



FRANKLIN TEMPLETON
INVESTMENTS


YOUR GUIDE TO SPRYNG™

Version 1.0



Not FDIC Insured | May Lose Value | No Bank Guarantee

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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 help invest towards the increasing cost of college (and certain trade schools)! It takes just a few minutes to set up a Spryng account and share with friends and family.

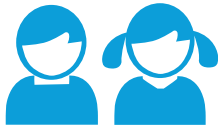


WHO'S WHO

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), the account owner 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 someone invest for 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 account, you'll need to register here.

> [FRANKLINTEMPLETON.COM](https://franklintempleton.com)

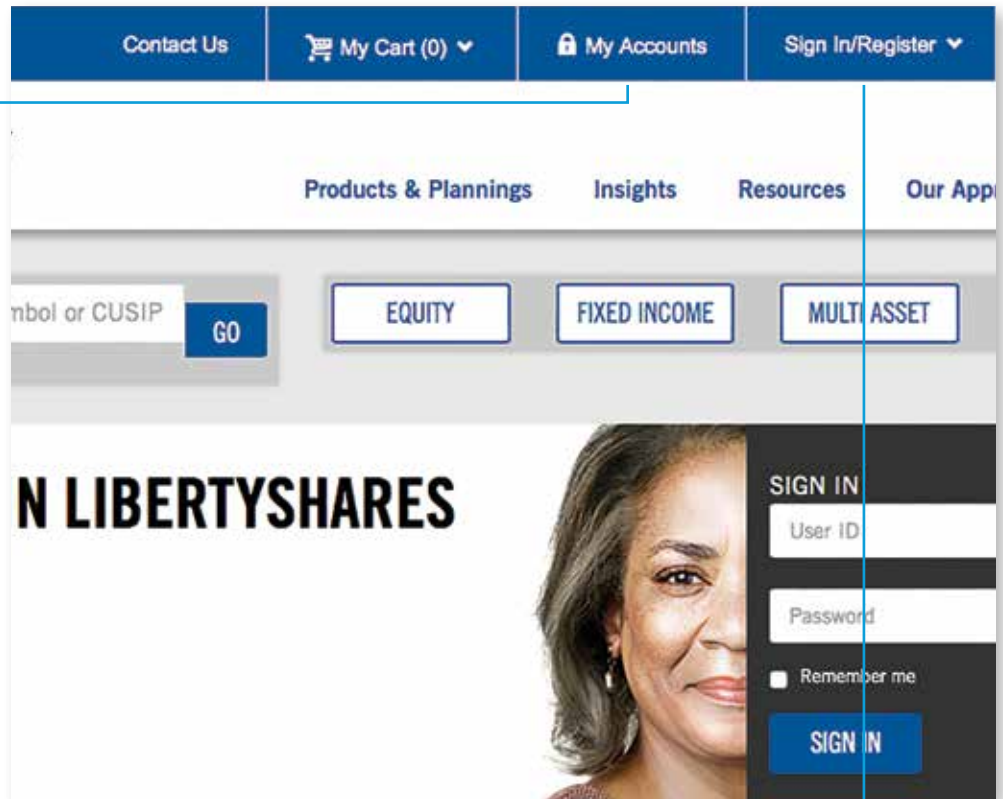
[SIGN IN](#)

[REGISTER](#)

[CREATE SPRYNG PROFILE](#)

EXISTING FRANKLIN TEMPLETON USER

If you want to set up a new Spryng Account or access an existing Spryng account, just access 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.

FRANKLINTEMPLETON.COM

> SIGN IN

REGISTER

CREATE SPRYNG PROFILE

SIGN IN

SIGN IN TO INVESTOR SITE

User ID

Password

Remember me

SIGN IN

[Forgotten User ID -or- Password?](#)

WHY REGISTER

- Track your favorite
- Manage your Frank
- Get Statements an

REGISTER NOW

[Our Security Measure](#)

Enter your account ID and password here to log in.

If you don't have an account yet, you can register here.



GETTING STARTED

If registering for a Franklin Templeton account, you will need to provide some additional personal information before setting up your Spryng Account.

FRANKLINTEMPLETON.COM

SIGN IN

> REGISTER

CREATE SPRYNG PROFILE

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

- Fund/Account number
- Social Security #

REGISTER FOR ACCESS

REGISTRATION DETAILS

All fields are mandatory unless otherwise stated. [Privacy Policy](#)

Create your sign in details

First Name

Last Name

Email
Please be sure your email address contains the @ symbol and a period. Example: joe@serviceprovider.net.

User ID
6-30 alphanumeric characters only. No special characters like \$, % or #

Password Show
6-20 characters. At least 2 numbers, 2 letters and you may use special characters such as \$, % or #

REGISTRATION TYPE

Select a user type



GETTING STARTED

Once you have logged into your account, there will be two buttons you can click on to setup a Spryng profile.

FRANKLINTEMPLETON.COM

SIGN IN

REGISTER

> **CREATE SPRYNG PROFILE**

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

Create a gifting profile

With Spryng™, you can now crowdfund your college savings plan! Start by creating a profile - it's a simple, easy and rewarding way for friends and family to contribute to a 529 college savings plan.

[CREATE A SPRYNG PROFILE](#) [LEARN MORE](#) [NO THANKS](#)

MY ACCOUNTS

Welcome, PRakash TQA [View Favorite Funds](#)

PORTFOLIO OVERVIEW

Education Savings \$15,004.80

TOTAL \$15,004.80

ASSET BREAKDOWN

100.00% Asset Allocation

ALERTS

Go paperless and leave the clutter behind. See how.

EDUCATION SAVINGS As of December 07, 2016

Spryng Gifting Summary

PROFILE	GOAL	TOTAL GIFT AMOUNT	TOTAL NUMBER OF GIFTS
Megan	\$0	\$0	0 + Create Profile

Click on “Create Profile” to get started. Once you finish publishing, this page is where you “share” and “manage” the profile. **Note:** This is where you will access your profile on an ongoing basis to “share” and “manage” your Spryng Profile.

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 details about your beneficiary. You can provide a nickname, when your beneficiary will start college, and what your college gifting savings goal is.

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MY ACCOUNTS

> BASICS

STORY

PERSONALIZE YOUR PROFILE

SAY THANK YOU

REVIEW & PUBLISH

SHARE YOUR SPRYNG PROFILE

If you want to use a nickname, enter it in here. (i.e. Official name is Megan but child goes by Meg, so enter Meg into the Nickname section.)

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

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

BASICS

All fields are mandatory unless otherwise stated

BENEFICIARY DETAILS
Now that you have decided to create a Franklin Templeton Spryng™ profile, you'll want to explain to friends and family why contributing to your 529 plan is so important. Don't worry, it's just a few simple steps.

You are making a gifting profile for **Megan**. Please fill out the details below.

Provide a nickname (optional)
This will be the name that will appear on the profile.

Choose a college start date

Set your gifting goal
Minimum \$1

PORTFOLIO SELECTION
All gifting contributions will be invested into the portfolio below.

Note:

- If you decide to change your portfolio, you can modify the selection by editing your profile.
- This will not impact your contributions outside the gifting platform to Megan's 529 College Savings Plan.

Age Based Investment Options	Portfolio Name(s)	Value(s)
<input checked="" type="checkbox"/>	Franklin Growth Allocation Newborn - 8 Years 529 Portfolio - Class A	\$15,004.80

I have read and agree to the [Gifting Terms and Conditions](#).

NEED HELP?
Please call us on **1/866-362-1597**
Hours of operation: Monday through Friday 8:30 A.M. - 8 P.M. ET

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

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.

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

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

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

FRANKLINTEMPLETON.COM

MY ACCOUNTS

BASICS

> STORY

PERSONALIZE YOUR PROFILE

SAY THANK YOU

REVIEW & PUBLISH

SHARE YOUR SPRYNG PROFILE

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!

MEG'S STORY

All fields are mandatory unless otherwise stated

Now that the basic step is done, it's time to tell people a bit about Meg. You can use the story below make modifications, or create your own!

Welcome to Meg's Franklin Templeton Spryng profile page.

Please help Meg's dreams come true! With your help, Meg's future holds an endless amount of opportunities.

(836 characters left)

[BACK](#) [CONTINUE](#)

Please note: The information provided can be accessed by the public. Please do not include any personal or identifying information.

NOTE: The information provided can be seen by the public. Only provide information you are comfortable being seen. 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 Personalize page, you have the ability to add some character to your profile by including a photo.

FRANKLINTEMPLETON.COM

MY ACCOUNTS

BASICS

STORY

> PERSONALIZE YOUR PROFILE

SAY THANK YOU

REVIEW & PUBLISH

SHARE YOUR SPRYNG PROFILE

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.

PERSONALIZE MEG'S PROFILE

All fields are mandatory unless otherwise stated


A picture is worth a thousand words! Choose an image to personalize Meg's profile. You can either upload your own image, or if you don't have a picture, choose an avatar. You can always make changes later.

Upload a photo
(5MB max file size)



REMOVE PHOTO

Or choose an avatar



BACK CONTINUE

NOTE: The information provided can be seen by the public. Only provide information you are comfortable being seen. 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, you have the ability to tell those who have made a contribution how much you appreciate it. This message will be automatically sent to the gift giver via email.

FRANKLINTEMPLETON.COM

MY ACCOUNTS

BASICS

STORY

PERSONALIZE YOUR PROFILE

> SAY THANK YOU

REVIEW & PUBLISH

SHARE YOUR SPRYNG PROFILE

SAY THANK YOU

All fields are mandatory unless otherwise stated

When Meg receives a gift contribution, a "thank you" message will automatically be sent to the person giving the gift. You may use the standard message below, edit it, or create your own personalized "thank you" message.

Message

Thank you for your contribution towards Meg's Franklin Templeton college savings plan. Meg is now one step closer to turning a dream into a degree! Your contribution will help go a long way.

(810 characters left)

BACKPREVIEW PROFILE

Please note: The information provided can be accessed by the public. Please do not include any personal or identifying information.

NEED HELP?

Please call us on **1/866-362-1**

Hours of operation: Monday through
- 8 P.M ET

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 being seen. 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 just about complete!
Review your profile and make sure everything
is exactly how you want it to be.

FRANKLINTEMPLETON.COM

MY ACCOUNTS

BASICS

STORY

PERSONALIZE YOUR PROFILE

SAY THANK YOU

> REVIEW & PUBLISH

SHARE YOUR SPRYNG PROFILE

Once you are
satisfied with
your profile,
publish it.

PUBLISH PROFILE

Happy with the way your profile is looking? Publish it. You can always tweak it later.

[PUBLISH PROFILE](#) [BACK](#)

MEG'S STORY Created by Test31 Testing31

Welcome to Meg's Franklin Templeton Spryng profile page.

Please help Meg's dreams come true! With your help, Meg's future holds an endless amount of opportunities.

FREQUENTLY ASKED QUESTIONS Expand All | Collapse All

- > Are there tax considerations for my gift?
- > Do the assets in a 529 account have to be used for college?
- > Can I get my gift back?
- > Do I need to be a Franklin Templeton Investments customer to make a gift?
- > What is an e-check?
- > How will I know if my gift was received?
- > Is the account owner notified when a gift is made and who made the gift?
- > Will the account owner see my bank account information?
- > Who do I contact if I have a question about the processing of my e-check transaction?

Happy with the way your profile is looking? Publish it. You can always tweak it later.

[PUBLISH PROFILE](#) [BACK](#)

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 being seen. 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.

FRANKLINTEMPLETON.COM

MY ACCOUNTS

BASICS

STORY

PERSONALIZE YOUR PROFILE

SAY THANK YOU

REVIEW & PUBLISH

> **SHARE YOUR SPRYNG PROFILE**

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.

CONGRATULATIONS!
MEG'S PROFILE HAS BEEN PUBLISHED

Share with your friends and family

SHARE PROFILE

Copy the link below or share on social media.

<https://accounts.ftqa2.corp.frk.co> **COPY**

OR

[Link](#) [Email](#) [Facebook](#) [Twitter](#) [LinkedIn](#)

NEXT STEPS

VIEW PROFILE [Back to My Accounts](#)

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 being seen.



MANAGE YOUR SPRYNG PROFILE

FRANKLINTEMPLETON.COM

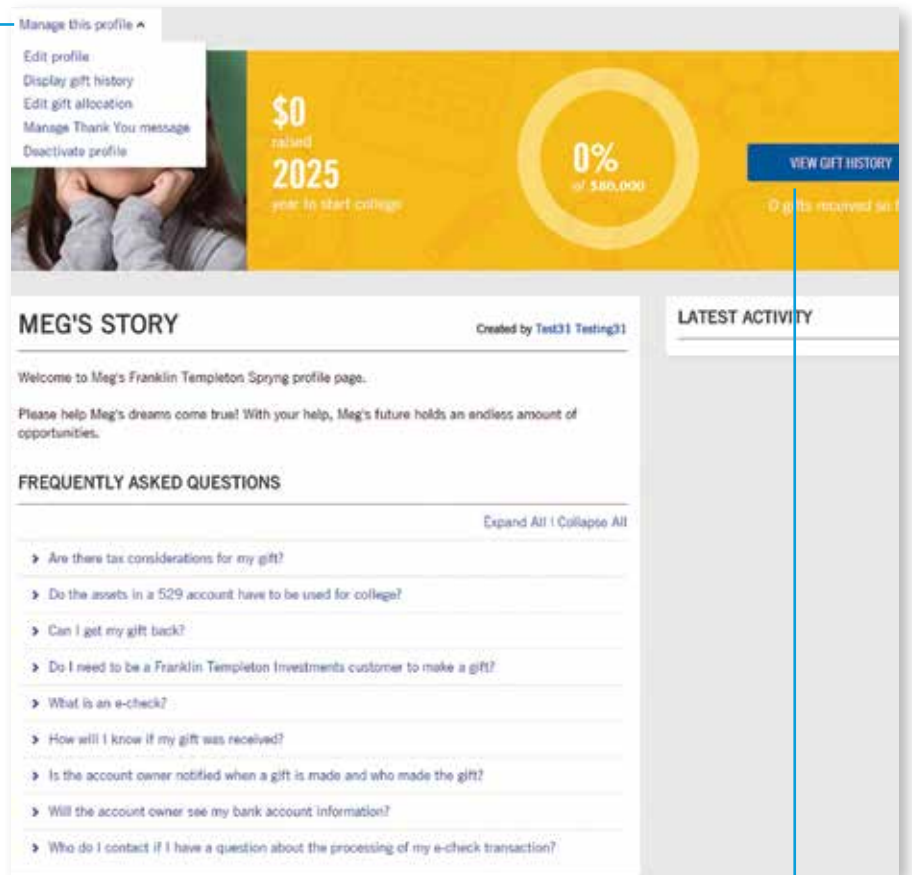
MY ACCOUNTS

> **MANAGE 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.

- 1. Edit** Allows you to update or add a nickname, update the college start year, 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. 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 being seen.



GIVING A GIFT

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

> SPRYNG PROFILE

YOUR GIFT

PRIVACY

PAYMENT DETAILS

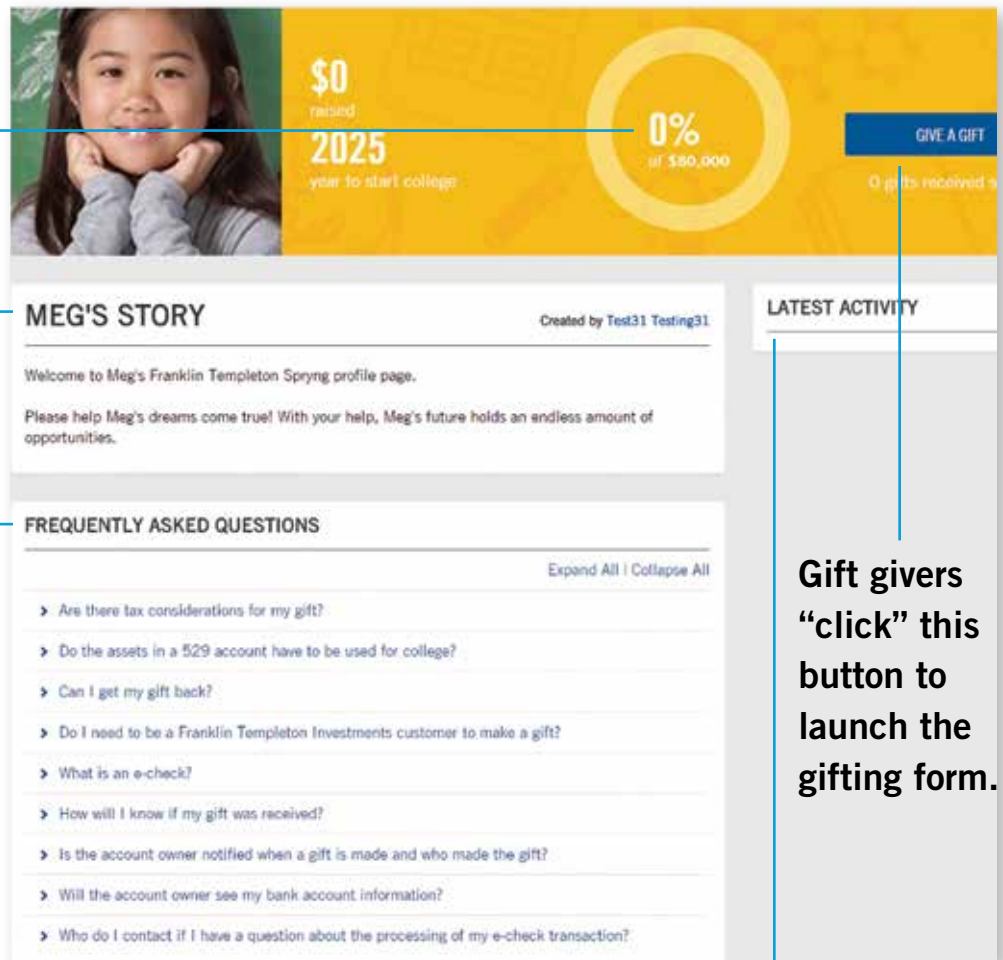
SERVICE AGREEMENT: T&C'S

CONFIRMATION

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 looking at the Spryng profile, the gift giver will be able to select the gift amount they want to contribute and write a personal message to the account owner.

SPRYNG PROFILE

> YOUR GIFT

PRIVACY

PAYMENT DETAILS

SERVICE AGREEMENT: T&C'S

CONFIRMATION

Here, the gift giver can select one of the prepopulated gifts or enter any amount they wish to contribute (Min-\$10, Max-\$2,500).

GIVE A GIFT

Your Gift Payment Details Confirmation

All fields are mandatory unless otherwise stated.

YOUR GIFT

Thank you for choosing to give a gift towards Meg's Franklin Templeton College Savings Plan!

Your Name

Choose Gift Amount

\$25 \$50 \$100 \$150 \$200

Or enter another amount
Minimum \$10.00, Maximum \$2500.00

PERSONALIZE YOUR GIFT

Message (Optional)

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 two contributions per week from the same bank account number.



GIVING A GIFT

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

SPRYNG PROFILE

YOUR GIFT

> **PRIVACY**

PAYMENT DETAILS

SERVICE AGREEMENT: T&C'S

CONFIRMATION

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.

WHO SEES YOUR GIFT

- Make this gift PUBLIC**
People will be able to see the amounts you have given, your name and comments you leave
- Make this gift PRIVATE**
Your gifts will not be seen on the public profile but will be seen by the account owner.

You are sending \$225 to Meg's Franklin Templeton College Savings Plan.

CONTINUE TO SECURE PAYMENT

Don't have a way to do a secure payment? You can always give by check.

GIVE PAPER CHECK

All gifts will go to the recipient's 529 college savings plan.
All payment information is encrypted before processing to ensure your security.

[Cancel and go back to Meg's profile](#)

If you want to change your gift amount or go back and start over, click the "cancel" button.



GIVING A GIFT

Required payment details of the gift giver are needed in order to process the gift.

SPRYNG PROFILE

YOUR GIFT

PRIVACY

> **PAYMENT DETAILS**

SERVICE AGREEMENT: T&C'S
CONFIRMATION

PAYMENT DETAILS

All fields are mandatory unless otherwise stated.

PERSONAL INFORMATION

We just need few details to take your payment

First Name
As it appears on the bank account

Last Name
As it appears on the bank account

Email Address
For confirmation email

Phone Number

SECURE PAYMENT DETAILS

This is a secure 128-bit SSL encrypted payment

Bank Routing Number
Where's my routing number?

Account Type Checking Savings

Bank Account Number
Where's my account number?

Confirm Bank Account Number

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

For secure payment purposes, your bank routing and account number is required.



GIVING A GIFT

As the gift giver, be sure to read the terms and conditions prior to completing your contribution.

- SPRYNG PROFILE
- YOUR GIFT
- PRIVACY
- PAYMENT DETAILS
- > **SERVICE AGREEMENT: T&C'S**
- CONFIRMATION

GIFTING SERVICE AGREEMENT

Please read and check the box below to indicate you have accepted this terms of use agreement to complete your registration.

NJBEST/Franklin Templeton 529 College Gifting Program

Service Acknowledgement for Gift Givers

The NJBEST/Franklin Templeton Investments 529 College Gifting Program (the "Program") is a service provided by Franklin Templeton Investments ("FTI") that allows an owner ("529 Account Owner") of an NJBEST or Franklin Templeton 529 College Savings Account ("529 Account") to create an online profile of the Account's designated beneficiary and to share that information and/or a hyperlink to it with family, friends, and other invitees for the purposes of inviting contributions to the Account ("Gifts").

Prior to making a Gift to a 529 Account, please review the online Frequently Asked Questions ("FAQs") Section available on the [Program website](#) for more information regarding the Program, including important details about making a Gift.

I have read and agree to the terms of this Service Agreement above

I confirm that I have downloaded and read the [Investor Handbook](#)

CANCEL

COMPLETE GIFT

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.

SPRYNG PROFILE

YOUR GIFT

PRIVACY

PAYMENT DETAILS

SERVICE AGREEMENT: T&C'S

> CONFIRMATION

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

GIVE A GIFT

Your Gift Payment Details **Confirmation**

THANK YOU FOR DOING SOMETHING TRULY AMAZING

CONFIRMATION

You will receive an email confirming your contribution of \$225 to Meg's 529 College Savings Plan. It may take up to 3 business days for the transaction to be processed.

[PRINT A GIFT ANNOUNCEMENT](#) [Back to Profile Page](#)

NEXT STEPS

For help navigating the site, call us at **1/866-362-1597**.
Hours of operation: Monday A.M. - 8 P.M. ET

Set up your own 529

[FIND OUT MORE](#)

You need Adobe Acrobat Reader 6.0 or higher to view and print PDF documents. [Download a free version from Adobe's website.](#)

Important Legal Information
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, contact your financial advisor or call Franklin Templeton Distributors, Inc., the manager and underwriter for the 529 plan at (800) DIAL BEN / (800) 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 benefits that are only available for investment programs.

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 account. 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 account, 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 \$14,000 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.

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. To the extent you apply the amounts in the account, including any gifts made to the account, 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 \$14,000 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.

Q: Do the assets in a 529 account have to be used for college?

A: 529 plans are dedicated college 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 college 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 college savings plan for purposes other than qualified higher education expenses, they will be subject to income taxes and a 10% federal penalty tax on any earnings.

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.

For any questions: Please contact (866) 362-1597

(Hours of operation: Monday through Friday, 8:00 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 (800) DIAL BEN / (800) 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 benefits that are only available for investments in its qualified tuition program.



Franklin Templeton Distributors, Inc.
One Franklin Parkway
San Mateo, CA 94403-1906
(800) DIAL BEN® / 342-5236
TDD/Hearing Impaired (800) 851-0637