

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.

Franklin U.S. Opportunities Fund is a sub-fund of Franklin Templeton Investment Funds ("FTIF"), a Luxembourg-registered SICAV.

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1. Source: IDC., 15 October 2020. There is no assurance that any estimate, forecast or projection will be realised.
2. Source: IDC, Statista, as of August 2020. Digital transformation, broadly defined, is the integration of digital technologies in all areas of a business, improving current and creating new operation processes, as well as deliver more value to customers. It represents a cultural shift to more agile and more intelligent ways of doing business, powered by technologies such as advanced analytics and artificial intelligence. Compound annual growth rate (CAGR) is the rate of return required for an investment to grow from its beginning balance to its ending balance, assuming the profits were reinvested at the end of each year of the investment's lifespan. There is no assurance that any forecast, estimate or projection will be realised. Past performance is not necessarily an indicator of future performance.
3. Source: International Institute for Management Development, Statista, as of 2020. To evaluate an economy, World Digital Competitiveness Ranking 2020 examines three factors: knowledge, which measures the know-how necessary to discover, understand and build new technologies; technology, which evaluates the overall context that enables the development of digital technologies; and future readiness, which assesses the level of preparedness to exploit digital transformations.
4. Source: MSCI, Macrobond, as of 30 June 2021.
5. Franklin Templeton's team information as of 30 June 2021.
6. **Fund's annualised performance after 5% sales charge: 31.8% (1-Year), 20.9% (3-Year), 21.3% (5-Year), 14.2% (10-Year). Past performance is not an indicator or a guarantee of future performance.** Performance data as of 30 June 2021. Source: © 2021 Morningstar, Inc. All rights reserved. Performance data is for the A (acc) USD share class, incepted on 3 April 2000, shown in NAV-NAV, in share class currency, include reinvested dividends and are net of management fees. Other commissions, taxes and other relevant costs paid by the investor are not included in the calculations. 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. Peer group represented by Morningstar U.S. Flex-Cap Equity Category. Currency fluctuations may affect the value of overseas investments. When investing in a fund denominated in a foreign currency, your performance may also be affected by currency fluctuations. Indices are unmanaged and one cannot invest directly in an index.

IMPORTANT INFORMATION

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

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The value of investments and the income from them can go down as well as up and you may not get back the full amount that you invested. Past performance is not necessarily indicative nor a guarantee of future performance of the Fund. Subscriptions may only be made on the basis of the most recent Prospectus and Product Highlights Sheet which is available at Templeton Asset Management Ltd or Legg Mason Asset Management Singapore Pte. Limited or authorised distributors of the Fund. Potential investors should read the details of the Prospectus and Product Highlights Sheet before deciding to subscribe for or purchase the Fund. This shall not be construed as the making of any offer or invitation to anyone in any jurisdiction in which such offer is not authorised or in which the person making such offer is not qualified to do so or to anyone to whom it is unlawful to make such an offer. In particular, the Fund is not available to U.S. Persons and Canadian residents.

Investors may wish to seek advice from a financial adviser before making a commitment to invest in shares of the Fund. In the event an investor chooses not to seek advice from a financial adviser, he/she should consider whether the Fund is suitable for him/her.

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FRANKLIN
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FRANKLIN TEMPLETON
INVESTMENT FUNDS

FRANKLIN U.S. OPPORTUNITIES FUND

Exposure to Leading U.S. Growth Companies

Overall Morningstar Rating^{TM^}: ★ ★ ★ ★ ★

June 2021



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GROWTH DRIVERS IN AN UNCERTAIN MARKET

Despite concerns over the global pandemic, trade wars and deepening political tension, exciting long-term opportunities still exist in the U.S. market. Global innovators with business models that are enabling huge paradigm shifts are driving this across myriad industries.

- The Fund identifies and invests in U.S. companies that are benefiting from multi-year growth platforms and leveraging innovation that can lead to sustainable competitive advantages and long-term growth.
- The Fund focuses on innovative, fast-growing companies, particularly those demonstrating increasing profitability or growth potential relative to the overall economy.

1 | U.S. markets offer exposure to long-term secular growth trends

We invest in companies that are leveraged to secular growth themes that would last for the next decade, such as:



Fintech, Digital Payments & E-Commerce

Financial services transformation disrupted traditional banking. It accelerates adoption of mobile banking, digital payments/wallets and social lending.



Cloud Computing Services

This scalable, flexible and cost-efficient solution is a top priority for many companies. Cloud services spending estimated to surpass US\$1 trillion in 2024.¹



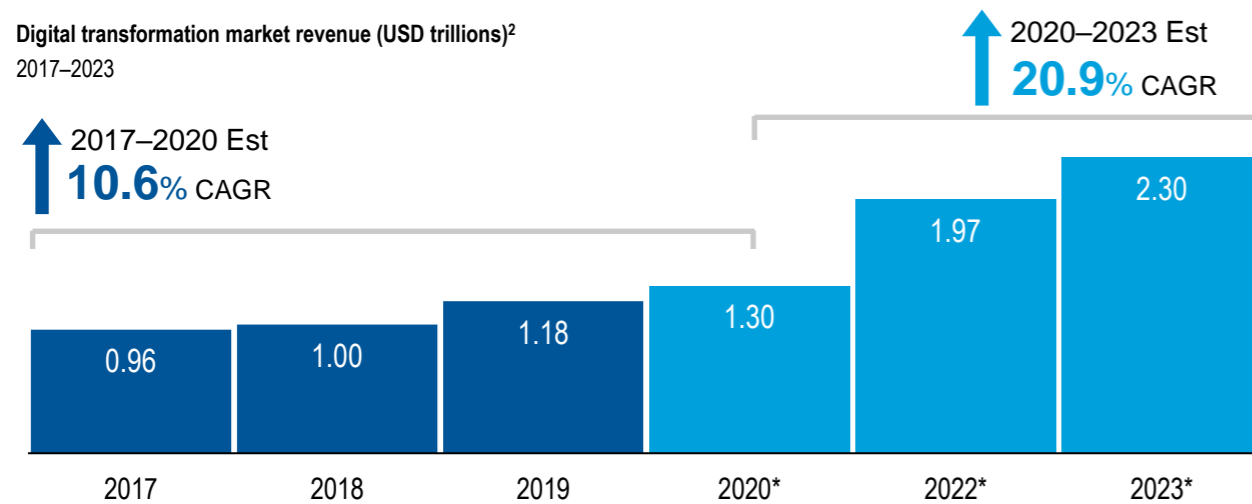
Health Care Innovation

Personalised and precision medicine will see demand globally from an aging population.

2 | Digital transformation forecasted to spur company growth

Regardless of market conditions, we see opportunities for continued growth in the global economy, as consumer behavior and business processes are enhanced and transformed by digitisation and new technologies. Our portfolio is positioned to benefit from opportunities driven by digital transformation, which has been hastened by the presence of COVID-19.

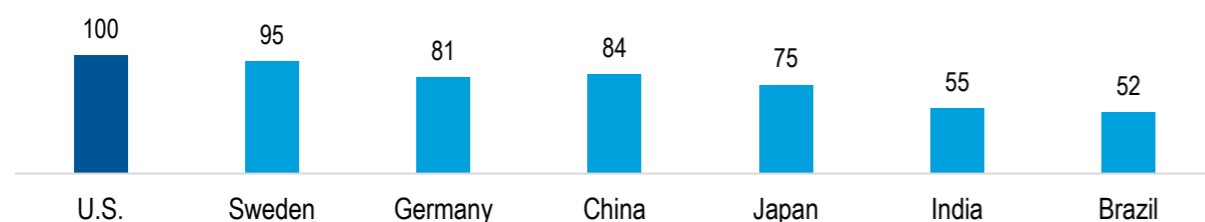
Digital transformation market revenue (USD trillions)²
2017–2023



*The data is an estimate.

U.S. is home to leaders in digital transformation as they are equipped with knowledge and technology which enable firms' readiness.

World Digital Competitiveness Ranking by Country³ (The numbers below are representing their scores.)
As of 2020

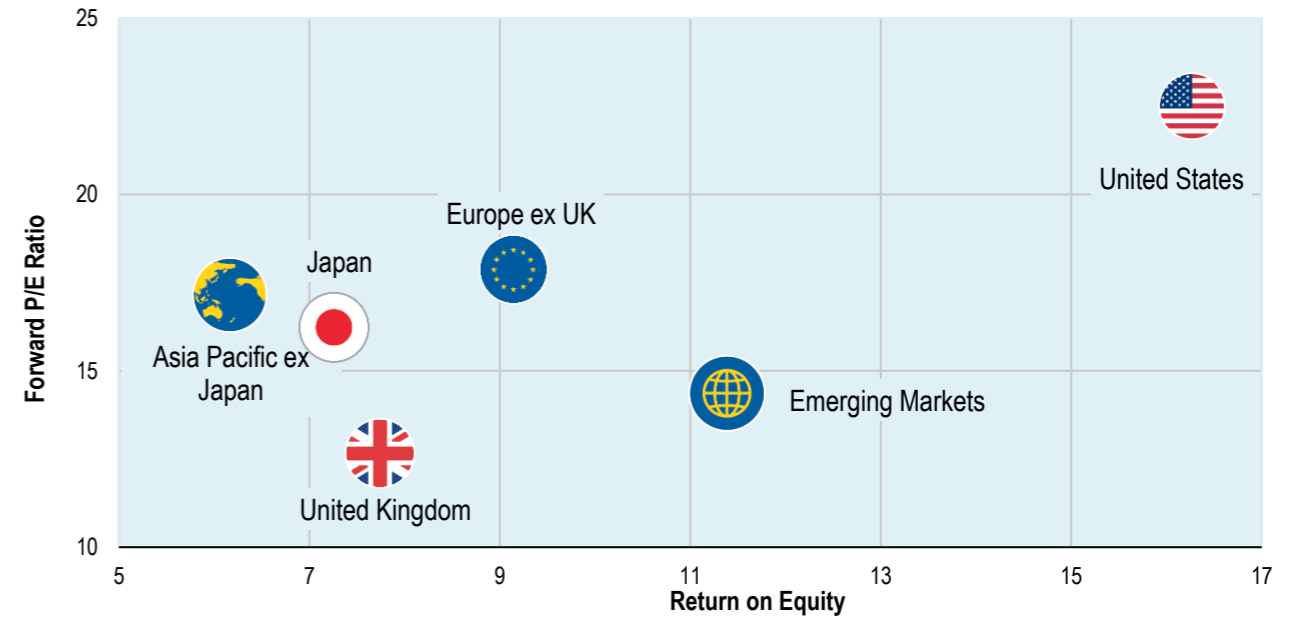


3 | U.S. offers attractive, high quality businesses

Businesses in the U.S. present the modest valuation premium relative to other developed or emerging markets.

Forward Price to Earnings (PE) vs Return on Equity for Select MSCI Indices⁴

As of 30 June 2021



4 | Our expertise in sectors benefiting from major growth trends

Franklin Templeton's location in Silicon Valley gives our team unparalleled access to the world's largest and well-established technology, biotechnology and pharmaceutical companies, research universities and venture capitalist firms. Our dedicated experts in health care focus on both the traditional aspects of health sciences as well as the rapidly developing health care innovation. This provides us advantage to see investment opportunities and technology-driven disruption before the broader markets.

Based in Silicon Valley
The team is located near leading technology companies, research universities and Venture Capital firms.

41 Sector Experts⁵
Providing in-depth research in industries like **technology & communications, health care and natural resources.**

5 | Competitive long-term performance against peer group

The Fund has a long-term track record of consistent performance against its peer group for 1-, 3-, 5-, and 10-Year time periods.

Annualised Performance (Before 5% Sales Charge)⁶

As of 30 June 2021

