



FRANKLIN TEMPLETON
INVESTMENTS

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Templeton Global Bond Plus Fund

(W CLASS UNIT)
(ARSN 127 316 250)
(FRT0008AU)

Product Disclosure Statement

Franklin Templeton Investments Australia Limited

(ABN 87 006 972 247, AFS Licence Number 225328)

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TABLE OF CONTENTS

1. ABOUT FRANKLIN TEMPLETON INVESTMENTS AUSTRALIA LIMITED
2. HOW THE TEMPLETON GLOBAL BOND PLUS FUND WORKS
3. BENEFITS OF INVESTING IN THE TEMPLETON GLOBAL BOND PLUS FUND
4. RISKS OF MANAGED INVESTMENT SCHEMES
5. HOW WE INVEST YOUR MONEY
6. FEES AND COSTS
7. HOW MANAGED INVESTMENT SCHEMES ARE TAXED
8. HOW TO APPLY

This Product Disclosure Statement ("PDS") has been prepared and issued by Franklin Templeton Investments Australia Limited ("Responsible Entity", "we" or "us"). This PDS is a summary of significant information relating to the W Class units in the Templeton Global Bond Plus Fund ("Fund") and contains a number of references to important information contained in the Franklin Templeton W Class Funds Reference Guide ("Reference Guide") (which forms part of the PDS). These references are indicated by an exclamation mark  and appear in a box. You should consider both the information in this PDS, and the information in the Reference Guide, before making a decision about the Fund. You can download a copy of the PDS and the Reference Guide on our website www.franklintempleton.com.au or request a free copy by calling us on 1800 673 776. The information provided in the PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

This PDS does not constitute an offer or invitation in any jurisdiction other than Australia or to anyone whom it would not be lawful to make such an offer.

Capitalised terms used in this PDS and not otherwise defined are defined in the Reference Guide. The information contained in the Reference Guide may change between the day you receive this PDS and the day you acquire the product. You must therefore ensure that you have read the Reference Guide current at the day you acquire the product.

The information in this PDS is up to date at the time of preparation and may change from time to time. Where the changes are not materially adverse to investors, the information may be updated on our website www.franklintempleton.com.au. For updated information about the Fund (such as performance) or a copy of this PDS, please consult your financial planner, call our Client Services team on 1800 673 776 or visit our website www.franklintempleton.com.au. We will provide you with a paper copy of any updated information without charge upon request. If there is a change in information which we consider is materially adverse we will generally issue a new PDS. All references to monetary amounts are to Australian Dollars.

1. About Franklin Templeton Investments Australia Limited

Responsible Entity

Franklin Templeton Investments Australia Limited is the Responsible Entity of the Fund.

We are solely responsible for the operation of the Fund. The operation of the Fund includes the day-to-day administration of the Fund and making investment management decisions in relation to the Fund. The Responsible Entity is required to ensure that the Fund is operated in accordance with the Constitution and with the provisions of the Corporations Act.

The Responsible Entity is also the investment manager of the Fund but may appoint a related entity or entities as investment manager to manage some or all of the investments of the Fund.

We are indirectly wholly owned by Franklin Resources, Inc., a global investment management organisation, operating as Franklin Templeton Investments, which is headquartered in California. Franklin Resources, Inc., through its subsidiaries, has expertise across all asset classes - including equity, fixed income, alternative and custom solutions. The company's more than 650 investment professionals are supported by its integrated, worldwide team of risk management professionals and global trading desk network. The common stock of Franklin Resources, Inc. is listed on the New York Stock Exchange (and is included in the Standard & Poor's 500 Index).


We have appointed JP Morgan Chase Bank, N.A. (ABN 43 074 112 011) as custodian. The custodian's role is limited to holding the assets of the Fund and providing settlement and other related services in relation to the Fund. The custodian has no supervisory role in relation to the operations of the Fund. The custodian has no supervisory obligation to ensure that Franklin Templeton complies with its obligations as Responsible Entity of the Fund and does not make investment decisions in respect of the assets held or manage those assets. The custodian has no liability or responsibility to investors in the Fund. Franklin Templeton will be liable to unit holders for acts and omissions of the appointed custodian. Link Market Services Limited has been appointed as the registrar in relation to the Fund. The custodian and registrar may be changed from time to time and we may change the custodian where we are satisfied that the proposed new custodian meets applicable regulatory requirements. You may not be notified of a change in custodian or registrar.

Subject to the Corporations Act, we and our associates may hold Units in the Fund. We are also permitted by the Constitution (subject to the Corporations Act) to deal with our self (as trustee of the Fund or in another capacity), an associate or any Unit holder; have an interest in any contract or transaction with our self (as trustee of the Fund or in another capacity), an associate or any Unit holder and retain for our own benefit any profits or benefits derived from such contract or transaction and act in the same or similar capacity in relation to any other managed investment schemes.

2. How the Templeton Global Bond Plus Fund works

About the Fund and structure and interests members acquire	<p>The Fund is a registered managed investment scheme that is an unlisted Australian unit trust. When you invest money in the Fund, we pool your money together with money from other investors. This pool is used to buy investments that are managed on behalf of all investors in the Fund in accordance with the investment strategy for the Fund. The Fund is governed by the Constitution.</p> <p>An investor's interest in the Fund is represented by "Units". A Unit holder has an interest in the assets of the Fund as a whole, subject to the liabilities of the Fund. A Unit holder does not have an interest in any particular asset of the Fund.</p> <p>Investors can acquire interests in the Fund by applying for Units and can withdraw from the Fund by making a withdrawal request in relation to the Units they hold. Under the Constitution, the Responsible Entity may establish different classes of units. This PDS relates only to the W Class of Units.</p>
Unit prices	<p>The price at which W class Units are acquired ("Application Price") is determined in accordance with the Constitution. The Application Price on a Business Day is, in general terms, equal to the product of the Net Asset Value referable to W class Units divided by the number of W class Units on issue and adjusted up for the "buy spread" (if any). The Application Price is generally determined each Business Day.</p> <p>The price at which W class Units are withdrawn ("Withdrawal Price") is determined in accordance with the Constitution. The Withdrawal Price on a Business Day is, in general terms, equal to the product of the Net Asset Value referable to W class Units divided by the number of W class Units on issue and adjusted down for the "sell spread" (if any). The Withdrawal Price is generally determined each Business Day.</p> <p>The Application Price and the Withdrawal Price will increase as the market value of the assets of the Fund increases and will decrease as the market value of the assets of the Fund decreases. The terms and conditions of the Constitution are binding on each Unit holder (and all persons claiming through them).</p>
How do you invest in the Fund?	<p>Investors can invest, or increase their investment, in the Fund by acquiring Units. An investor can acquire Units by making an application for Units. An application for Units is made by submitting an application form to the Responsible Entity. The Responsible Entity may refuse an application in its absolute discretion. Application requests need to be received by the Registrar by 12 noon on a Business Day to receive the Application Price for that Business Day.</p>

How do you withdraw from the Fund?	<p>Unit holders can generally decrease their investment in the Fund by making a withdrawal request in respect of their Units. A withdrawal request is made by lodging a Withdrawal Request Form with the Responsible Entity.</p> <p>Withdrawal requests need to be received by the Registrar by 12 noon on a Business Day to receive the Withdrawal Price for that Business Day.</p> <p>A withdrawal will usually be satisfied within 10 Business Days or such longer period as allowed by the Fund Constitution. In some circumstances, such as a freeze on withdrawals or a suspension of trading on a securities exchange, Unit holders may not be able to withdraw their investment in the Fund within the usual period upon request.</p> <p>If the Fund becomes illiquid, for the purposes of the Corporations Act, then you may only withdraw from the Fund in accordance with the terms of a withdrawal offer (if any) made by the Responsible Entity in accordance with the Corporations Act.</p> <p>There is no obligation on the Responsible Entity to make a withdrawal offer.</p> <p>The Responsible Entity anticipates that the Fund will generally be liquid.</p> <p>We generally require a balance of \$10,000 to keep your investment open and if your balance falls below this amount, we may (after giving 30 days' notice) redeem your Units without a withdrawal request from you.</p>
Buy/sell spread	<p>There is no buy/sell spread. We reserve the right to amend the buy/sell spread where necessary to protect the interests of investors. Updated buy/sell spread information will be disclosed on our website at www.franklintempleton.com.au.</p>
Minimum investment	<p>Unless otherwise determined by us, the minimum initial investment is \$25,000, the minimum additional investment amount is \$5,000 and the minimum account balance is \$10,000.</p> <p>We may accept a minimum investment amount of less than \$25,000 at our discretion. We may also accept a minimum additional investment amount of less than \$5,000 at our discretion.</p>
Valuation of Fund assets	<p>The Fund's assets are usually valued each Business Day.</p>
Unit pricing	<p>Unit prices are usually calculated each Business Day. Information on Unit prices is available on our website at www.franklintempleton.com.au.</p>
Distributions	<p>Distributions are made quarterly as at 31 March, 30 June, 30 September and 31 December in accordance with the Constitution.</p> <p>A W class Unit holder's distribution for a distribution period will be a proportion of the distributable income for the Fund referable to W class Units which is determined by reference to the proportion of the W class Units held by the Unit holder (as at the end of the relevant three month period).</p> <p>For distribution periods other than the distribution period ending on 30 June, the Responsible Entity may in its discretion determine not to distribute any amount to Unit holders or to distribute an amount which is less than the distributable income for W class Units for the distribution period.</p> <p>Distributions will be reinvested into further W class Units unless otherwise directed by you.</p>

 You should read the important information about 'Applications, Withdrawals and Unit Pricing' in the Franklin Templeton W Class Funds Reference Guide before making a decision. Go to section 'Applications, Withdrawals and Unit Pricing' located at http://www.franklintempleton.com.au/en_AU/investor/funds/fund-documents. The information about 'Applications, Withdrawals and Unit Pricing' may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing in the Templeton Global Bond Plus Fund

The significant features of the Fund are:

We manage the Fund using a combination of top-down macroeconomic analysis (analysis that considers the economy as a whole) and bottom-up fundamental security analysis (research that focusses on individual companies, rather than the industry in which a company operates or the economy as a whole) which seeks to take advantage of mispricing opportunities in global bond and currency markets.

The Fund aims to maximise total investment returns consisting of a combination of interest income, capital appreciation and currency gains. The Fund will seek to achieve its objective by investing primarily in a portfolio of fixed or floating rate debt securities and debt obligations of government and government-related issuers worldwide. The Fund may also invest in fixed income securities linked to the assets or currencies of any nation. The Fund may purchase foreign currency denominated fixed income securities and debt obligations and may also invest in Derivatives. (For more information on Derivatives please refer to Section 4 – Risks of managed investment schemes).

The flexible and opportunistic nature of the Fund's investment strategy allows the investment team to take advantage of different market environments. By using in-depth economic, country and security research including detailed risk analysis, Franklin Templeton Investments' large team of fixed income specialists look to take advantage of differences in market environments by identifying and investing in the strongest sources of income, capital growth and currency gains from fixed income securities and debt obligations anywhere around the world. In making investment decisions, the investment team thoroughly researches various factors that may affect fixed income security and debt obligation prices and currency values.

The significant benefits of the Fund are:

- Combination of top-down macroeconomic analysis and bottom-up fundamental country and security analysis which seeks to take advantage of mispricing opportunities in global bond and currency markets;
- Exposure to a global bond portfolio that seeks value from economic imbalances in relation to interest rates, currencies and sovereign credit; and
- The ability to take advantage of differences in market environments by identifying and investing in fixed income securities and debt obligations anywhere around the world, which the manager perceives to present the strongest sources of income, capital growth and currency gains.

4. Risks of managed investment schemes

You should note:

- all investments carry risk;
- different strategies may carry different levels of risk depending on the assets that make up the strategy;
- assets with the highest long-term returns may also carry the highest level of short-term risk;
- the value of investments will vary;
- the level of returns will vary and future returns may differ from past returns; and
- returns are not guaranteed and you may lose some of your money.

The laws affecting registered managed investment schemes may change in the future.

The level of risk for you will vary depending on a range of factors, including age, investment timeframes, where other parts of your wealth are invested and your risk tolerance.

The significant risks of investing in the Fund include:

Counterparty risk - Counterparty risk is the risk to each party of a contract that the counterparty will fail to perform its contractual obligations and/or to respect its commitments under the term of such contract, whether due to insolvency, bankruptcy or other cause. When over-the-counter ("OTC") or other bilateral contracts are entered into (inter alia OTC derivatives, repurchase agreements, security lending, etc.), the Fund may find itself exposed to risks arising from the failure of counterparties to perform their contractual obligations.

Credit risk - The risk of loss arising from default that may occur if an issuer fails to make principal or interest payments when due. This risk is higher for low-rated, non-investment-grade fixed income securities to the extent the Fund holds such securities.

Currency risk - The risk of loss arising from exchange-rate fluctuations or due to exchange control regulations.

Derivatives risk - Risks associated with using derivatives might include the value of the derivative failing to move in line with the asset underlying the derivative, the potential illiquidity of the derivative and the possibility that the counterparty to the derivative may default on their obligation to pay according to the terms of the contract for the derivative.

Fund risk - There are risks of investing in the Fund rather than investing directly in individual securities. Risks include, but are not limited to, the risk that:

- the Fund terminates;
- the fees and expenses will typically be higher compared to investing directly in individual securities and such fees and expenses may increase and the tax outcomes may be different;
- investments and withdrawals by one or more Unit holders may have an impact on other Unit holders; or
- there is a change in the Responsible Entity or an investment manager.

Interest rate risk - When interest rates rise, bond prices fall. The opposite is also true: bond prices rise when interest rates fall. In general, securities with longer maturities are more sensitive to these price changes compared to securities with shorter maturities.

Liquidity risk - The risk that arises when adverse market conditions affect the ability to sell assets when necessary. Reduced liquidity may have a negative impact on the price of the assets. Liquidity risk also refers to the possibility of the Fund not being able to meet redemption requests due to a lack of cash or the inability of the Fund to sell assets to raise cash needed to meet the redemption requests.


Market risk - This is the risk that the performance of the global investment markets as a whole may impact on the Fund's investment returns. Some of the factors that influence the market include world economic activity, global interest rates, investor sentiment and world events.

An investment in the Fund is not an investment in, deposit with or any other liability of the Responsible Entity or any other entity in the Franklin Templeton Group. It is subject to risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. The Responsible Entity and its related entities do not guarantee the performance of, or any income distribution or repayment of capital from, the Fund.

5. How we invest your money

Warning: you should consider the likely investment return, the risk, and your investment timeframe when choosing whether to invest in the Fund.

What is the Fund's investment objective?	The investment objective of the Fund is to maximise total return, consisting of a combination of interest income, capital appreciation and currency gains by investing in fixed income securities worldwide.
What does the Fund invest in?	The Fund invests in a portfolio of fixed income securities and debt obligations of government or government-related issuers worldwide, as well as Derivatives. Derivatives will not be used to gear or leverage the Fund's investment portfolio. At the date of this PDS, the Fund does not intend to borrow to achieve the stated investment objectives.
Do we undertake currency management for the Fund	Yes.
Minimum suggested timeframe for investment	At least five years.
What is the suggested investor profile?	Investors who: <ul style="list-style-type: none"> • have an investment timeframe of at least five years; • wish to gain exposure to a global bond portfolio; and • are comfortable with the risk level of the Fund.
Risk level	The Responsible Entity considers the risk level of the Fund to be medium to high.

 You should read the important information about 'How we invest your money' in the Franklin Templeton W Class Funds Reference Guide before making a decision. Go to section 'How we invest your money' located at http://www.franklintempleton.com.au/en_AU/investor/funds/fund-documents. The information about 'How we invest your money' may change between the time when you read this PDS and the day when you acquire the product.

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your investment balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the Fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investment Commission (ASIC) website (www.moneysmart.gov.au)** has a managed funds fee calculator to help you check out different fee options.

The ASIC managed funds fee calculator at www.moneysmart.gov.au can also be used to calculate the effect of fees and costs on account balances. For more information on tax please see section 7 of this PDS.

The following table provides an overview of the costs of acquiring units in the Fund and the fees and costs paid directly from your investment or deducted from investment returns of the Fund's assets. The fees that are paid out of the Fund's assets are reflected in the Unit price. You can use this table to compare this Fund with other simple managed investment schemes.

TYPE OF FEES OR COST	AMOUNT
Fees when your money moves in or out of the Fund	
Establishment fee	Nil
Contribution fee	Nil
Withdrawal fee	Nil
Exit fee	Nil
Management costs¹	
The fees and costs for managing your investment	Management fee: 0.83% p.a. of the net asset value of the Fund referable to W class Units ² Indirect costs: 0.00% p.a. of the value of your units in the Fund ³

¹ All fees quoted above are inclusive of Goods and Services Tax ("GST") and net of any Reduced Input Tax Credits ("RITC"). See below for more details as to how Management Costs (including indirect costs) are calculated.

² Management fees can be negotiated. See "Differential fees" below.

³ Indirect costs are based on the financial year ended 30 June 2017 and may be based on reasonable estimates or assumptions made by the Responsible Entity.

If you consult a financial adviser, you may have to pay additional fees to the adviser. Please refer to your Statement of Advice for details of these fees (if any).

What do the Management Costs pay for?

Management costs comprise the additional fees or costs that a unitholder incurs by investing in the Fund rather than by investing directly in the assets.

Management Fee

The management fee of 0.83% p.a. of the NAV of the Fund is accrued daily. The management fee payable to the Responsible Entity of the Fund for managing the assets and overseeing the operations of the Fund is paid from the fund quarterly in arrears to the Responsible Entity of the Fund. Ordinary expenses such as custodian fees, administration and audit fees and other ordinary expenses of operating the Fund are covered by the management fee at no additional charge to you. Management costs do not include transactional and operational costs (i.e. costs associated with investing in the underlying assets).

Indirect Costs

Indirect costs include fees and management costs (if any) arising from underlying funds and a reasonable estimate of the cost of investing in over-the-counter derivatives to gain investment exposure to assets or to implement the Fund's investment strategy. The indirect costs are based on the Responsible Entity's calculations and reasonable estimates and assumptions for the financial year ended 30 June 2017. These costs may include components that are estimates only and actual indirect costs for this and future years may differ. Please refer to our website at www.franklintempleton.com.au for updated information about indirect costs.

Transactional and Operational costs

In managing the assets of the Fund, the Fund may incur transaction costs such as brokerage, settlement costs, clearing costs, and applicable stamp duty when assets are bought and sold. This generally happens when the assets of a fund are changed in connection with day-to-day trading or when there are applications or withdrawals which cause net cash flows into or out of a fund.

Transactional costs are reflected in the Fund's Unit price. As these costs are factored into the asset value of the Fund's assets and reflected in the Unit price, they are an additional cost of investing for the investor and are not a fee paid to the Responsible Entity. These costs can arise as a result of bid-offer spreads being applied by trading counterparties to securities traded by the Fund.

We estimate that the total transaction costs for the Fund during the financial year ended on 30 June 2017 were approximately 0.33% of the NAV of the Fund. However, the actual costs for this and future years may differ. Please refer to our website at www.franklintempleton.com.au for updated information about transactional and operational costs.

Changes in fees

We may vary the fees specified at any time at our absolute discretion, without Unit holder consent, subject to the maximum fee amounts specified in the Constitution. If the variation is an increase we will give you 30 days' advance written notice.

Differential fees

The Responsible Entity may from time to time negotiate a different fee arrangement (by way of a rebate or waiver of fees) with certain investors where permitted.

Example of annual fees and costs for the Fund

This table gives an example of how the fees and costs for the Fund can affect your investment over a 1 year period. You should use this table to compare the Fund with other managed investment products.

EXAMPLE –

Templeton Global Bond Plus Fund

BALANCE OF \$50,000 WITH A CONTRIBUTION OF \$5,000 DURING YEAR¹


Contribution Fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
Plus Management Costs, comprising:	0.83%p.a.	And , for every \$50,000 you have in the Fund you will be charged \$415 each year, comprising:
Management Fee	0.83%p.a.	\$415
Indirect Costs	0.00%p.a.	\$0

Equals Cost of Fund

If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year you would be charged fees of: **\$415²**.
What it costs you will depend on the the fees you negotiate.

¹ The example assumes the \$5,000 contribution occurs on the last day of the financial year and there is a constant balance of \$50,000 throughout the financial year, therefore Management Costs are calculated using the \$50,000 balance only. In practice, the actual investment balance of an investor will vary daily and the actual fees and expenses we charge are based on the value of the Fund, which also fluctuates daily.

² Additional fees may apply. Please note that this example does not capture all of the fees and costs that may apply to you. Additional fees may be payable to third parties, including financial advisers. You should refer to the Statement of Advice provided by your financial adviser in which details of the relevant fees are set out.

 You should read the important information about 'Fees and costs' in the Franklin Templeton W Class Funds Reference Guide before making a decision. Go to section 'Fees and costs' located at http://www.franklintempleton.com.au/en_AU/investor/funds/fund-documents. The information about 'Fees and costs' may change between the time when you read this PDS and the day when you acquire the product.

7. How managed investment schemes are taxed


Warning: Investing in a registered managed investment scheme is likely to have tax consequences. You are strongly advised to seek professional tax advice.

You should note that:

- registered managed investment schemes do not pay tax on behalf of Unit holders; and
- Unit holders are assessed for tax on any income and gains generated by the Fund and distributed in accordance with the Constitution.

In certain circumstances, we may allocate income as part of the withdrawal price for a Unit, for example, where a significant withdrawal is made in order to provide for a fair allocation of income between investors.

At the date of this PDS, the Responsible Entity expects that the Fund will be an Attribution Managed Investment Trust (AMIT).

 You should read the important information about 'Taxation' in the Franklin Templeton W Class Funds Reference Guide before making a decision. Go to section 'Taxation' located at http://www.franklintempleton.com.au/en_AU/investor/funds/fund-documents. The information about 'Taxation' may change between the time when you read this PDS and the day when you acquire the product.

8. How to apply

How to invest in the Fund

To invest in the Fund, read this PDS and the Reference Guide, complete the *Application Form* which accompanies this PDS and provide any information requested in order to satisfy the Responsible Entity's AML/CTF obligations. The *Application Form* is also available from:

www.franklintempleton.com.au or by calling 1800 673 776.

The Responsible Entity authorises the use of this PDS by investors ("Indirect Investors") who wish to access the Fund through an authorised master trust or wrap account, investor directed portfolio service, investor directed portfolio service-like scheme or nominee or custody service (collectively known as "IDPS Service") located in Australia. If you invest in this manner certain information in this PDS may not be relevant to you such as: applications and withdrawals, Fund distributions, investor communication, fees and costs, how to open an account, cooling off rights and complaints (subject to the below). You should consult the offer document or client agreement through which you have invested.

From 1 January 2018, the Responsible Entity's complaint and dispute resolution process as set out in this PDS will apply to both direct investors and Indirect Investors.

Complaints handling

If you are a Unit holder in the Fund and you have a complaint, you should contact our Client Services Team on 1800 673 776. Your complaint will generally be acknowledged in writing and will be handled in accordance with our complaints handling procedures. We will seek to investigate and report to you on your complaint within 14 days of being notified of your complaint.

If any issues remain unresolved, Unit holders can contact the Financial Ombudsman Service Limited on 1800 367 287 or at the address below:


Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001

Please note that the Financial Ombudsman Service may not deal with a complaint by a person who is not a retail client (as defined in the Corporations Act).

Cooling off

Under the Corporations Act, retail clients (as defined in the Corporations Act) have a cooling off right which allows them to change their mind about their investment in the Fund and ask for their money to be repaid. The cooling off right must be exercised within 14 days from the earlier of when you receive confirmation of your investment or at the end of the fifth business day after the day on which your Units were issued to you.

The cooling off right terminates immediately if you exercise certain other investor rights, such as withdrawing part of your investment. The cooling off right does not apply in certain circumstances, such as where Units are issued upon the reinvestment of distributions. The right to cool off may not apply if you are an Indirect Investor, even if you are a retail client. Indirect Investors should seek advice from their platform operator or consult the relevant platform guide or similar type document as to whether cooling off rights apply.

 You should read the important information about 'How to apply, complaints handling, privacy, cooling off and investor communications' in the Franklin Templeton W Class Funds Reference Guide before making a decision. Go to section 'How to apply, complaints handling, privacy, cooling off and investor communications' located at http://www.franklintempleton.com.au/en_AU/investor/funds/fund-documents. The information about 'How to apply, complaints handling, privacy, cooling off and investor communications' may change between the time when you read this PDS and the day when you acquire the product.