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San Mateo, CA 94403-1906

### **Franklin Templeton Announces Availability of 19(a) Notices for Certain Closed-End Funds**

January 30, 2026:

The following table provides estimates of the sources of the funds' monthly distributions that have a payable date of January 30, 2026. These estimates are based on the funds' fiscal year-to-date activities.

January 2026 Distributions						
Fund	Ticker	Per Share Distribution	Estimated sources of distributions			
			Net Investment Income	Net realized capital gains	Net realized short-term capital gains	Net realized long-term capital gains
Franklin Universal Trust	FT	\$0.0425	\$0.0259	-	-	\$0.0166

This information is being provided pursuant to Section 19(a) of the Investment Company Act of 1940, as amended, to announce the amount of each fund's distributions and should not be used for tax reporting purposes. In early 2027, after definitive information is available, the Fund will send shareholders a Form 1099-DIV specifying how the distributions paid by the Fund during calendar year 2026 have been characterized for purposes of reporting the distributions on a shareholder's tax returns. The Fund will also post Form 8937 to the Franklin Templeton website:

<https://www.franklintempleton.com/tools-and-resources/tax-center> if all or any portion of the distributions are characterized as a tax return of capital after the close of the Fund's fiscal year-end.

Shareholders should not draw any conclusions about the Fund's investment performance from the amount of the current distribution or from the terms of the Fund's Dividend Reinvestment Plan.