



# Franklin Templeton Investment Funds Franklin Gulf Wealth Bond Fund

GCC Fixed Income  
LU0962741228  
30 September 2022

## Fund Fact Sheet

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### Fund Overview

Base Currency for Fund	USD
Total Net Assets (USD)	447 million
Fund Inception Date	30.08.2013
Number of Holdings	86
Benchmark	FTSE MENA Broad Bond GCC Issuers Index
Investment Style	Fixed Income
Morningstar Category™	Other Bond
Distribution Yield – A (Mdis) USD	5.84%

### Summary of Investment Objective

To maximise, consistent with prudent investment management, total investment return consisting of a combination of interest income, capital appreciation and currency gains in the long term.

### Fund Management

Mohieddine (Dino) Kronfol: U. Arab Emir.  
Sharif Eid: U. Arab Emir.

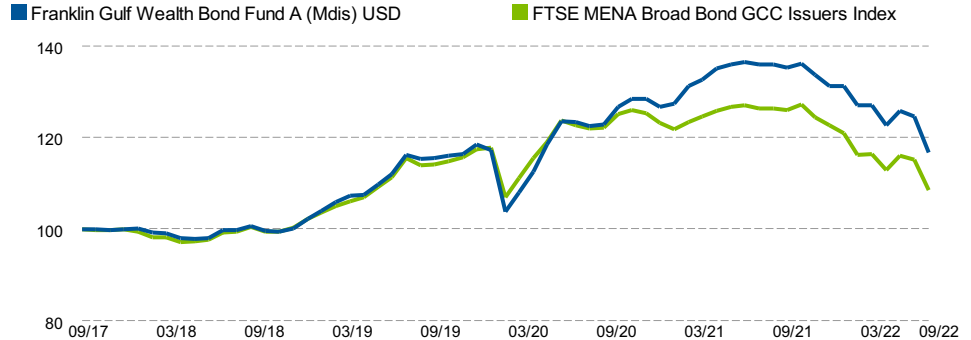
### Asset Allocation (Market Value)

Fixed Income	97.91%
Cash & Cash Equivalents	2.09%

### Performance

Past performance does not predict future returns.

Performance over 5 Years in Share Class Currency (%)



### Performance in Share Class Currency (%)

	Cumulative								Annualised
	1 Mth	3 Mths	6 Mths	YTD	1 Yr	3 Yrs	5 Yrs	Since Incept	Since Incept
A (Mdis) USD	-6.33	-4.84	-10.99	-14.25	-14.09	1.24	16.84	49.72	4.54
A (acc) USD	-6.32	-4.83	-11.05	-14.26	-14.06	1.23	16.88	49.72	4.54
I (acc) USD	-6.24	-4.71	-10.80	-13.91	-13.63	3.01	20.20	57.82	5.15
W (Mdis) USD	-6.28	-4.74	-10.84	-14.01	-13.65	2.78	19.71	54.19	4.88
Benchmark in USD	-5.83	-3.93	-10.24	-14.76	-14.11	-4.83	8.56	32.28	3.13

### Calendar Year Performance in Share Class Currency (%)

	2021	2020	2019	2018	2017	2016	2015	2014
A (Mdis) USD	6.02	10.34	16.32	0.08	6.27	5.69	0.94	8.55
A (acc) USD	6.01	10.32	16.28	0.16	6.21	5.69	0.97	8.54
I (acc) USD	6.58	11.04	16.91	0.76	6.83	6.31	1.49	9.29
W (Mdis) USD	6.61	10.89	16.82	0.73	6.62	5.90	0.94	8.55
Benchmark in USD	1.05	8.92	15.22	0.46	4.73	4.28	1.57	6.82

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.** All performance data shown is in the currency stated, include reinvested dividends and are net of management fees. Sales charges and other commissions, taxes and other relevant costs paid by the investor are not included in the calculations. The fund offers other share classes subject to different fees and expenses, which will affect their performance.

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.

**The W (Mdis) USD share class launched on 29.07.2016. Performance data prior to that date is for the A (Mdis) USD share class launched on 30.08.2013 which has higher annual charges.**

### Top Ten Holdings (% of Total)

Security Name	
Acwa Power Management and Investments One Ltd., secured bond, Reg S, 5.95%, 12/15/39	3.61
Burgan Bank SAK, sub. bond, Reg S, 2.75% to 12/15/20, FRN thereafter, 2.75%, 12/15/31	3.31
Saudi Government International Bond, senior bond, Reg S, 4.50%, 10/26/46	3.20
Brooge Petroleum and Gas Investment Co FZE, SR SECURED, Secured, REG S, 144A, 8.50%, 9/24/25	3.18
Government of Qatar, senior bond, Reg S, 4.40%, 4/16/50	3.03
Government of Bahrain, senior bond, Reg S, 7.50%, 9/20/47	2.49
Saudi Government International Bond, senior bond, Reg S, 4.625%, 10/04/47	2.49
,REG SFRN thereafter, Perpetual	2.35
Abu Dhabi Government International Bond, senior bond, Reg S, 2.70%, 9/02/70	2.33
Abu Dhabi Government International Bond, senior bond, Reg S, 3.125%, 9/30/49	2.20

### Fund Measures

Average Credit Quality	A-
Average Duration	9.08 Years
Average Weighted Maturity	13.59 Years
Yield to Maturity	6.96%
Standard Deviation (5 Yrs)	8.48%

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

Share Class	Incept Date	NAV	TER (%)	Dividends		Fund Identifiers			
				Frequency	Last Paid Date	Last Paid Amount	Fund number	ISIN	Bloomberg ID
A (Mdis) USD	30.08.2013	USD 10.06	1.37	Mth	15.09.2022	0.0490	1485	LU0962741228	FGCAMUS LX
A (acc) USD	30.08.2013	USD 14.97	1.37	N/A	N/A	N/A	1481	LU0962741061	FGCAAUS LX
I (acc) USD	30.08.2013	USD 15.78	0.82	N/A	N/A	N/A	1482	LU0962741145	FGCIAUS LX
W (Mdis) USD	29.07.2016	USD 9.59	0.87	Mth	15.09.2022	0.0470	1941	LU1446800572	FTGCCWU LX

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.

### Composition of Fund

■ Franklin Gulf Wealth Bond Fund ■ FTSE MENA Broad Bond GCC Issuers Index

#### Geographic (Notional Exposure)

	% of Total
United Arab Emirates	31.12 / 30.93
Kuwait	18.57 / 2.62
United States	16.55 / 0.00
Qatar	13.16 / 19.88
Saudi Arabia	12.54 / 31.14
Bahrain	6.00 / 6.47
Oman	4.36 / 8.80
Egypt	2.40 / 0.00
Supranational	0.00 / 0.17
Cash & Cash Equivalents	2.09 / 0.00

#### Sector (Notional Exposure)

	% of Total
Corporate Financial Institutions	25.92 / 7.23
Government-Related Agencies	25.04 / 31.33
Government-Related Sovereign	21.50 / 60.22
Derivatives	16.52 / 0.00
Corporate Industrials	12.00 / 0.81
Corporate Utilities	3.62 / 0.23
Government-Related Supranational	0.00 / 0.17
Cash & Cash Equivalents	2.09 / 0.00

#### Currency (Notional Exposure)

	% of Total
U.S. Dollar	100.00 / 100.00

### Portfolio Data Derivatives Disclosures

Market value figures reflect the trading value of the investments. Notional exposure figures are intended to estimate the portfolio's exposure, including any hedged or increased exposure through certain derivatives held in the portfolio (or their underlying reference assets). Average Credit Quality figures are intended to estimate the portfolio's exposure to issuer credit risk, including any hedged or increased exposure through credit derivatives held in the portfolio (or their underlying reference assets). Any credit derivatives are assigned the ratings of their underlying reference assets. Average Duration, Average Weighted Maturity and Yield to Maturity reflect certain derivatives held in the portfolio (or their underlying reference assets). Portfolio breakdown percentages may not total 100% and may be negative due to rounding, use of any derivatives, unsettled trades or other factors.

### 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 any type of entity located in Gulf Cooperation Council (GCC) member countries. Such securities have historically been subject to price movements, generally due to interest rates or movements in the bond market. As a result, the performance of the Fund fluctuates moderately over time. 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. Other significant risks include: credit risk, foreign currency risk, derivatives instruments risk, emerging markets 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.

### Important Information

**Effective 15 February 2021, the Franklin GCC Bond Fund was renamed Franklin Gulf Wealth Bond Fund.**

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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.

Benchmark related data provided by FactSet, as of the date of this document, unless otherwise noted.

Source: FTSE. Important data provider notices and terms available at [www.franklintempletondatasources.com](http://www.franklintempletondatasources.com).

**Fund Overview:** The **Distribution Yield** is based on the most recent month's distribution and shown as an annualized percentage as of the date shown. It does not include any preliminary charge and investors may be subject to tax on distributions. Information is historical and may not reflect current or future distributions.

**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.

**Fund Measures:** The average credit quality (ACQ) rating may change over time. The portfolio itself has not been rated by an independent rating agency. The letter rating, which may be based on bond ratings from different agencies (or internal ratings for unrated bonds, cash and equivalents), is provided to indicate the average credit rating of the portfolio's underlying investments and generally ranges from AAA (highest) to D (lowest). For unrated bonds, cash and equivalents, ratings may be assigned based on the ratings of the issuer, the ratings of the underlying holdings of a pooled investment vehicle, or other relevant factors. The ACQ is determined by assigning a sequential integer to all credit ratings AAA to D, taking a simple, asset-weighted average of investments by market value and rounding to the nearest rating. The risk of default increases as a bond's rating decreases, so the ACQ provided is not a statistical measurement of the portfolio's default risk because a simple, weighted average does not measure the increasing level of risk from lower-rated bonds. The ACQ may be lower if cash and equivalents are excluded from the calculation. The ACQ is provided for informational purposes only.

Yield figures quoted should not be used as an indication of the income that has or will be received. Yield figures are based on the portfolio's underlying holdings and do not represent a payout of the portfolio.