

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- It is important to read the Prospectus before deciding whether to purchase shares in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.

FTGF MARTIN CURRIE ASIA PACIFIC URBAN TRENDS INCOME FUND

Product Type	Open-ended investment company with variable capital	Launch Date	28 June 2016 ²	
Manager	Franklin Templeton International Services S.à r.l.	Depository	The Bank of New York Mellon SA/NV, Dublin Branch	
Trustee	Not applicable	Dealing Frequency	Every Dealing Day	
Capital Guaranteed	No	Expense Ratio for Financial Year ended 28 February 2022	Class A SGD Distributing (M) Plus	2.00%
Name of Guarantor	Not applicable		Class X US\$ Accumulating	1.25%
			Class A US\$ Distributing (M) Plus, Class X US\$ Distributing (M) Plus	N/A

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who:
 - o are looking to invest in a fund seeking to provide income;
 - o are willing to accept fluctuations (sometimes significant) in the net asset value per share of the Fund during the short term.

You should consult your financial advisers if you are in doubt whether this product is suitable for you.

Further Information

Refer to the "Investment Objectives and Policies and Product Suitability – *Product Suitability*" section in Paragraph 5.7 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a sub-fund of the Franklin Templeton Global Funds Plc, an open-ended investment company with variable capital organised under the laws of Ireland as a public limited company pursuant to the Companies Acts and the UCITS Regulations, that has a primary objective to provide income and a secondary objective of long-term capital appreciation by investing at least 80% of its net asset value in equity and equity-related securities.
- If you invest in a distributing class, you may receive distributions at the frequency indicated in the name of the distributing class.
- Distributing Plus share classes may pay distributions out of capital, which amounts to a return or withdrawal of part of an investor's original investment.
- Distributions will reduce the net asset value per share of the share class.

Refer to the "The Company", "The Funds – *Share Classes*" and "Investment Objectives and Policies and Product Suitability" sections in Paragraphs 1, 2.4 and 5.1 of the Prospectus for further information on features of the product.

Investment Strategy

- The Fund will invest at least 80% of its net asset value in equity securities and equity-related securities that are located in developed and/or emerging countries (i) listed or traded on Regulated Markets located in the Asia Pacific (ex Japan) region, which includes those countries represented in the MSCI Annual Market Classification Review (with a maximum of 50% in Australia or New Zealand) or (ii) listed or traded on Regulated Markets

Refer to the "Investment Objectives and Policies and Product Suitability" section in Paragraph 5.1 of the Prospectus

¹ The Prospectus is available for collection during normal business hours from 7 Temasek Boulevard, #38-03 Suntec Tower One, Singapore 038987, or accessible at <https://www.franklintempleton.com.sg>.

² Inception date of the earliest incepted Share Class offered in the Prospectus.

<p>located outside of the Asia Pacific (ex Japan) region but are issued by companies whose principal activities are conducted in countries represented in the MSCI Annual Market Classification Review (with a maximum of 50% in Australia or New Zealand).</p> <ul style="list-style-type: none"> • The Investment Manager's strategy focuses on issuers from three main sectors: (1) REITs; (2) infrastructure; and (3) utilities. • The Fund promotes environmental characteristics and is classified as an Article 8 fund pursuant to the Sustainable Finance Disclosure Regulation ((EU) 2019/2088). The investments underlying the Fund do not take into account the EU criteria for environmentally sustainable economic activities, in line with its ESG methodology, the Fund may hold investments that seek to contribute to climate change mitigation and climate change adaptation. • The Fund may invest a maximum of 60% of its net asset value in aggregate in REITs and property-related securities. • The Fund may invest in Chinese equities including certain eligible China A-Shares. • The Fund's benchmark is a composite index comprised of 50% MSCI AC Asia Pacific ex Japan REITS (Nets Dividends) Index and 50% MSCI AC Asia Pacific ex Japan Utilities (Net Dividends) Index (the "Benchmark"). The Fund is actively managed, and the Investment Manager is not constrained by the Benchmark. The Investment Manager has discretion in selecting investments within the Fund's objective and investment policies. The Investment Manager seeks a dividend yield for the Fund's portfolio that is greater than the Benchmark dividend yield and seeks to grow this yield over time. The Fund uses the Benchmark for performance comparison purposes. There is no guarantee that this will be achieved. • The Fund may invest in certain types of derivatives for investment purposes and efficient portfolio management purposes. The Fund may be leveraged to up to 100% of its net asset value as a result of its use of derivatives. The Fund will not take any short positions. • Due to the investment policies of the Fund, the Fund may have a particularly volatile performance. 	<p>for further information on the investment strategy of the product.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • The Fund is constituted as a sub-fund under the Irish-domiciled Franklin Templeton Global Funds Plc. • The Manager is Franklin Templeton International Services S.à r.l., the Investment Manager is Franklin Templeton Australia Limited (trading under the name "Martin Currie Australia"). • The Depositary is The Bank of New York Mellon SA/NV, Dublin Branch. 	<p>Refer to the "The Company", "Management" and "The Depositary" sections in Paragraphs 1, 3 and 4.4 of the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</p> <p>The value of the product and its dividends or coupons (if any) may rise or fall. These risk factors may cause you to lose some or all of your investment and your principal may be at risk:</p>	<p>Refer to the "Risk Factors" section in Paragraph 8 of the Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> • You are exposed to equity markets risks (including in the Asia Pacific (ex Japan) region) as this is an equity fund – Investment in equity securities (and equity-related securities) involve risks, including issuer, industry, market and general economic related risks, and any adverse or perceived adverse developments in one or more of these areas could cause 	

<p>a substantial decline in the value of equity securities owned by the Fund.</p> <ul style="list-style-type: none"> • You may be exposed to China market risks – The Fund invests in China and is subject to the risk of significant change in Chinese political, social or economic policy. Investing via Stock Connects involves additional risk. • You may be exposed to emerging markets risks – Investments in emerging market countries poses certain risks for example risks arising from economic and political factors, limited liquidity, higher price volatility, less developed disclosure, reporting and regulatory standards and custodial and/or settlement systems. • You are exposed to currency risks – An investment in the shares of the Fund (including hedged share classes) may entail exchange rate risks. If you invest in a share class that is not denominated in SGD and your reference currency is SGD, you may be exposed to additional exchange rate risks. 													
Liquidity Risks													
<ul style="list-style-type: none"> • The Fund is not listed in Singapore and you can redeem your shares only on Dealing Days – There is no secondary market in Singapore for the Fund. All redemption requests may only be made in the manner described in the Prospectus. • Your redemption request may be deferred to subsequent Dealing Days if total redemption requests on a Dealing Day exceed 10% of the Fund's shares in issue. • You will not be able to redeem your shares during any period where redemption is suspended. 													
Product-Specific Risks													
<ul style="list-style-type: none"> • You are exposed to custody and settlement risks. • You may be exposed to risks of investments in REITs – Investment in REITs poses similar risks as investing directly in real estate. • You may be exposed to concentration risks – A substantial portion of the Fund's investments may consist of securities of companies doing business in one industry or product field which could increase the potential for volatility and risk of loss, especially in periods of pronounced market volatility. • You may be exposed to risks of Australia trusts – Returns of Australia trusts may be affected by various factors, including issues relating to an individual trust or its management, its industry, the broader economy, relevant legislative or regulatory changes or changes in investor sentiment. • You are exposed to sustainability risk – Integration of sustainability risks in the investment decision process may have the effect of excluding profitable investments from the investment universe of the Fund and may also cause the Fund to sell investments that will continue to perform well. 													
FEES AND CHARGES													
<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</p> <p><u>Payable directly by you</u></p> <ul style="list-style-type: none"> • You will need to pay the following fees and charges as a percentage of your gross investment sum: <table border="1" data-bbox="225 1565 1086 1666"> <tr> <td>Sales Charge</td><td>Up to 5%</td></tr> <tr> <td>Redemption Charge</td><td>Currently NIL</td></tr> <tr> <td>Switching Fee</td><td>Currently NIL</td></tr> </table> <p>Additional fees may be payable to a Dealer depending on the specific nature of services provided by that Dealer.</p> <p><u>Payable by the Fund from invested proceeds</u></p> <ul style="list-style-type: none"> • The Fund will pay the following fees and charges to the Manager, Depositary and other parties: <table border="1" data-bbox="225 1818 1086 1971"> <tr> <td>Annual Management Fee</td><td>Class A - Up to 1.50% p.a.</td></tr> <tr> <td>(a) Retained by Manager and/or its appointed distributors</td><td>(a) 15% to 100%³ of Annual Management Fee</td></tr> <tr> <td>(b) Paid by Manager and/or its appointed distributors to</td><td>(b) 0% to 85%³ of Annual Management Fee</td></tr> </table>	Sales Charge	Up to 5%	Redemption Charge	Currently NIL	Switching Fee	Currently NIL	Annual Management Fee	Class A - Up to 1.50% p.a.	(a) Retained by Manager and/or its appointed distributors	(a) 15% to 100% ³ of Annual Management Fee	(b) Paid by Manager and/or its appointed distributors to	(b) 0% to 85% ³ of Annual Management Fee	<p>Refer to the "Fees, Charges and Expenses" section in Paragraph 7 of the Prospectus for further information on fees and charges.</p>
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³ The range may change from time to time without prior notice. Your Dealer is required to disclose to you the amount of trailer fee it receives from the Manager and/or its appointed distributors.

Dealers (trailer fee)	Class X – Up to 0.75% p.a. (a) 100% ³ of Annual Management Fee (b) 0% ³ of Annual Management Fee																					
Annual Shareholder Services Fee	Class A - Up to 0.35% p.a. Class X – Up to 0.35%p.a.																					
Annual Combined Administration and Depositary Fee	Class A - Up to 0.15% p.a. Class X – Up to 0.15%p.a.																					
*Based on the Company’s audited accounts for the financial year ended 28 February 2021.																						
VALUATIONS AND EXITING FROM THIS INVESTMENT																						
HOW OFTEN ARE VALUATIONS AVAILABLE? The last available net asset value of the shares of the Fund for a Dealing Day (usually published no later than the third Singapore business day after the Dealing Day) may be accessed at: https://www.franklintempleton.com.sg . HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO? <ul style="list-style-type: none">• No cancellation period is available for the Fund and you cannot cancel your subscription into the Fund.• You can exit the Fund by placing an order by fax or in writing to the Dealer from whom you purchased your shares, as described in the Prospectus. Partial redemptions are subject to minimum holding requirements.• You will normally receive the sale proceeds within the timeframe prescribed by your Dealer.• Your redemption price is determined as follows:<ul style="list-style-type: none">o If your redemption order is received before 4.00 p.m. in New York (Eastern Time) in the United States on a Dealing Day, you will be paid a price based on the net asset value per share of the Fund calculated on that Dealing Day.o If your redemption order is received after 4.00 p.m. in New York (Eastern Time) in the United States on a Dealing Day, you will be paid a price based on the net asset value per share of the Fund calculated on the next succeeding Dealing Day. (Please note that certain Dealers may impose an earlier deadline for receipt of orders.) <ul style="list-style-type: none">• The redemption proceeds that you will receive will be the redemption price multiplied by the number of shares redeemed, less any charges*. An example is as follows:<table><tr><td>\$10.01</td><td>X</td><td>1,000</td><td>=</td><td>\$10,010.00</td></tr><tr><td><i>Redemption Price</i></td><td></td><td><i>Number of shares redeemed</i></td><td></td><td><i>Gross redemption proceeds</i></td></tr><tr><td>\$10,010.00</td><td>-</td><td>\$0.00</td><td>=</td><td>\$10,010.00</td></tr><tr><td><i>Gross redemption proceeds</i></td><td></td><td><i>Realisation Charge*</i></td><td></td><td><i>Net redemption proceeds</i></td></tr></table> *There is currently no redemption charge payable.		\$10.01	X	1,000	=	\$10,010.00	<i>Redemption Price</i>		<i>Number of shares redeemed</i>		<i>Gross redemption proceeds</i>	\$10,010.00	-	\$0.00	=	\$10,010.00	<i>Gross redemption proceeds</i>		<i>Realisation Charge*</i>		<i>Net redemption proceeds</i>	Refer to the “Subscription for Shares – No Right of Cancellation of Subscription”, “Redemption of Shares” and “Obtaining Price Information” sections in Paragraph 9.6, 10 and 12 of the Prospectus for further information on valuation and exiting from the product.
\$10.01	X	1,000	=	\$10,010.00																		
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CONTACT INFORMATION																						
HOW DO YOU CONTACT US? <ul style="list-style-type: none">• For account-related matters and product information, kindly contact the Dealer from whom you purchased your shares.• For product-related queries, kindly contact Templeton Asset Management Ltd (Registration Number (UEN): 199205211E) at 7 Temasek Boulevard, #38-03 Suntec Tower One, Singapore 038987 (address), (65) 6241 2662 (tel.), https://www.franklintempleton.com.sg (website).																						

APPENDIX: GLOSSARY OF TERMS

Business Day	: means a day on which both the retail banks in Hong Kong and Dublin, and the Australian Stock Exchange, are open for normal business or any such other day as the Directors may determine and notify in advance to shareholders.
Companies Acts	: means the Companies Act 2014 as amended, all enactments which are to be read as one with, or construed or read together with or as one with, the Companies Act 2014 and every statutory modification and re-enactment thereof for the time being in force.
Company	: means Franklin Templeton Global Funds Plc, under which the Fund is constituted.
Dealer	: means an authorised dealer or sub-distributor of the Fund in Singapore.
Dealing Day	: means such Business Day or Business Days as the Directors from time to time may determine, provided that, unless otherwise determined and notified in advance to shareholders, each Business Day shall be a Dealing Day and provided further that there shall be at least two Dealing Days per month.
Directors	: means directors of the Company for the time being and any duly constituted committee thereof.
ESG	: means environmental, social and governance.
Regulated Market	: means a stock exchange or regulated market which is set out in Schedule III of the Irish prospectus for the Company.
Stock Connects	: means Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect.