Franklin Multi-Asset Defensive Fund

Class A: SSB1658AU Factsheet as of 30 September 2025

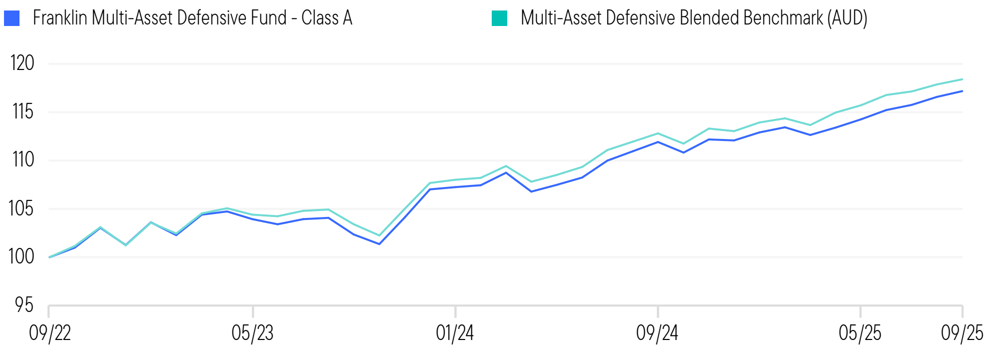
Investment Overview

Through investment across multiple asset classes, the Fund aims to earn an after-fee return in excess of the Benchmark over rolling three year periods.

Fund Highlights

- The Fund invests in a diversified multi-asset portfolio, designed to invest approximatively 15% in growth assets and 85% in defensive assets.
- A professionally managed portfolio, with a focus on fundamental and quantitative research to identify the most attractive investment opportunities.
- Active asset allocation with a focus on disciplined portfolio construction.

Performance Over 3 Years in Share Class Currency (%)



Total Returns (%)

	1 Mth	3 Mths	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception	Inception Date
Class A	0.52	1.70	4.56	4.71	5.43	—	—	3.46	28/04/2022
Benchmark (AUD)	0.45	1.40	4.75	4.95	5.79	—	—	3.78	—

Performance returns are shown net of fees and assume the reinvestment of distributions. Returns for periods greater than one year are annualised. Past performance is not an indicator or a guarantee of future performance.

Benchmark Breakdown

Asset Class	Index	%
Australian Equities	S&P/ASX 200 Accumulation Index	7.50
Listed Real Assets	S&P/ASX A-Reit Index	0.00
Global Equities	MSCI AC World (Net Dividends) (50% Hedged) Index in AUD	7.50
Australian Fixed Income	Bloomberg AusBond Composite Index	30.00
Global Fixed Income	FTSE WGBI Hedged into AUD	30.00
Cash	Bloomberg AusBond Bank Bill Index	25.00

Fund Ratings

Recommended
Lonsec Research

Superior
SQM Research

Fund Overview

Fund Inception Date	28/04/2022
APIR	SSB1658AU
Dividend Frequency	Quarterly
Annual Management Charge	0.45%
Performance Fee	—
Buy/Sell Spread	0.10%/0.10%
Suggested Investment Timeframe	Five Years
NAV	$1.0497

Benchmark(s)

Multi-Asset Defensive Blended Benchmark

Fund Characteristics	Fund
Total Net Assets (AUD)	$21.00 Million

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Asset Allocation (% of Total)

	Fund
Australian Fixed Income	29.25
Global Fixed Income	29.04
Cash & Cash Equivalents	23.21
Global Equity	8.19
Australian Equity	6.29
Alternatives	3.16
Emerging Markets Equity	0.87

Portfolio Management

	Years with Firm	Years of Experience
Siddharth Chatterjee, CFA	9	14
Subash Pillai	7	28
Thomas Nelson, CFA	18	34

Franklin Templeton Investment Solutions translates a wide variety of investor goals into portfolios powered by Franklin Templeton's best thinking around the globe. The hallmark of the team's approach is a central forum-the Investment Strategy and Research Committee-which generates a top-down view across asset classes and regions and connects and synthesizes the bottom-up sector and regional insights of the global investment teams at Franklin Templeton.

What are the Risks?

All investments involve risks, including possible loss of principal. **Fixed income securities** involve interest rate, credit, inflation and reinvestment risks, and possible loss of principal. As interest rates rise, the value of fixed income securities falls. **Changes in the credit rating** of a bond, or in the credit rating or financial strength of a bond's issuer, insurer or guarantor, may affect the bond's value. **Low-rated, high-yield bonds** are subject to greater price volatility, illiquidity and possibility of default. **Equity securities** are subject to price fluctuation and possible loss of principal. **Dividends may fluctuate** and are not guaranteed, and a company may reduce or eliminate its dividend at any time. **International investments** are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in **emerging markets**. The **investment style** may become out of favour, which may have a negative impact on performance. **Active management** does not ensure gains or protect against market declines. **Liquidity risk** arises when adverse market conditions affect the ability to sell assets when necessary. For further information relating to the risks that are relevant to this Fund, please refer to the relevant Product Disclosure Statement, Additional Information Booklet and Target Market Determination for the Fund found on our website here www.franklintempleton.com.au.

Important Information