

## Offshore Product Information Sheet –

### FTGF Franklin MV Asia Pacific ex Japan Equity Growth and Income Fund

**Important Note:**

1. This DBS QDII Product - Overseas Fund Series – FTGF Franklin MV Asia Pacific ex Japan Equity Growth and Income 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 on Currency of Offshore Product	Bloomberg Ticker	ISIN Code
FTGF Franklin MV Asia Pacific ex Japan Equity Growth and Income Fund(USD distributing)	QDUTLM04RU	RMB	USD	LMPEMPU ID	IE00BQJZWZ67
	QDUTLM04UU	USD			
FTGF Franklin MV Asia Pacific ex Japan Equity Growth and Income Fund(USD accumulating)	QDUTLM4RU	RMB	USD	LEPEUAA ID	IE00B19Z5X02
	QDUTLM4UU	USD			
FTGF Franklin MV Asia Pacific ex Japan Equity Growth and	QDUTLM04RH	RMB	HKD	LMPEMPH ID	IE00BQJZX192
	QDUTLM04HH	HKD			

Income Fund(HKD)					
FTGF Franklin MV Asia Pacific ex Japan Equity Growth and Income Fund(SGD hedged)	QDUTLM04RS	RMB	SGD	LMQADMS ID	IE00BWDBJ730
	QDUTLM04SS	SGD			
FTGF Franklin MV Asia Pacific ex Japan Equity Growth and Income Fund(AUD hedged)	QDUTLM04RA	RMB	AUD	LMPEMPA ID	IE00BQJZX085
	QDUTLM04AA	AUD			
FTGF Franklin MV Asia Pacific ex Japan Equity Growth and Income Fund(RMB hedged)	QDUTLM04RR	RMB	RMB	LMQACHP ID	IE00BYX5Y075

<b>Basic Information of Offshore Product:</b>	This is a fund constituted in the form of an open-ended investment company with variable capital organized under the laws of Ireland as a public limited company.
<b>Product Risk Level:</b>	P4
<b>Base Currency of Offshore Product:</b>	USD
<b>Type of Offshore Product:</b>	Equity Fund
<b>Issuer:</b>	The management company of the Fund, i.e. Franklin Templeton International Services S.à r.l
<b>Investment Manager:</b>	Franklin Advisers, Inc. (located in USA)
<b>Custodian:</b>	The Bank of New York Mellon SA/NV, Dublin Branch
<b>Objective and Investment Strategy of Offshore Product:</b>	<p>The Fund seeks to provide long-term capital appreciation.</p> <p>The Fund invests at least two-thirds of its net asset value in equity securities listed or traded on regulated markets of companies domiciled in or are conducting a predominant portion of their economic activities in one or more of the following countries, subject to applicable limitations established by such countries on investments by foreign investors: China, Hong Kong, Indonesia, Malaysia, the Philippines, Singapore, South Korea, Taiwan, India, Thailand, Australia and New Zealand. In addition, the Fund may, from time to time, also invest in equity securities of companies domiciled in Pakistan and Sri Lanka. The Investment Manager seeks to manage the volatility of the Fund by favouring securities that (a) it has</p>

identified, through its proprietary security risk assessment process, as having less risk in aggregate relative to the overall risk of the relevant equity market and (b) have demonstrated attractive dividends, high dividend growth, and the cash flow to support such dividends. In assessing investments that provide a high level of income, the Investment Manager will consider company dividend yield levels with a view to having a portfolio with a dividend yield equal to the dividend yield of the MSCI AC Asia Pacific Ex Japan Index (Net Dividends) index (the “Benchmark”), plus 1.5%. Whilst the Fund focuses on investments which are intended to provide a high level of income, it is not necessary for each individual security comprising the Fund’s portfolio of investments to have a dividend yield in excess of the target dividend yield for the Fund, which is the yield of the Benchmark plus 1.5%. The Investment Manager is not constrained by the Benchmark in the selection of securities. There is no guarantee that this will be achieved. The Investment Manager may take additional, non-quantitative factors into account when selecting portfolio securities, including the Investment Manager’s macroeconomic outlook.

The Fund may also invest in debt securities (government and corporate) that are rated investment grade at the time of purchase, warrants, preferred stocks, collective investment schemes and equity-linked or structured notes whose underlying exposure may be to equity securities. The Fund may invest in certain eligible China A-Shares via the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect (the “Stock Connects”). Exposure to China A-Shares through the Stock Connects will not be more than 15% of the Fund’s net asset value.

The Fund may invest in one or a few countries, either broadly or in particular geographic regions, and generally will be broadly diversified among industries although a substantial portion may be invested in companies operating in the same commercial sector.

The Fund’s net derivative exposure<sup>1</sup> may be up to 50% of the Fund’s net asset value.

<sup>1</sup> Please refer to the offering document for details regarding the calculation methodology of net derivative exposure.

**Key Risks of Offshore Product:**

**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.**

**Equity Market Risk**

- Investing in equity market is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors. Adverse developments or perceived adverse developments in one or more of these areas could cause a substantial decline in the value of equity securities owned by, hence a substantial loss to, the Fund.

**Asia Markets Risk**

- This Fund invests primarily in Asia, which means that it is more sensitive to local economic, market, political or regulatory events in Asia, and will be more affected by these events than other funds that invest in a broader range of regions.

**Risks associated with Stock Connects**

- The relevant rules and regulations on Stock Connects are subject to change which may have potential retrospective effect. Risks associated with Stock Connects include quota limitations which may restrict the Fund's ability to invest in China A-Shares through the Stock Connects on a timely basis, clearing and settlement risk, suspension of trading through Stock Connects, differences in trading days between the Chinese and Hong Kong securities markets, and investments in China A-Shares through Stock Connects are not covered by the Hong Kong Investor Compensation Fund. Where a suspension in the trading through the programme is effected, the Fund's ability to invest in China A-shares or access the PRC market through the programme will be adversely affected. In such event, the Fund's ability to achieve its investment objective could be negatively affected. The Fund may not be able to make its intended investments through Stock Connects given that it is subject to a daily quota which does not belong to the Fund and can only be utilized on a first-come-first serve basis.

**Emerging Markets Risk**

- This Fund may have significant exposure in emerging markets which involve increased risks and special considerations not typically associated with investment in more developed markets, including liquidity risks, currency risks/control, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a high degree of volatility. Emerging market issuers may not be subject to the same accounting, auditing and financial reporting standards as developed countries. Emerging markets may have less reliable custody arrangements than mature markets which may also lead to a higher degree of risk. These factors may adversely affect the value of the securities owned by, hence a substantial loss to, the Fund.

**Smaller Company Risk**

- Securities of smaller companies generally are less liquid and more volatile than those of larger companies; and smaller companies generally are more likely to be adversely affected by poor economic or market conditions. These factors may adversely affect the value of the securities owned by, hence a substantial loss to, the Fund.

**Concentration Risk**

- This Fund may select fewer securities, countries or regions in which to invest and this concentration carries more risk than funds investing in a larger number of securities, countries or regions. This can increase the volatility of the Fund than that of a fund having a more diverse portfolio of investments and risk of loss to the Fund.

**Custody and Settlement Risks**

- The Fund may invest in markets where custodial and/or settlement systems are not fully developed. Such investments may be subject to additional risks with respect to the safe keeping of assets and making of investments, hence the Fund may suffer a substantial loss.

**Currency Risk**

- Fluctuations in exchange rates between the currency of the underlying securities and the Fund's base currency may adversely affect the value of an investment and any income derived from it. In addition, the value of your investment may fall due to changes in the exchange rate between the currency of your share class and the base currency of the Fund. With respect to any share class with "(Hedged)" in its name, the Fund will attempt to hedge the currency risk between the base currency of the Fund and the currency of the share class, although there can be no guarantee that it will be successful in doing so. The use of share class hedging strategies may substantially limit shareholders in the relevant Hedged Share Class from benefiting if the currency of the Hedged Share Class falls against the base currency and/or the currencies that are significant to the Fund's investment strategy, as

	<p>applicable. Any hedging transactions, while potentially reducing the currency risks to which the Fund would otherwise be exposed, may involve certain other risks, including the risk of a default by a counterparty, and the risk that the Fund's forecast with respect to currency movements is incorrect. If the abovementioned hedging transactions become ineffective, the Fund may suffer a substantial loss.</p> <p><b>Derivatives Risks</b></p> <ul style="list-style-type: none"> <li>This Fund may use certain types of financial derivative instruments (FDIs). These instruments may involve a higher degree of risk including but not limited to counterparty, volatility, liquidity, leverage and valuation risks, and the Fund may suffer a substantial loss. There is no guarantee that the performance of FDIs will result in a positive effect to the Fund.</li> </ul> <p><b>Debt Securities Risk</b></p> <ul style="list-style-type: none"> <li>Investments in debt securities are subject to risks such as credit risk, market risk, liquidity risk, interest rate risk, valuation risk and pricing volatility, which may cause substantial losses to the Fund. The prices of debt securities fluctuate in response to perceptions of the issuer's creditworthiness and also tend to vary inversely with market interest rates. Generally, and in the absence of hedging measures, the longer the average weighted duration of a fund, the greater the sensitivity to interest rates. Investment Grade securities may be subject to the risk of being downgraded to below Investment Grade. Debt securities rated below Investment Grade are deemed by rating agencies to be predominantly speculative with respect to the issuer's capacity to pay interest and repay principal and may involve major risk of exposure to adverse conditions.</li> </ul> <p><b>Risk of Investing in Distributing Plus Share Classes</b></p> <ul style="list-style-type: none"> <li>Distributing Plus share classes may pay dividends out of capital. The payment of dividends out of capital effectively amounts to a return or withdrawal of an investor's original capital investment or of capital gains attributable to that original investment. Such distribution will result in a corresponding immediate decrease in the net asset value per share of the Share Classes. There is also an increased risk that on a redemption, you may not receive back the full amount invested. The distribution amount and net asset value of the Distributing (Hedged) Plus Share Class may be adversely affected by differences in the interest rates of the reference currency of the Distributing (Hedged) Plus Share Class and the Fund's base currency, resulting in an increase in the amount of distribution that is paid out of capital and hence a greater erosion of capital than other Share Classes.</li> </ul> <p><b>Investment Risk</b></p> <ul style="list-style-type: none"> <li>The value of investments in the Fund and the income from them can go down as well as up, and investors may not get back the amount originally invested and may suffer a substantial loss to their investments. Past performance is no guide to future returns and may not be repeated. There is no guarantee of the repayment of principal.</li> </ul>
<p><b>Fees of Offshore Product:</b></p>	<p>Management fee: 1.35% of NAV p.a. (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>

<b>Dividend Distribution Method:</b>	Cash Dividend
<b>Governing Law of Offshore Product:</b>	The laws of Ireland
<b>Offshore Product Offering Document:</b>	<p>Franklin Templeton Global Funds Plc 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><b>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.</b></p> <p><b>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.</b></p>
<b>Suitable Customer of QDII Product investing in this Offshore Product):</b>	Suitable for the China resident and qualified non-China resident investor, whose risk profile is C4 or above.
<b>Selling restriction to retail investor in the European Economic Area (the “EEA”)</b>	<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"> <li>(i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); or</li> <li>(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</li> <li>(iii) not a qualified investor as defined in Directive 2003/71/EC (as amended, the "Prospectus Directive").</li> </ul> <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>

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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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