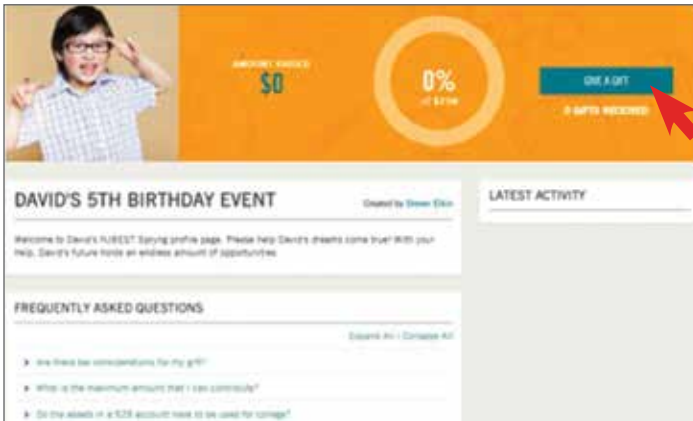


SPRYNG QUICK START GUIDE

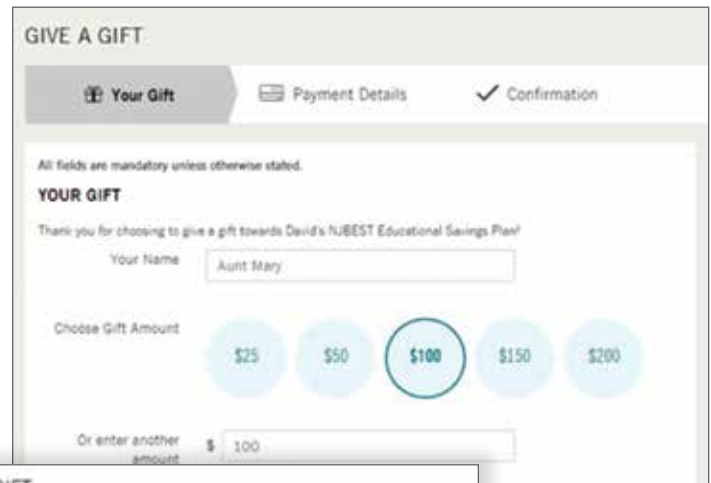
Give a Gift

To give a gift, the Account Owner must send you a link to their Spryng Profile. Once received, follow the steps to give a Spryng gift.

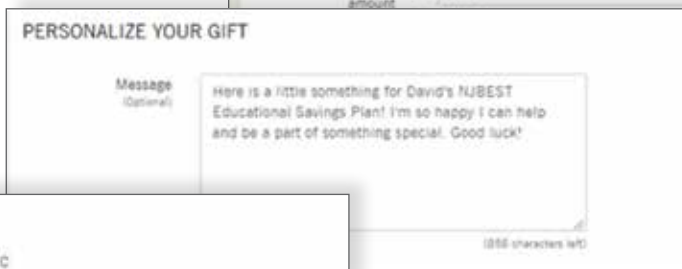
1 | Click "Give a Gift."



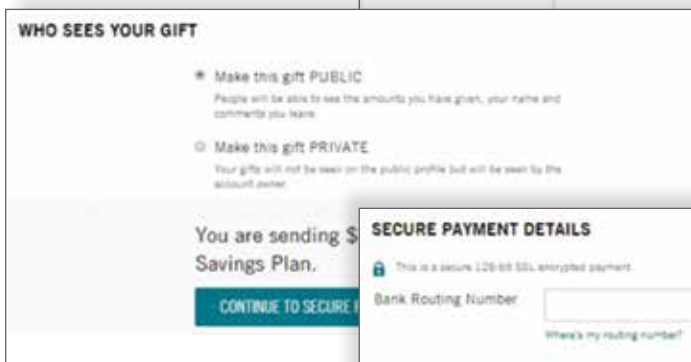
2 | There are 4 steps and can be done in less than two minutes.



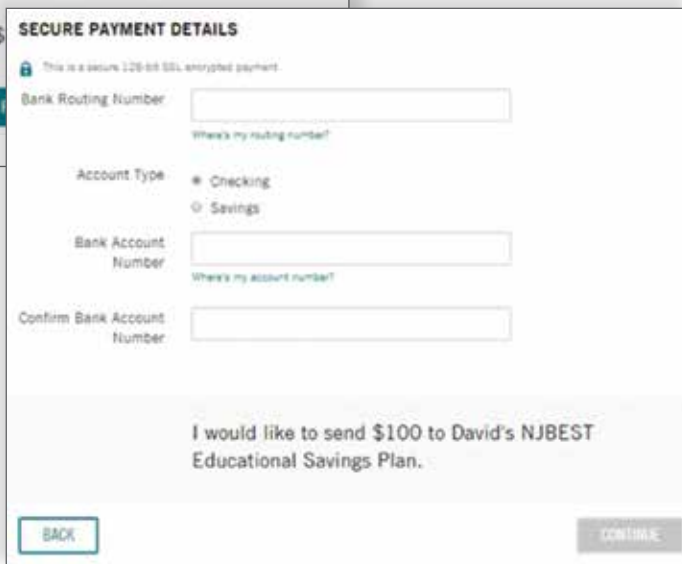
1. Choose your gift amount.



2. Include a note with your gift.



3. Who do you want to see your gift? Public will allow everyone to see your gift amount and message. Private will only show to the account owner.



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

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

3 | Agree to the terms and conditions then click “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.

4 | That’s it! Thank you for doing something truly amazing! Once confirmed, you will receive an email confirming your contribution.

For any Spryng 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 / 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.



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