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WHAT IS SPRYNG™?

Designed exclusively for NJBEST and Franklin Templeton College Savings Plan account owners, Spryng is a personal crowdfunding tool designed to encourage family and friends to make contributions toward your education savings plan. It takes just a few minutes to set up a Spryng account and share with friends and family.
WHO’S WHO

There are three primary types of people that are involved in the Spryng giving process.

ACCOUNT OWNER Usually a parent (sometimes a grandparent or friend) owns the 529 account and controls the assets. They also have the ability to create, edit, and manage a Spryng profile.

BENEFICIARY Usually the child or grandchild of the account owner. The beneficiary is the person who is currently designated by the account owner as benefitting from the money in the 529 plan. In some cases when the 529 is used for self-education, the same person can be both the account owner and beneficiary. NOTE: The account owner can change the beneficiary at any time.

GIFT GIVER A gift giver is typically a friend or family member of the account owner or beneficiary who wants to help the beneficiary reach their college savings goal. After giving the gift, the gift giver has no control over the assets or how they are used.
GETTING STARTED

Once you’re ready to start, visit franklintempleton.com, sign into your Franklin Templeton account, and get started. If you don’t have an online profile, you’ll need to register here.

EXISTING FRANKLIN TEMPLETON USER
If you want to set up a new Spryng profile or access an existing Spryng profile, just sign into your My Accounts page on franklintempleton.com.

NEW FRANKLIN TEMPLETON USER
If you have never accessed your My Accounts page, you will need to register first.
GETTING STARTED

Signing into your account is required in order to create a Spryng profile. If you don’t have an account, click the “Register Now” button.

Enter your account ID and password here to log in.

If you don’t have an account yet, you can register here.
If registering on franklintempleton.com for the first time, you will need to provide some additional personal information before setting up your Spryng Account.

To register for a Franklin Templeton profile, you will need basic personal information plus the following 529 Plan information:

- Fund/Account number
- Account Owner’s Social Security #
GETTING STARTED

Once you have logged into your account, it takes one click to setup a Spryng profile.

Click on “Create a Spryng Profile” to get started.

Click on “Create Profile” to get started. Once you finish publishing, this page is where you “share” and “manage” the profile.

**Note:** After you publish your profile, the option to Create Profile will change to Manage my Profile. This is where you will access your profile in the future to make changes and “share” with more friends.

NOTE: If you have more than one 529 account, you will be able to create a Spryng account for each beneficiary by selecting the individual link.
SETTING UP A SPRYNG PROFILE

The first step in creating a Spryng profile is providing some basic details about your beneficiary. You can provide a nickname and set a Spryng college gifting savings goal.

If you want to use a child’s nickname, enter it in here.

NOTE: No special characters ($*#;) are allowed.

Set the total gifting goal for the beneficiary. Don’t worry, you can always adjust later.

You will need to accept the Terms and Conditions. To do so, click the link and a popup will appear. Once you agree to the Terms and Conditions, click “Accept Agreement” which will automatically check the “I have read and agree to the Gifting Terms and Conditions” box.

NOTE: If you have more than one 529 account, you will be able to create a Spryng account for each beneficiary by selecting the individual link.

If you have questions about or need help with your Spryng account, review the FAQs or call 866-362-1597.

Select where you want the gift contributions to be invested. You can only select one option but can always change your investment choice in the future.
SETTING UP A SPRYNG PROFILE

On the Story page, you will be able to tell people why you want others to contribute towards your 529 plan.

Sometimes writing a personal story can be difficult. If you find it hard to come up with the right words, you can use the text that is already there or just edit the text to make it more personal.

Of course, you can delete all of the existing text, and create your own story!

NOTE: The information provided can be seen by the public. Only provide information you are comfortable sharing publicly. Also, if you have more than one 529 account, you will be able to create a Spryng account for each beneficiary by selecting the individual link.
On the Personalize Your Profile page, you have the ability to add some character to your profile by including a photo.

Make your beneficiary's profile personal by uploading a photo of them. You can either drag an image and drop it in this box or you can upload a file from your computer.

If you don't want to choose an image, you can select an avatar instead.

NOTE: The information provided can be seen by the public. Only provide information you are comfortable sharing publicly. Also, if you have more than one 529 account, you will be able to create a Spryng account for each beneficiary by selecting the individual link.
SETTING UP A SPRYNG PROFILE

On the Thank You page, tell those who have made a contribution how much you appreciate it. After they contribute, this message will be automatically sent to the gift giver via email.

Say Thank You!
Spryng automatically generates a thank you message, or you can create your own. Just replace the text and write your own personal thank you!

Click on “Preview Profile” to continue. Don’t worry. You can always edit the profile after you publish it.

NOTE: The information provided can be seen by the public. Only provide information you are comfortable sharing publicly. Also, if you have more than one 529 account, you will be able to create a Spryng account for each beneficiary by selecting the individual link.
Once you are satisfied with your profile, publish it. You can always edit the profile after you publish it.

NOTE: The information provided can be seen by the public. Only provide information you are comfortable sharing publicly. Also, if you have more than one 529 account, you will be able to create a Spryng account for each beneficiary by selecting the individual link.
SETTING UP A SPRYNG PROFILE

Your Spryng profile is now officially complete and live! You can now share your profile with friends and family.

This is your personalized Spryng link. Add it to emails, invitations, and letters so they can access the profile.

Use these sharing functionalities to share your profile with friends and family.

If you’d like to view your profile or make changes, click the “VIEW PROFILE” button.

The information provided can be seen by the public. Only provide information you are comfortable sharing publicly.
MANAGE YOUR SPRYNG PROFILE

Once your profile is complete, you have the ability to manage and edit your profile. You can also view your gift history/activity.

Managing your profile is simple. Log back into your 529 account website profile and choose Manage this Profile. This will take you back to your Spryng profile page where you can make the following changes.

1. **Edit** Allows you to update or add a nickname, change your gifting savings goal and update the beneficiary’s picture and story.
2. **Display gift history** Go back from the beginning of time and see all your past gifts given through Spryng.
3. **Edit gift allocation** If you have more than one portfolio tied to your 529 account, you can select the one you want gifts to be invested into.
4. **Manage “Thank You” message** Update the message that will be included in an email when a gift giver completes a gift.
5. **Create an event** Allows you to create single fundraising savings goal for special occasions such as birthdays or graduation!
6. **View/Manage all events** If you ever need to make changes, deactivate or re-share an event, click here.
7. **Deactivate profile** If you no longer want people to access your profile, choose this option. You can always re-activate it in the future if you change your mind.

As an account owner, you can view all your gift history done through your Spryng profile.

The information provided can be seen by the public. Only provide information you are comfortable sharing publicly.
Spryng allows you to create multiple, event-specific, fundraising goals which are ideal for birthdays, graduation and holidays. Just like your Spryng profile page, you can share an event with family and friends through social networks or email.

To set up an event, you need to be logged into your Spryng profile.

Click “Create an event” from your profile page or from the drop-down options under “Manage this Profile”.

NOTE: The information provided can be seen by the public. Only provide information you are comfortable being seen.
CREATE AND SHARE AN EVENT

You can create a Spryng event in less than 2 minutes! The first step is to name your event and, if you wish, set an event goal.

The event-specific contributions will count towards your overall Spryng college savings goal.

Feel free to customize your Welcome Message, Photo and Thank You Message for the Event.

When you’re done, click “PREVIEW EVENT” to see what it will look like before sending it to friends and feel free to customize your Welcome Message, Photo and Thank You Message for the Event.

NOTE: The information provided can be seen by the public. Only provide information you are comfortable being seen.
CREATE AND SHARE AN EVENT

You are almost done. If you’re happy with the way it looks, it is time to publish. You can always go back and edit, even after the event is published.

When ready, click “Publish” and your event can be shared and seen by friends and family.

Congratulations! You’ve made your event!

Now share with friends and family via email or any of the social media tools you see here.

NOTE: The information provided can be seen by the public. Only provide information you are comfortable sharing publicly.
VIEW OR MANAGE AN EVENT

If you ever need to make changes, go to the Manage this Profile tab on your Spryng homepage and select View/Manage all events.

Here you can edit your story, deactivate or re-share your event.

NOTE: The information provided can be seen by the public. Only provide information you are comfortable sharing publicly.
GIVING A GIFT

As a gift giver, you will visit this page when accessing Spryng via the personalized link. Once you access this page, you can begin the gifting process.

The gift giver will be able to see the total amount gifted and the percentage of gifting goal that has been achieved.

Here is the beneficiary's story.
FAQs can be found here.

Gift givers “click” this button to launch the gifting form.
Public activity will be seen here.

NOTE: The gift giver is unable to modify the Spryng Profile.
GIVING A GIFT

After clicking “Give a Gift” on the Spryng profile page, the gift giver will be able to select the gift amount they want to contribute and write a personal message to the account owner.

Here, the gift giver can select one of the prepopulated gifts or enter any amount they wish to contribute (Min–$10).

As a gift giver, you can use the generic text provided or edit it to write a fun personal message to the account owner about your gift contribution.

Note: Gift Givers will only be able to make four contributions per week from the same bank account number.
GIVING A GIFT

After the gift giver selects the gift amount, they have the option to make their gift public or private.

Who do you want to see your gift? There are two options.
- Public: Everyone will see your gift amount and message.
- Private: Only the account owner will see your gift amount and message.

After selecting your privacy choice, enter your payment information.

If you don’t have a secure online payment method, you can still give a gift by check.

If you want to change your gift amount or go back and start over, click the “cancel” button.
GIVING A GIFT

When making a contribution, the gift giver needs to provide some personal information and payment details in order to process the gift.

After choosing your gift contribution amount, your payment information is required.

For secure payment purposes, your bank routing and account number is required.
As the gift giver, be sure to read the terms and conditions and download the *Investor Handbook* prior to completing your contribution.

After reading the gifting service agreement, you must select the boxes to confirm your agreement.

NOTE: The *Investor Handbook* link must be clicked on before the checkbox becomes enabled.

Once you select the “COMPLETE GIFT” button, your gift is final and cannot be changed.
GIVING A GIFT

Once your gift has been submitted, you will receive an email confirming your contribution.

If you would like to send a printed gift announcement stating your contribution, click here to select one.

Do you have someone that would benefit from a 529 plan? Learn more about what a 529 college savings plan is here.
FAQs—ACCOUNT OWNER

Q: Can I control who sees my Spryng™ 529 college gifting profile?
A: Yes, only someone with the link to your 529 college gifting profile will be able to view it. As the account owner, you can decide who you want to share the link with. However, if someone else shares the link with others, they also will be able to access it.

Q: How will I know if the account has received a gift?
A: You will receive an email notifying you that someone has contributed to the applicable 529 college savings plan. You can also log in to view your gifting dashboard. Here, you will see a list of previous gifts to the 529 college savings plan, who contributed, and the amount.

Q: How do I invite people to view my Spryng™ 529 college gifting profile?
A: Once your page is established, you will have the opportunity to share your 529 gifting profile via Facebook, Twitter, LinkedIn, email, or you can copy the link and paste the URL wherever you choose to share it. You can even share the link on any special occasion invitation!

Q: Can gift givers see my 529 college savings account information?
A: No. Your account information is not shared with any gift giver. Visitors to your 529 gifting profile will, however, be able to see any progress toward your 529 gifting goal.

Q: Are there any additional costs to use the Spryng™ 529 college savings gifting program?
A: There are no additional costs to use the Spryng tool. Standard program fees, expenses and charges as described in the Investor Handbook will apply.

Q: Do I owe taxes on gifts made to my 529 college savings gifting account?
A: You do not owe taxes for gifts made by third parties to the 529 college savings plan account. Large gifts may have gift or generation skipping transfer tax consequences for a person making gifts totaling more than $15,000 per year to any one individual. A person considering making gifts over this amount to the applicable account beneficiary during the course of the year should consult a tax advisor.

*Tax benefits are conditioned on meeting certain requirements. Federal income tax, a 10% federal tax penalty and state income tax and penalties apply to non-qualified withdrawals of earnings. Generation-skipping tax may apply to substantial transfers to a beneficiary at least two generations below the contributor. See the Investor Handbook for more complete information.*

Q: Can gifts be used for purposes other than education?
A: Use of the 529 college savings plan account is controlled by you, the account owner. The account is designed to be used for the beneficiary’s qualified educational expenses. If you choose to use the funds in the account, including any gifts received, for other purposes, the earnings will be taxed as ordinary income and an additional tax may apply.

Q: What if my beneficiary doesn’t go to college?
A: Among other options, you can select a new beneficiary who is a “member of the family” of the previous beneficiary, as defined under the Internal Revenue Code.
FAQs—GIFT GIVER

Q: Are there tax considerations for my gift?
A: Gift tax and Generation Skipping Transfer (GST) tax may be triggered for a person making gifts totaling more than $15,000 per year to any one individual. A person considering making gifts over this amount during the course of the year should consult a tax advisor.

*Tax benefits are conditioned on meeting certain requirements. Federal income tax, a 10% federal tax penalty and state income tax and penalties apply to non-qualified withdrawals of earnings. Generation-skipping tax may apply to substantial transfers to a beneficiary at least two generations below the contributor. See the Investor Handbook for more complete information.*

Q: Do the assets in a 529 account have to be used for college?
A: 529 plans are dedicated education savings plans and are meant to help pay for college. However, the account owner may take withdrawals and use the proceeds for other purposes. These non-qualified withdrawals would be subject to income taxes and a 10% federal penalty tax on any earnings.

Q: Can I get my gift back?
A: Gifts to a 529 account are considered completed gifts. Our education savings Specialists will not be able to assist you with a return of a gift. If the account owner chooses to make a withdrawal from a 529 savings plan for purposes other than qualified education expenses, they will be subject to income taxes and a 10% federal penalty tax on any earnings.¹

Q: Do I need to be a Franklin Templeton Investments customer to make a gift?
A: No.

Q: What is an e-check?
A: An e-check, or electronic check, works like a paper check but in electronic form. When you give by e-check, we ask you for information found on a check (bank routing number and your account number) as well as authentication information about yourself. Note: At this time, we do not accept credit cards.

Q: How will I know if my gift was received?
A: If you make a gift via e-check, you will be shown a confirmation on the gifting workflow that the gift was submitted and you will receive an email notification. You can print that for your records. Please check your designated bank account to confirm that the gift was withdrawn from your account. If you do not see the gift amount withdrawn within 3 business days, contact the account owner of the gifting profile.

Q: Is the account owner notified when a gift is made and who made the gift?
A: Once the gift has been invested into the 529 account, the account owner will receive an email confirmation and will be able to review who made the gift by logging into their account. The account owner will see the gift amount, your name and date of gift. It may take 2–3 business days for the account owner to see this information.

Q: Will the account owner see my bank account information?
A: No.

Q: Who do I contact if I have a question about the processing of my e-check transaction?
A: If, for some reason, you are uncertain about whether your gift has been processed, you should check with the bank used for this particular transaction. You may contact Franklin Templeton but we will not be able to help you unless you have the account owner on the phone line with you. We can only discuss account specific questions with the account owner.

¹ Federal tax law now provides that up to $10,000 per year may be withdrawn from a 529 savings plan federal income-tax free, if used for tuition expenses at private, public or religious primary and secondary (K-12) schools. It is not currently clear what public K-12 school costs, if any, will be regarded as tuition for this purpose. State tax benefits and treatment of withdrawals for K-12 tuition may vary by state, may not have been updated for changes in federal tax law and may be uncertain; consult a tax professional concerning your state.
For any questions: Please contact (866) 362-1597
(Hours of operation: Monday through Friday, 8:30 A.M.–8:00 P.M. ET)

Investors should carefully consider 529 plan investment goals, risks, charges and expenses before investing. To obtain the Investor Handbook, which contains this and other information, talk to your financial advisor or call Franklin Templeton Distributors, Inc., the manager and underwriter for the 529 plan at DIAL BEN / 342-5236 or visit franklintempleton.com. You should read the Investor Handbook carefully before investing and consider whether your, or the beneficiary’s, home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in its qualified tuition program.