

# Franklin Responsible Income 2028 Fund

A EUR ACC: IE0000DQLDH4

Multi-Sector | Factsheet as of 30 November 2025

This is a marketing communication. Please refer to the prospectus of the UCITS and to the KID before making any final investment decisions.

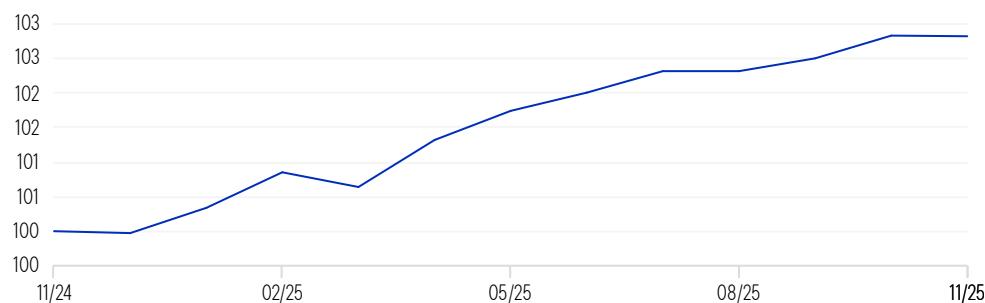
## Investment Overview

The Fund's goal is to generate income while seeking to preserve capital. The Fund mainly invests in corporate and government debt securities denominated in EUR. These investments may be from anywhere in the world, including, to a lesser extent, emerging markets, and some of them may be below investment grade.

Past performance does not predict future returns.

## Performance Over 1 Year in Share Class Currency (%)

■ Franklin Responsible Income 2028 Fund - A EUR ACC



## Discrete Annual Performance (%)

	11/24	11/23	11/22	11/21	11/20	11/19	11/18	11/17	11/16	11/15
	11/25	11/24	11/23	11/22	11/21	11/20	11/19	11/18	11/17	11/16
A EUR ACC	2.82	6.81	—	—	—	—	—	—	—	—

## Total Returns (%)

	Cumulative						Average Annual			Inception Date
	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	Inception	3-Yr	5-Yr	
A EUR ACC	-0.01	0.49	2.85	2.82	—	—	12.15	—	—	4.10 23/01/2023

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 tax and are net of management fees. Sales charges, taxes and other locally applied costs have not been deducted. The fund's returns may increase or decrease as a result of changes to foreign exchange rates.

Up to date performance figures can be found on our 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.

## Fund Overview

Umbrella	Franklin Templeton Global Funds plc
Fund Base Currency	EUR
Fund Inception Date	23/01/2023
Share Class Inception Date	23/01/2023
Minimum Investment	EUR 1000
ISIN	IE0000DQLDH4
Bloomberg	FRRIAEA ID
Morningstar Peer Group	Fixed Term Bond
EU SFDR Category	Article 8

## Charges

Maximum Initial Charge	1.50%
Exit Charge	—
Ongoing Charges Figure	0.75%
Performance Fee	—

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.

## Fund Characteristics

Fund
NAV-A EUR ACC
€112.21
Total Net Assets (EUR)
€73.48 Million
Number of Holdings
72
Average Credit Quality
BBB+
Weighted Average Maturity
2.12 Yrs
Effective Duration
2.00 Yrs
Yield to Maturity
2.76%
Standard Deviation (1 Yr)
0.85%

**Sector Allocation (% of Total)**

	Fund
Finance	49.46
Treasury & Govt. Related	16.97
Health Care	7.14
Transportation	5.97
Utility	3.98
Industrial	3.27
Technology	3.17
Automotive	2.30
Others	7.81
Cash & Cash Equivalents	-0.07

**Geographic Allocation (% of Total)**

	Fund
France	21.18
United States	14.10
United Kingdom	11.20
Spain	10.51
Denmark	5.80
Netherlands	5.55
Sweden	4.81
Italy	3.59
Others	23.33
Cash & Cash Equivalents	-0.07

**Credit Quality Allocation (% of Total)**

	Fund
AAA	0.53
AA	2.74
A	38.83
BBB	49.74
BB	7.63
B	0.59
Cash & Cash Equivalents	-0.07

**Portfolio Management**

	Years with Firm	Years of Experience
David Zahn, CFA	19	31
Rod MacPhee, CFA	12	18

**What are the Risks?**

The Fund does not offer any capital guarantee or protection and you may not get back the amount invested. The Fund is subject to the following risks which are materially relevant: **Bonds:** There is a risk that issuers of bonds held by the fund may not be able to repay the investment or pay the interest due on it, leading to losses for the fund. Bond values are affected by the market's view of the above risk, and by changes in interest rates and inflation. **Derivatives:** The use of derivatives can result in greater fluctuations of the fund's value and may cause the fund to lose as much as or more than the amount invested. **Emerging markets investment:** The fund may invest in the markets of countries which are smaller, less developed and regulated, and more volatile than the markets of more developed countries.

**Fund counterparties:** The fund may suffer losses if the parties that it trades with cannot meet their financial obligations. **Geographical focus:** This fund invests primarily in Europe, which means that it is more sensitive to local economic, market, political or regulatory events in Europe, and will be more affected by these events than other funds that invest in a broader range of regions. **Interest rates:** Changes in interest rates may negatively affect the value of the fund. Typically as interest rates rise, bond values fall. **Liquidity risk:** the risk that arises when adverse market conditions affect the ability to sell assets when necessary. Such risk may be triggered by (but not limited to) unexpected events such as environmental disasters or pandemics. Reduced liquidity may have a negative impact on the price of the assets. **Low rated bonds:** The fund may invest in lower rated or unrated bonds of similar quality, which carry a higher degree of risk than higher rated bonds. **Sustainability:** The fund's integration of sustainability risks in the investment decision process may have the effect of excluding profitable investments from the investment universe of the fund and may also cause the fund to sell investments that will continue to perform well. A sustainability risk could materialise due to an environmental, social or governance event or condition which may impact the fund's investments and negatively affect the returns of the fund.

Complete information on the risks of investing in the Fund are set out in the Fund's prospectus.

**Glossary**

**Yield to Maturity ('YTM'):** is the rate of return anticipated on a bond if it is held until the maturity date. YTM is considered a long-term bond yield expressed as an annual rate. The calculation of YTM takes into account the current market price, par value, coupon interest rate and time to maturity. It is also assumed that all coupons are reinvested at the same rate. 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. **Yield to Maturity is calculated without the deduction of fees and expenses. Ongoing Charges Figure (OCF):**

The Ongoing Charges Figure (OCF) includes the fees paid to the management company, the investment manager and the depository, as well as certain other expenses. The OCF is calculated by taking the relevant main material costs paid out over the 12-month period indicated and dividing them by the average net assets over the same period. The OCF does not include all expenses paid by the fund (for example, it does not include what the fund pays for buying and selling securities). For a comprehensive list of the types of costs deducted from fund assets, see the prospectus. For recent all-in annual costs, as well as hypothetical performance scenarios that show the effects that different levels of return could have on an investment in the fund, where applicable, see the KID. **Average Credit Quality:** The average credit quality reflects the holdings of the underlying issues, based on the size of each holding and ratings assigned to each based on rating agency assessments of its creditworthiness. **Weighted Average Maturity:** An estimate of the number of years to maturity, taking the possibility of early payments into account, for the underlying holdings. **Effective Duration** is a duration calculation for bonds with embedded options. Effective duration takes into account that expected cash flows will fluctuate as interest rates change. Duration measures the sensitivity of price (the value of principal) of a fixed-income investment to a change in interest rates. The higher the duration number, the more sensitive a fixed-income investment will be to interest rate changes. **Standard Deviation:** 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.

**Portfolio Data Information**

**Credit Quality** is a measure of a bond issuer's ability to repay interest and principal in a timely manner. The credit ratings shown are based on each portfolio security's rating as provided by Standard and Poor's, Moody's Investors Service and/or Fitch Ratings, Ltd. and typically range from AAA (highest) to D (lowest), or an equivalent and/or similar rating. For this purpose, the manager assigns each security the middle rating from these three agencies. When only two agencies provide ratings, the lower of the two ratings will be assigned. When only one agency assigns a rating, that rating will be used. Foreign government bonds without a specific rating are assigned a country rating, if available. Securities that are unrated by all three agencies are reflected as such. The credit quality of the investments in the Fund's portfolio does not apply to the stability or safety of the Fund. These ratings are updated monthly and may change over time.

**Please note, the Fund itself has not been rated by an independent rating agency.**

**Important Information**

This fund meets the requirements under Article 8 of the EU Sustainable Finance Disclosure Regulation (SFDR); the fund has binding commitments in its investment policy to promote environmental and/or social characteristics and any companies in which it invests should follow good governance practices.

Further information in relation to the sustainability-related aspects of the Fund can be found at [www.franklintempleton.lu/SFDR](http://www.franklintempleton.lu/SFDR). Please review all of the Fund's objectives and characteristics before investing. This material is intended to be of general interest only and should not be construed as investment advice. It does not constitute legal or tax advice and it is not an offer for shares or an invitation to apply for shares of the Irish-domiciled Franklin Templeton Global Funds plc (the "Fund" or "FTGF"). For the avoidance of doubt, if you decide to invest, you will be buying units in the Fund and will not be investing directly in the underlying assets of the Fund.

Franklin Templeton ("FT") provides no guarantee or assurance that the Fund's investment objective will be attained. 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. **Past performance does not predict future returns.** Currency fluctuations may cause the value of a Fund's investments to diminish or increase.

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Subscriptions to shares of the Fund should only be made based on the Fund's current Prospectus and, where available, the relevant KID, accompanied by the latest available audited annual report and the latest semi-annual report if published thereafter. These documents can be found on our website at [www.franklinresources.com/all-sites](http://www.franklinresources.com/all-sites), obtained, free of charge, from FTGF's registered office at Riverside Two, Sir John Rogerson's Quay, Grand Canal Dock, Dublin 2, Ireland, or can be requested via FT's European Facilities Service which is available at <https://www.eifs.lu/franklintempleton>. The Fund's documents are available in English, French, German, Italian and Spanish.

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.

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**Benchmark(s)** None.

The Fund is actively managed without reference to a benchmark.

**Intended retail Investor** Investors who understand the risks of the Fund and plan to invest until the Fund's maturity date. The Fund may appeal to investors who are willing to hold an investment until the Maturity Date, are looking for income from an investment that seeks to preserve capital, are interested in exposure to Euro denominated global bond markets as part of a diversified portfolio, have a low to medium risk profile and can tolerate moderate short-term changes in the share price.

**Product availability** The Fund is closed to new investors and additional investments from existing shareholders.

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For further information on paying agents and representative agents of FTGF, please refer to the Fund's Prospectus.