

# Franklin U.S. Government Money Fund

**Class A: FMFXX Class C: FTQXX Class R: FRQXX Class R6: FRRXX**
**Money Market | Factsheet as of December 31, 2025**

## Investment Overview

The investment objective of the fund is to seek high current income as is consistent with the preservation of shareholders' capital and liquidity. The fund will invest at least 99.5% of its total assets in the U.S. government securities, cash and repurchase agreements collateralized fully by the U.S. government securities or cash. The fund seeks to maintain a stable \$1 share price.

## Average Annual Total Returns (%)

	Without Sales Charges					With Sales Charges					Inception Date
	1-Yr	3-Yr	5-Yr	10-Yr	Inception	1-Yr	3-Yr	5-Yr	10-Yr	Inception	
Class A	3.81	4.40	2.87	1.77	4.23	3.81	4.40	2.87	1.77	4.23	5/1/1976
Class C	3.14	3.73	2.39	—	1.95	3.14	3.73	2.39	—	1.95	10/15/2019
Class R	3.29	3.88	2.50	—	2.05	3.29	3.88	2.50	—	2.05	10/15/2019
Class R6	3.82	4.44	2.89	1.81	1.43	3.82	4.44	2.89	1.81	1.43	5/1/2013

## Cumulative Total Returns (% Without Sales Charge)

	3-Mo	YTD	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Class A	0.88	3.81	3.81	4.79	4.61	1.21	0.01	0.21	1.66	1.28	0.32	0.00
Class C	0.72	3.14	3.14	4.10	3.94	0.83	0.00	0.07	—	—	—	—
Class R	0.75	3.29	3.29	4.25	4.09	0.91	0.00	0.10	—	—	—	—
Class R6	0.89	3.82	3.82	4.81	4.67	1.24	0.00	0.23	1.74	1.34	0.39	0.00

**Performance data quoted represents past performance, which does not guarantee future results.** Current performance may be lower or higher than the figures shown. Principal value and investment returns will fluctuate, and investors' shares, when redeemed, may be worth more or less than the original cost. Performance would have been lower if fees had not been waived in various periods. Total returns assume the reinvestment of all distributions and the deduction of all fund expenses. Returns with sales charge reflect a deduction of the stated maximum sales charge. An investor cannot invest directly in an index, and unmanaged index returns do not reflect any fees, expenses or sales charges. Returns for periods of less than one year are not annualized. All classes of shares may not be available to all investors or through all distribution channels. For current month-end performance, please visit franklintempleton.com.

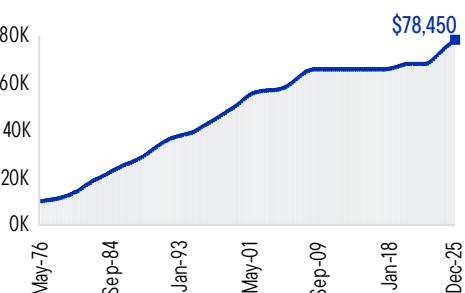
## Share Class Details

	CUSIP	Ticker	Sales Charges (%)		Expenses (%)		7-Day Effective Yield (%)		7-Day Current Yield (%)		Fund
			Max	CDSC	Gross	Net	With Waiver	Without Waiver	With Waiver	Without Waiver	
Class A	354014102	FMFXX	0.00	—	0.49	0.49	3.31%	3.31%	3.26%	3.26%	
Class C	354014300	FTQXX	0.00	—	1.14	1.14	2.64%	2.64%	2.61%	2.61%	
Class R	354014409	FRQXX	0.00	—	0.99	0.99	2.80%	2.80%	2.76%	2.76%	
Class R6	354014201	FRRXX	0.00	—	0.48	0.47	3.36%	3.26%	3.31%	3.21%	

Gross expenses are the fund's total annual operating expenses as of the fund's prospectus available at the time of publication. Actual expenses may be higher and may impact portfolio returns. Net expenses reflect contractual fee waivers, expense caps and/or reimbursements, which cannot be terminated prior to 10/31/2026 without Board consent. Additional amounts may be voluntarily waived and/or reimbursed and may be modified or discontinued at any time without notice.

## Growth of \$10,000

Class A Shares—Inception through 31st December 2025  
Excluding Effects of Sales Charges



## Fund Overview

Dividend Frequency, if any	Monthly
Morningstar Category	Money Market-Taxable
lipper Classification	U.S. Government Money Market

Fund Characteristics	Fund
Total Net Assets	\$5.23 Billion
Average Life	71 Days

## Portfolio Management

	Years with Firm	Years of Experience
Shawn Lyons, CFA	29	29
Joanne M Driscoll, CFA	30	30
Michael J Lima, CFA	28	28

## What should I know before investing?

You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress. Although the fund invests in U.S. government obligations, an investment in the fund is neither insured nor guaranteed by the U.S. government. All investments involve risk, including loss of principal. The fund's yield may be affected by changes in interest rates and changes in credit ratings. These and other risks are discussed in the fund's prospectus.

## Glossary

The **7-Day Effective Yield** is the average income return over the previous seven days, assuming the rate stays the same for one year and that dividends are reinvested. It is the fund's total income net of expenses, divided by the total number of outstanding shares. The **7-Day Current Yield** is the average income return over the previous seven days. It is the fund's total income net of expenses, divided by the total number of outstanding shares. **Average Life:** The average number of days or years to maturity for the underlying holdings.

## Important Information

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**Before investing, carefully consider a fund's investment objectives, risks, charges and expenses. You can find this and other information in each prospectus, or summary prospectus, if available, at [www.franklintempleton.com](http://www.franklintempleton.com). Please read it carefully.**