share Class Information (For a full list of available share classes, please visit [www.franklintempleton.com.sg](http://www.franklintempleton.com.sg).)**

Share Class	Incept Date	NAV	TER (%) 31.12.2020	Fees			
				Max. Sales Charge (%)	Max. Annual Charge (%)	Mgmt. Fee (%)	Max. Maint. Charge (%)
A (acc) SGD	25.10.2007	SGD 11.48	1.99	5.00	1.65	1.15	0.50
A (Ydis) USD	28.02.1991	USD 53.04	1.99	5.00	1.65	1.15	0.50

Additional Share Class Information

Share Class	Incept Date	Subscription Type	Dividends			Fund Identifiers	
			Frequency	Last Paid Date	Last Paid Amount	Bloomberg ID	ISIN
A (acc) SGD	25.10.2007	Cash/SRS	N/A	N/A	N/A	TEMKSGD LX	LU0320764243
A (Ydis) USD	28.02.1991	Cash	Ann	08.07.2014	0.0880	TEMEMKI LX	LU0029874905

Composition of Fund

■ Templeton Emerging Markets Fund ■ MSCI Emerging Markets Index-NR

Geographic	% of Total	Sector	% of Total
China	30.48 / 40.13	Information Technology	29.20 / 20.88
South Korea	20.66 / 13.30	Consumer Discretionary	19.94 / 19.27
Taiwan	15.89 / 13.32	Financials	18.29 / 17.14
India	6.01 / 8.86	Communication Services	17.80 / 12.28
Brazil	5.85 / 4.61	Consumer Staples	4.21 / 5.66
Russia	5.65 / 2.81	Materials	3.09 / 7.40
South Africa	4.57 / 3.49	Industrials	2.52 / 4.24
United Kingdom	2.15 / 0.00	Energy	2.02 / 4.59
Thailand	1.54 / 1.78	Health Care	1.14 / 4.68
Others	5.88 / 11.70	Others	0.48 / 3.85
Cash & Cash Equivalents	1.31 / 0.00	Cash & Cash Equivalents	1.31 / 0.00

Market Capitalisation Breakdown in

USD	% of Equity
<2.0 Billion	2.51
2.0-5.0 Billion	6.86
5.0-10.0 Billion	4.51
10.0-25.0 Billion	10.78
25.0-50.0 Billion	11.62
>50.0 Billion	63.71

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 the equity securities of emerging markets around the world, which 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 significantly over relatively short time periods. Other significant risks include: emerging markets risk, foreign currency risk, liquidity risk, Chinese market 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

**Dividend Yield:** The annual dividend received on an equity security as a percentage of the price. For a portfolio, the value represents a weighted average of the stocks it holds. It should not be used as an indication of the income received from this portfolio.

**Price to Book:** The price per share of a stock divided by its book value (i.e., net worth) per share. For a portfolio, the value represents a weighted average of the stocks it holds.

**Price to Cash Flow:** Supplements price/earnings ratio as a measure of relative value for a stock. For a portfolio, the value represents a weighted average of the stocks it holds.

**Price to Earnings (12-mo Trailing):** The share price of a stock, divided by its per-share earnings over the past year. For a portfolio, the value represents a weighted average of the stocks it holds.

**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

**This advertisement or publication has not been reviewed by the Monetary Authority of Singapore.**

**Important Information (continued)**

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Net Returns (NR) include income net of tax withholding when dividends are paid.

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**Performance:** Performance details provided are in the share class currency, based on NAV-NAV and include reinvested dividends. Performances of different share classes will vary. Please refer to the Fund Manager for more information.

References to indices are made for comparative purposes only and are provided to represent the investment environment existing during the time periods shown. 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.

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**Performance:** MSCI Emerging Markets Index-NR reflects performance of the MSCI Emerging Markets Index (gross returns) from fund inception through 31/12/2000 and the MSCI Emerging Markets Index-NR thereafter.

**After Sales Charge\*:** Calculated based on initial sales charge of 5%; or 0% for Money Market Funds.

**Top Ten Holdings:** These securities do not represent all of the securities purchased, sold or recommended and readers should not assume that investment in the securities listed was or will be profitable. Fund manager reserves the right to withhold release of portfolio holdings information. All portfolio holdings are subject to change.

The dividend yield quoted here is the yield on securities within the Portfolio and should not be used as an indication of the income received from this portfolio.