Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Franklin Euro Short Maturity UCITS ETF

Class (Acc) • ISIN IE000STIHQB2 • A sub-fund of Franklin Templeton ICAV
The management company is Franklin Templeton International Services S.à r.l.

Objectives and Investment Policy

Franklin Euro Short Maturity UCITS ETF (the "**Fund**") investment objective is to seek to maximise income and growth of capital (total return) in the Euro-denominated short-term bond market.

Investment Policy

The Fund mainly invests in investment grade corporate and government bonds with a short maturity and denominated in EUR. These investments may be from anywhere in the world.

To a lesser extent, the Fund may invest in below investment grade bonds, securities that are in default, convertible securities, including contingent convertible bonds, asset- and mortgage-backed securities and perpetual bonds.

Derivatives and techniques The Fund may use derivatives for hedging, efficient portfolio management and investment purposes.

SFDR category Article 8 (promotes environmental and/or social characteristics under EU regulations).

The investment manager applies a proprietary rating methodology using various ESG criteria to assess long-term opportunities and risks. The Fund excludes issuers lagging in the transition to a low-carbon economy and excludes or restricts investments in certain industries that are harmful to the environment or society, such as exploration and production of fossil fuels, weapons and tobacco.

For more information see www.franklintempleton.ie/27049

Base currency Euro (EUR).

Benchmark(s) ICE BofA 0-1 Year Euro Broad Market Index. Used for performance comparison only.

The Fund is actively managed and may deviate materially from that of the benchmark(s).

Buying and selling shares

You may buy or sell shares daily through a broker on the stock exchange where the shares are traded. Authorised participants, such as selected financial institutions, may buy or sell shares directly with the fund, on any day markets are open for business in the United Kingdom.

Intended retail investor

Investors who understand the risks of the Fund and plan to invest for at least 3 to 5 years. The Fund may appeal to investors who:

• are looking for a combination of income and investment growth from a comparatively stable investment

• are interested in exposure to short-term bond markets as part of a diversified portfolio

• have a medium risk profile and can tolerate moderate short-term changes in the share price

Product availability The Fund is available to all investors with at least basic investment knowledge, through all distribution channels, with or without the need for advice.

Terms to Understand

bonds, investment grade: Bonds represent an obligation to repay a debt, along with interest. Investment grade bonds are considered to have a lower risk of becoming unable to make promised payments to investors, including the initial debt.

derivatives: Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

efficient portfolio management: A strategy aimed at reducing risk, lowering costs or generating additional capital or income for the Fund through the use of derivatives. These strategies must align with the Funds risk profile.

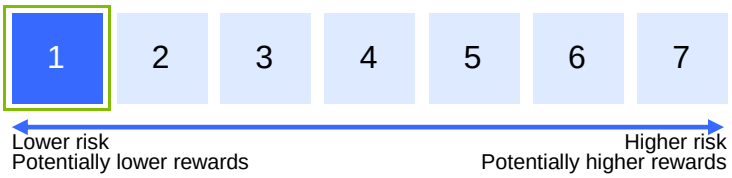
convertible securities, contingent convertible bonds: Bonds that convert into shares of a company upon a pre-determined event occurring. Contingent convertible bonds generally pay higher interest payments compared to other bonds due to the higher risk.

asset- and mortgage- backed securities: Bonds backed by consumer debt (such as mortgages, credit card and other loan-type debt) and whose income derives from the payments received from the underlying borrowers.

Share Class Currency: EUR

Treatment of Income: For accumulation shares, income from investments is reinvested in the Fund and reflected in the price of shares.

Risk and Reward Profile



What does this indicator mean and what are its limits?

This indicator is designed to provide you with a measure of the price movement of this share class based on historical behavior.

Historical data may not be a reliable indication of the future risk profile of the Fund. The category shown is not guaranteed to remain unchanged and may shift over time.

The lowest category does not mean risk free.

As the share class has no sufficient historical data available, simulated data based on a representative portfolio model or benchmark have been used instead.

Why is the Fund in this specific category?

The Fund invests primarily in short-term investment grade debt securities denominated in Euros while aiming to maintain capital preservation and liquidity. Such securities have historically proven to present some stability over time and have benefitted from limited exposure to interest rates and movements in the bond market. Such securities have historically proven to be highly stable and conservative in nature.

Risks materially relevant not adequately captured by the indicator:

Counterparty risk: the risk of failure of financial institutions or agents (when serving as a counterparty to financial contracts) to perform their obligations, whether due to insolvency, bankruptcy or other causes.
Credit risk: the risk of loss arising from default that may occur if an issuer fails to make principal or interest payments when due. This risk is higher if the Fund holds low-rated, sub-investment-grade securities.
Derivative Instruments risk: the risk of loss in an instrument where a small change in the value of the underlying investment may have a larger impact on the value of such instrument. Derivatives may involve additional liquidity, credit and counterparty risks.
Secondary market trading risk: the risk that the shares purchased on the secondary market cannot usually be sold directly back to the Fund and that investors may therefore pay more than the NAV per share when buying shares or may receive less than the current NAV per Share when selling shares.
For a full discussion of all the risks applicable to this Fund, please refer to the "Risk Considerations" section of the current prospectus of Franklin Templeton ICAV.

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	Not applicable*
Exit charge	Not applicable*
This is the maximum that might be taken out of your money before it is invested.	
Charges taken from the Fund over a year	
Ongoing charges	0.15%
Charges taken from the Fund under certain specific conditions	
Performance fee	Not applicable

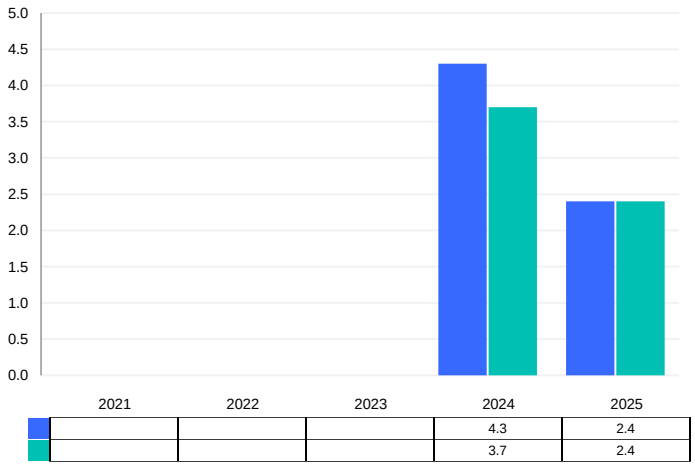
*No entry nor exit charges are payable where investors deal in shares in the secondary market – i.e. where shares are purchased and sold on a stock exchange. In such cases, investors may pay fees charged by their broker. Authorised Participants dealing directly with the Fund may pay an entry charge up to a maximum of 3% and an exit charge up to a maximum of 2%.

The entry and exit charges shown are maximum amounts: you may pay less in some cases. For more information please ask your financial adviser.

The ongoing charges are based on the expenses for the year ending 31 December 2025. This figure may vary from year to year.

For detailed information about charges, please refer to the “Fees and Expenses” section of the current prospectus of Franklin Templeton ICAV and the Fund supplement.

Past Performance



(Benchmark performance is provided for information and indicative purposes only.)

- Past performance is not a guide to future performance.
- The past performance shown here includes all the ongoing charges.
- The Fund was launched in 2018 and the present share class on 24/04/2023.
- Past performance is calculated in the currency of the present share class.
- Product performance is not tracking the index.

Practical Information

- The Depositary of Franklin Templeton ICAV is The Bank Of New York Mellon SA/NV, Dublin Branch, The Shipping Office, Sir John Rogerson’s Quay, Dublin 2, Ireland.
- You can obtain further information about the Fund, copies of its prospectus, supplement and its latest annual and semi-annual reports from the website www.franklintempleton.com or free of charge from the Administrator, BNY Mellon Fund Services (Ireland) DAC, The Shipping Office, Sir John Rogerson’s Quay, Dublin 2, Ireland or your financial adviser. These documents are each available in English and certain other language(s).
- The latest Net Asset Value and other practical information on the Fund is available from the Administrator, BNY Mellon Fund Services (Ireland) DAC The Shipping Office, Sir John Rogerson’s Quay, Dublin 2, Ireland or www.franklintempleton.com
- The indicative Net Asset Value is displayed on major market data vendor terminals.
- Please note that the Irish taxation regime may have an impact on your personal tax position. Please consult your financial or tax adviser before deciding to invest.
- Franklin Templeton International Services S.à r.l may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus of the Fund.
- The present Fund is a sub-fund of Franklin Templeton ICAV. The prospectus and the annual and semi-annual reports refer to all sub-funds of Franklin Templeton ICAV. All Funds of Franklin Templeton ICAV have segregated assets and liabilities. As a result, each Fund is operated independently from each other.
- You may not exchange shares with another sub-fund of Franklin Templeton ICAV.
- The details of the up-to-date remuneration policy of the management company, including but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, are available at www.franklintempleton.lu and a paper copy can be obtained free of charge.

This Fund is authorised in Ireland and is regulated by the Central Bank of Ireland. Franklin Templeton International Services S.à r.l. is authorised in the Grand Duchy of Luxembourg and is regulated by the Commission de Surveillance du Secteur Financier.
This key investor information is accurate as at 13/02/2026.