



Franklin Multi-Asset Balanced Fund

Class A: SSB0700AU

Factsheet as of 30 September 2025

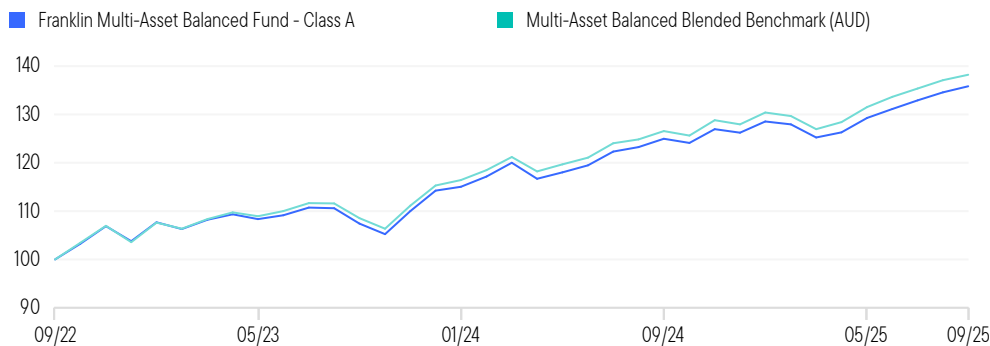
Investment Overview

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 approximately 50% in growth assets and 50% 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	0.92	3.57	7.63	8.66	10.74	—	—	6.93	28/04/2022
Benchmark (AUD)	0.82	3.37	8.02	9.19	11.38	—	—	7.41	—

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	15.00
Listed Real Assets	S&P/ASX A-Reit Index	5.00
Global Equities	MSCI AC World (Net Dividends) (50% Hedged) Index in AUD	30.00
Australian Fixed Income	Bloomberg AusBond Composite Index	22.50
Global Fixed Income	FTSE WGBI Hedged into AUD	22.50
Cash	Bloomberg AusBond Bank Bill Index	5.00

Fund Ratings



Fund Overview

Fund Inception Date	28/04/2022
APIR	SSB0700AU
Dividend Frequency	Quarterly
Annual Management Charge	0.45%
Performance Fee	—
Buy/Sell Spread	0.10%/0.10%
Suggested Investment	
Timeframe	Seven Years
NAV	\$1.0963

Benchmark(s)

Multi-Asset Balanced Blended Benchmark

Fund Characteristics

	Fund
Total Net Assets (AUD)	\$128.57 Million

Asset Allocation (% of Total)

	Fund
Global Equity	28.41
Australian Fixed Income	21.61
Global Fixed Income	21.47
Australian Equity	14.09
Real Assets	4.92
Emerging Markets Equity	3.87
Alternatives	2.90
Cash & Cash Equivalents	2.73

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

Past performance is not a reliable indicator of future performance. This publication is issued for information purposes only and does not constitute investment or financial product advice. It expresses no views as to the suitability of the services or other matters described in this document as to the individual circumstances, objectives, financial situation, or needs of any recipient. You should assess whether the information is appropriate for you and consider obtaining independent taxation, legal, financial or other professional advice before making an investment decision. Please read the relevant Product Disclosure Statements (PDSs) and any associated reference documents before making an investment decision. In accordance with the Design and Distribution Obligations requirements we maintain Target Market Determinations (TMD) for each of our Funds. All documents can be found via www.franklintempleton.com.au or by calling 1800 673 776. Issued by Franklin Templeton Australia Limited (ABN 76 004 835 849, AFSL 240827). Franklin Templeton Australia Limited is the Responsible Entity and investment manager of the Franklin Multi-Asset Balanced Fund (ARSN 657 325 794).

Lonsec Rating (assigned as follows: Franklin Multi-Asset Balanced Fund - 2025-03-31) presented in this document are published by Lonsec Research Pty Ltd ABN 11 151 658 561 AFSL 421445. The Ratings are limited to "General Advice" (as defined in the Corporations Act 2001 (Cth)) and based solely on consideration of the investment merits of the financial products. Past performance information is for illustrative purposes only and is not indicative of future performance. They are not a recommendation to purchase, sell or hold Franklin Templeton Australia Limited products, and you should seek independent financial advice before investing in these products. The Ratings are subject to change without notice and Lonsec assumes no obligation to update the relevant documents following publication. Lonsec receives a fee from the Fund Manager for researching the products using comprehensive and objective criteria. For further information regarding Lonsec's Ratings methodology, please refer to our website at: <https://www.beyond.lonsec.com.au/intelligence/lonsec-ratings>.

The rating contained in this document is issued by SQM Research Pty Ltd ABN 93 122 592 036 AFSL 421913. SQM Research is an investment research firm that undertakes research on investment products exclusively for its wholesale clients, utilising a proprietary review and star rating system. The SQM Research star rating system is of a general nature and does not take into account the particular circumstances or needs of any specific person. The rating may be subject to change at any time. Only licensed financial advisers may use the SQM Research star rating system in determining whether an investment is appropriate to a person's particular circumstances or needs. You should read the product disclosure statement and consult a licensed financial adviser before making an investment decision in relation to this investment product. SQM Research receives a fee from the Fund Manager for the research and rating of the managed investment scheme. Visit www.sqmresearch.com.au for information regarding SQMs ratings methodology.

CFA® and Chartered Financial Analyst® are trademarks owned by CFA Institute.