FRANKLIN TEMPLETON INVESTMENTS

Franklin Templeton
Mutual Funds for Retirement Plans

CLASS A AND CLASS C SHARES

- Class A and Class C shares are the most widely used share classes for individual investors.
- $250 minimum initial investment for most funds. See prospectus section titled "Buying Shares" for more information.
- You must have a broker-dealer to purchase Class C shares.

CLASS R, CLASS R6, ADVISOR CLASS AND CLASS Z SHARES

- Class R, Class R6, Advisor Class and Class Z shares are available only to certain, eligible investors. Please see prospectus section titled "Qualified Investors" for more information.
- Class Z Only: Franklin Mutual Series fund investors who were shareholders of record on 10/31/1996 (and other entities subject to the terms and conditions as set forth in prospectus) can purchase Class Z shares in any Franklin Mutual Series Fund.

	SHARE CLASS				
Fund	**A**	**C**	**R[1]**	**R6[1]**	**Adv/Z[1,2]**
VALUE					
Franklin Balance Sheet Investment Fund	X	X	X	X	X
Franklin Large Cap Value Fund	X	X	X	X	X
Franklin MidCap Value Fund	X	X	X		X
Franklin Mutual Beacon Fund	X	X	X	X	X
Franklin Mutual Quest Fund	X	X	X	X	X
Franklin Mutual Shares Fund	X	X	X	X	X
Franklin Small Cap Value Fund	X	X	X	X	X
BLEND					
Franklin Focused Core Equity Fund	X	X	X	X	X
Franklin Rising Dividends Fund	X	X	X	X	X
GROWTH					
Franklin DynaTech Fund	X	X	X	X	X
Franklin Flex Cap Growth Fund	X	X	X	X	X
Franklin Growth Fund	X	X	X	X	X
Franklin Growth Opportunities Fund	X	X	X	X	X
Franklin Small-Mid Cap Growth Fund	X	X	X	X	X
SECTOR					
Franklin Global Listed Infrastructure Fund	X	X	X	X	X
Franklin Global Real Estate Fund	X	X		X	X
Franklin Gold and Precious Metals Fund	X	X		X	X
Franklin Mutual Financial Services Fund	X	X		X	X
Franklin Natural Resources Fund	X	X		X	X
Franklin Real Estate Securities Fund	X	X		X	X
Franklin Utilities Fund	X	X	X	X	X
GLOBAL					
Franklin Mutual Global Discovery Fund	X	X	X	X	X
Templeton Global Opportunities Trust	X	X			X
Templeton Global Smaller Companies Fund	X	X		X	X
Templeton Growth Fund	X	X	X	X	X
Templeton World Fund	X	X		X	X
INTERNATIONAL					
Franklin India Growth Fund	X	X		X	X
Franklin International Growth Fund	X	X	X	X	X
Franklin Mutual European Fund	X	X	X	X	X
Franklin Mutual International Fund	X	X	X	X	X
Templeton China World Fund	X	X		X	X
Templeton Developing Markets Trust	X	X	X	X	X
Templeton Emerging Markets Small Cap Fund	X	X	X		X
Templeton Foreign Fund	X	X	X	X	X

	SHARE CLASS				
Fund	**A**	**C**	**R[1]**	**R6[1]**	**Adv/Z[1,2]**
HYBRID					
Franklin Balanced Fund	X	X	X	X	X
Franklin Convertible Securities Fund	X	X		X	X
Franklin Equity Income Fund	X	X	X	X	X
Franklin Income Fund	X	X	X	X	X
Templeton Emerging Markets Balanced Fund	X	X	X		X
Templeton Global Balanced Fund	X	X	X	X	X
ASSET ALLOCATION					
Franklin Corefolio Allocation Fund	X	X	X		X
Franklin Founding Funds Allocation Fund	X	X	X		X
Franklin Conservative Allocation Fund	X	X	X	X	X
Franklin Moderate Allocation Fund	X	X	X	X	X
Franklin Growth Allocation Fund	X	X	X	X	X
Franklin LifeSmart™ 2015 Retirement Target Fund	X	X	X	X	X
Franklin LifeSmart™ 2020 Retirement Target Fund	X	X	X	X	X
Franklin LifeSmart™ 2025 Retirement Target Fund	X	X	X	X	X
Franklin LifeSmart™ 2030 Retirement Target Fund	X	X	X	X	X
Franklin LifeSmart™ 2035 Retirement Target Fund	X	X	X	X	X
Franklin LifeSmart™ 2040 Retirement Target Fund	X	X	X	X	X
Franklin LifeSmart™ 2045 Retirement Target Fund	X	X	X	X	X
Franklin LifeSmart™ 2050 Retirement Target Fund	X	X	X	X	X
Franklin LifeSmart™ 2055 Retirement Target Fund	X	X	X	X	X
ALTERNATIVE					
Franklin K2 Alternative Strategies Fund	X	X	X	X	X
Franklin K2 Long Short Credit Fund	X	X	X	X	X
Franklin Pelagos Commodities Strategy Fund	X	X	X	X	X
FIXED INCOME					
Franklin Adjustable U.S. Government Securities Fund[3]	X	X		X	X
Franklin Flexible Alpha Bond Fund	X	X	X	X	X
Franklin Floating Rate Daily Access Fund	X	X		X	X
Franklin Global Government Bond Fund	X	X	X	X	X
Franklin High Income Fund	X	X	X	X	X
Franklin Low Duration Total Return Fund	X	X		X	X
Franklin U.S. Government Money Fund	X			X	
Franklin Real Return Fund	X	X		X	X
Franklin Strategic Income Fund	X	X	X	X	X
Franklin Strategic Mortgage Portfolio	X	X			X
Franklin Total Return Fund	X	X	X	X	X
Franklin U.S. Government Securities Fund[3]	X	X	X	X	X
Templeton Emerging Markets Bond Fund	X	X	X	X	X
Templeton Global Bond Fund	X	X	X	X	X
Templeton Global Total Return Fund	X	X	X	X	X
Templeton Hard Currency Fund	X				X
Templeton International Bond Fund	X	X	X		X

All investments involve risks, including possible loss of principal. Investors should carefully consider a fund's investment goals, risks, charges and expenses before investing. To obtain a summary prospectus and/or prospectus, which contains this and other information, talk to your financial advisor, call us at (800) 527-2020 or visit ***franklintempleton.com****. Please carefully read a prospectus before investing.*

1. Class R6 shares are not available to the retirement plans for which Fiduciary Trust International of the South ("FTIOS") serves as custodian or trustee. Advisor Class, Class R and Class Z shares may be available to certain FTIOS retirement plan investors under limited conditions. For further information, please refer to a prospectus for the eligibility requirements of each class.
2. Funds listed offer either Advisor Class or Class Z shares.
3. An investment in the fund is neither insured nor guaranteed by the U.S. government or by any other entity or institution.

Not FDIC Insured | May Lose Value | No Bank Guarantee

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