



FRANKLIN TEMPLETON
INVESTMENTS

Franklin Templeton Investment Funds
Franklin U.S. Opportunities Fund

U.S. Equity
31.12.2018

Fund Fact Sheet

Fund Overview

Base Currency for Fund	USD
Total Net Assets (USD)	3.65 billion
Fund Inception Date	03.04.2000
Number of Issuers	85
Benchmark	Russell 3000® Growth Index
Morningstar Category™	US Flex-Cap Equity

Minimum Investment

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

Summary of Investment Objective

The Fund aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors.

Fund Management

Grant Bowers: United States
Sara Araghi, CFA: United States

Ratings - A (acc) SGD

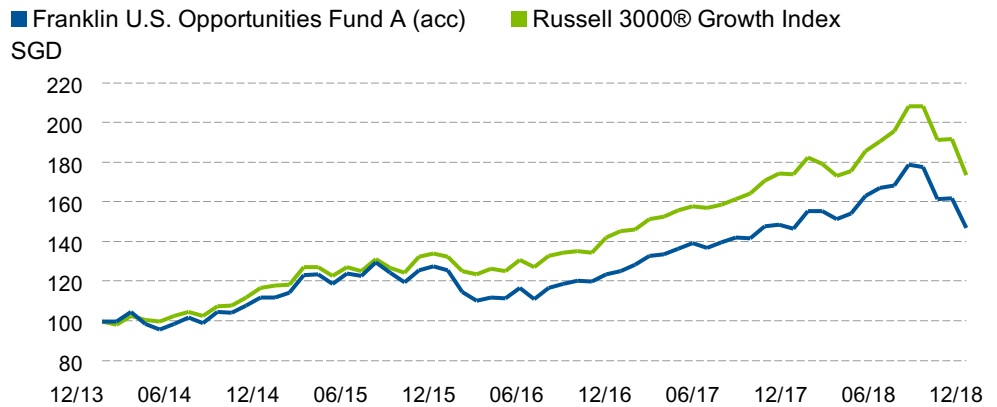
Overall Morningstar Rating™: ★★★★★

Asset Allocation

	%
Equity	99.04
Cash & Cash Equivalents	0.96

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	-9.30	-17.28	0.06	0.06	79.51	5.35	5.37
After Sales Charge*	-13.83	-21.42	-4.95	-4.95	70.54	3.57	4.89
Benchmark in SGD	-9.43	-16.58	-0.25	-0.25	132.13	9.40	7.82
A (acc) USD	-8.70	-17.04	-1.85	-1.85	46.13	6.74	2.04
After Sales Charge*	-13.26	-21.19	-6.76	-6.76	38.83	4.93	1.77
Benchmark in USD	-8.83	-16.33	-2.12	-2.12	93.27	10.85	3.58

Top Ten Holdings (% of Total)

Issuer Name	%
AMAZON.COM INC	7.23
MASTERCARD INC	4.99
MICROSOFT CORP	4.86
ALPHABET INC	4.08
VISA INC	3.94
UNITEDHEALTH GROUP INC	2.80
APPLE INC	2.75
SBA COMMUNICATIONS CORP	2.45
SERVICENOW INC	2.35
ADOBE INC	1.99

Fund Measures

P/E to Growth	1.66x
Historical 3 Yr Sales Growth	16.87%
Estimated 3-5 Yr EPS Growth	17.80%
Price to Earnings (12-mo Forward)	26.11x
Standard Deviation (5 Yrs)	12.96%

Share Class Information (For a full list of available share classes, please visit www.franklintempleton.com.sg.)

Share Class	Incept Date	NAV	TER (%)	Fees			
				Max. Sales Charge (%)	Max. Annual Charge (%)	Mgmt. Fee (%)	Max. Maint. Charge (%)
A (acc) SGD	25.10.2007	SGD 17.95	1.82	5.00	1.50	1.00	0.50
A (acc) USD	03.04.2000	USD 14.80	1.82	5.00	1.50	1.00	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	TEUASGD LX	LU0320765059
A (acc) USD	03.04.2000	Cash	N/A	N/A	N/A	TEMAGAI LX	LU0109391861

Composition of Fund

■ Franklin U.S. Opportunities Fund ■ Russell 3000® Growth Index

Sector	% of Total	Market Capitalisation Breakdown in USD	% of Equity
Information Technology	35.80 / 30.52	<5.0 Billion	7.97
Health Care	15.88 / 15.17	5.0-15.0 Billion	16.28
Industrials	11.16 / 12.26	15.0-25.0 Billion	9.95
Consumer Discretionary	10.70 / 15.11	25.0-50.0 Billion	15.05
Communication Services	9.21 / 11.31	50.0-100.0 Billion	7.21
Financials	7.35 / 4.62	100.0-150.0 Billion	5.57
Consumer Staples	3.81 / 5.82	>150.0 Billion	34.47
Real Estate	3.37 / 2.37	N/A	3.50
Materials	0.95 / 1.95		
Others	0.81 / 0.87		
Cash & Cash Equivalents	0.96 / 0.00		

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 equity securities of companies located in or doing significant business in the U.S. Such securities have historically been subject to significant price movements that may occur suddenly due to market or company-specific factors. As a result, the performance of the Fund can fluctuate considerably over time.

Other significant risks include: liquidity 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

Estimated 3-5 Yr EPS Growth: An estimated measure of the growth of earnings per share over a forward-looking period. For a portfolio, the value represents a weighted average of the stocks it holds.

Historical 3 Yr Sales Growth: The rate at which sales have increased for the fund's underlying holdings over the last three years.

P/E to Growth: A ratio used to determine a stock's value while taking into account earnings growth. For a portfolio, the value represents a weighted average of the stocks it holds.

Price to Earnings (12-mo Forward): A measure of the price to earnings ratio for a stock using the forecasted earnings for the next 12 months. 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

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Source: FTSE. Important data provider notices and terms available at www.franklintempletondatasources.com.

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.

Important Information (continued)

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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.

Subscription Type: The CPF interest rate for the Ordinary Account is based on the higher of 2.5% per annum or the weightage of 80% of the average 12-month fixed deposit and 20% of the average savings rates published by major local banks. The first \$60,000 of combined CPF accounts earns an extra 1% interest. Only monies in excess of \$20,000 in Ordinary Account can be invested.