

Offshore Product Information Sheet – Franklin Templeton Investment Funds- Franklin U.S. Opportunities Fund

Important Note:

1. This DBS QDII Product - Overseas Fund Series – Franklin Templeton Investment Funds-Franklin U.S. Opportunities Fund (“QDII Product”) is a high risk product. Customers shall carefully read all QDII Product Documents to understand such product feature and risks before placing any order.
2. The information listed in this Information Sheet is only a summary of the basic information of the relevant Offshore Product, which is extracted from the Offshore Product Offering Document for Customers’ reference. It does not contain the whole content of the Offshore Product Offering Document and does not represent all terms and conditions of the Offshore Product. The Bank does not make any representation or warranty as to its adequacy, accuracy or timeliness. Any inconsistency between the information in this information sheet and in the relevant Offshore Product Offering Document, the information in the relevant Offshore Product Offering Document shall prevail.

Offshore Product Name	Product Code of QDII Product	Subscription Currency of QDII Product	Denomination Currency of Offshore Product	Bloomberg Ticker	ISIN Code
Franklin Templeton Investment Funds-Franklin U.S. Opportunities Fund (EUR-Hedge)	QDUTFT05EE	EUR	EUR	TEUSACH LX	LU0316 494391
Franklin Templeton Investment Funds-Franklin U.S. Opportunities Fund (HKD)	QDUTFT05RH	RMB	HKD	TUSOAAH LX	LU0708 995401
	QDUTFT05HH	HKD			
Franklin Templeton Investment Funds-Franklin U.S. Opportunities Fund (RMB-Hedge)	QDUTFT05RR	RMB	RMB	FUARMH1 LX	LU1129 996390

Franklin Templeton Investment Funds- Franklin U.S. Opportunities Fund (USD)	QDUTFT05RU	RMB	USD	TEMAGAI LX	LU0109 391861
	QDUTFT05UU	USD			
Franklin Templeton Investment Funds- Franklin U.S. Opportunities Fund (SGD-Hedge)	QDUTFT05SS	SGD	SGD	TUAASH1 LX	LU0672 654240

Basic Information of Offshore Product:	This is a fund constituted in the form of a mutual fund. It is domiciled in Luxembourg and its home regulator is Commission de Surveillance du Secteur Financier (“CSSF”).
Product Risk Level:	P4
Base Currency of Offshore Product:	USD
Type of Offshore Product:	Equity Fund
Issuer:	Franklin Templeton Investments
Investment Manager:	Franklin Advisers, Inc., United States of America (internal delegation)
Custodian:	J.P. Morgan Bank Luxembourg S.A.
Objective and Investment Strategy of Offshore Product:	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 capitalization companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors.
Key Risks of Offshore Product:	<p><u>This section is a summary of the key risks of the Offshore Product which is extracted from the Offshore Product Offering Document for Customer’s reference only, and it is not an exhaustive elaboration. Customer is suggested to read all documents listed in below section “Offshore Product Offering Document” for detailed risk disclosure. In addition, Customer should read the Term Sheet, the Risk Disclosure Statement and other sales documents of the QDII Product, to understand the risk factors of the QDII Product.</u></p> <p>Equity risk</p> <ul style="list-style-type: none"> Equity and equity-linked securities are subject to significant price movements due to various economic, political, market and issuer-specific factors. Such changes may adversely affect the value of equities regardless of issuer-specific performance. Additionally, different industries, financial markets and securities can react differently to these changes. Such fluctuations of the Fund’s value are often exacerbated in the short-term. Financial markets trends

	<p>(including feared or actual failures in the banking system) may also cause large fluctuations in the prices of such securities. As a result, the Fund may be adversely affected.</p> <p>Warrants risk</p> <ul style="list-style-type: none"> Warrants are more volatile than the securities to which the warrants are linked, exposing the Fund to greater risk. The Fund may be adversely affected as a result. <p>Liquidity risk</p> <ul style="list-style-type: none"> The Fund may not be able to easily sell securities due to adverse market conditions or reduced value or creditworthiness of issuers in which it invests. Requests for redemption of shares, which are not listed, may be deferred or suspended. Reduced liquidity due to these factors may have an adverse impact on the net asset value of the Fund and on the ability of the Fund to meet redemption requests in a timely manner. <p>Single market risk</p> <ul style="list-style-type: none"> By being concentrated in one market, the Fund could suffer greater volatility compared to funds that follow a more diversified policy. The value and performance of the Fund may be adversely affected as a result. <p>Growth stocks risk</p> <ul style="list-style-type: none"> Growth stocks can be more volatile and may be more expensive, relative to earnings, than the market in general. The Fund may be adversely affected by the greater volatility of investments in such stocks. <p>Small- and mid-sized companies risk</p> <ul style="list-style-type: none"> Stocks of small- and mid-sized companies tend to be less liquid and more volatile than larger, more recognized companies, which results in higher risk for the Fund. The value and performance of the Fund may be adversely affected as a result.
<p>Fees of Offshore Product:</p>	<p>Management fee: 1.50% of NAV p.a. (Included 0.5% maintenance fee) (The Management fee is charged by the offshore issuer, and will be reflected and deducted from the NAV)</p> <p>Other fees may include performance fee, maintenance fee, custodian fee and other fees and taxes that may be charged in securities investment of offshore products, will be reflected and deducted from the offshore product NAV. You may find more information from the offering documents on offshore products' official website.</p>
<p>Dividend Distribution Method:</p>	<p>No Dividend</p>
<p>Governing Law of Offshore Product:</p>	<p>The laws of the Grand Duchy of Luxembourg</p>
<p>Offshore Product Offering Document:</p>	<p>Franklin Templeton Investment Funds Hong Kong Offering Documents, as updated and amended from time to time, which can be obtained from the Bank or via the official website of the Issuer or the Fund.</p>

	<p>The above reference to or provision of Offshore Product Offering Documents are intended to assist Customers to access further information relating to the Offshore Product. The Bank undertakes no liability for the accuracy, authenticity or completeness of such documents or other content or information provided by the Issuer or any other parties of the Offshore Product in other ways. The references to or provision of such documents do not constitute an offer, distribution, marketing or reselling of any relevant Fund(s) to the Customers.</p> <p>The Offshore Product Offering Documents may be updated or amended from time to time by the Issuer. The Bank and the Issuer will not, and are not obliged to, notify the Customers of any such update or amendment.</p>
<p>Suitable Customer of QDII Product investing in this Offshore Product):</p>	<p>Suitable for the China resident and qualified non-China resident investor, whose risk profile is C4 or above.</p>
<p>Selling restriction to retail investor in the European Economic Area (the “EEA”)</p>	<p>This product is not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “EEA”).</p> <p>For these purposes, a retail investor means a person who is one (or more) of:</p> <ul style="list-style-type: none"> (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); or (ii) a customer within the meaning of Directive 2002/92/EC (as amended the "Insurance Mediation Directive"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Directive 2003/71/EC (as amended, the "Prospectus Directive"). <p>Consequently, no key information document required by Regulation (EU) No 1286/2014 (the "PRIIPs Regulation") for offering or selling this product or otherwise making it available to retail investors in the EEA has been prepared and therefore offering or selling this product or otherwise making it available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation. Given the disclaimer, the bank accepts no liability if any customer who's qualified as retail investor in the European Economic Area (the “EEA”) subscribes the product.</p>

Disclaimer:

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Please note neither the Issuer, manager, investment adviser of the Fund nor any of their affiliates acts as adviser or trustee of the QDII Product or assumes any obligation in relation to the QDII Product. The Customer is not the Fund holder and has no direct right or interest in the Fund. There is no contractual relationship between the Customer and the Issuer, manager, investment adviser of the Fund or any of their affiliates.

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