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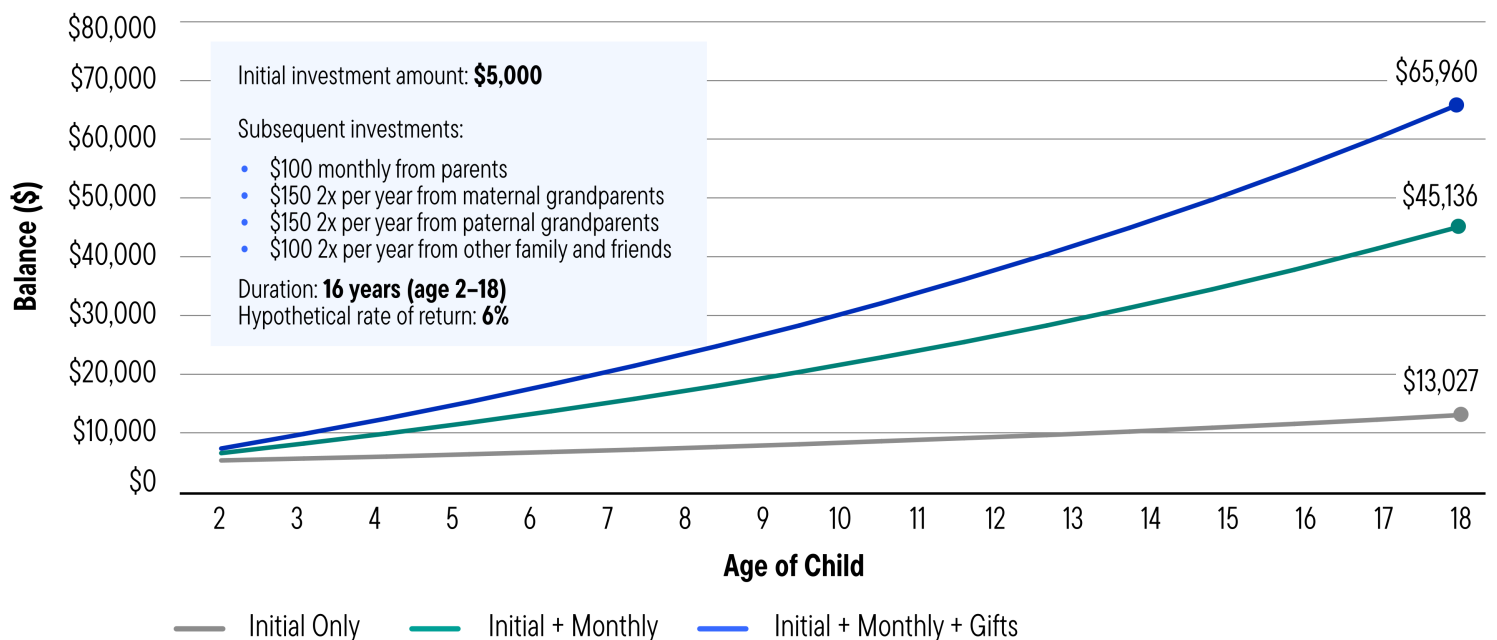
## College savings: it takes a village

The old proverb “**it takes a village**” can apply to maximizing educational savings with the help of family and friends. We encourage you to work with your financial professional to identify those who can help contribute to your child’s/grandchild’s 529 plan. Getting started is easy!

### Example:

Consider a family starting a 529 savings plan for their 2-year-old with a \$5,000 initial deposit and monthly contribution of \$100.<sup>1</sup> With generous support from both sets of grandparents, who gift \$150 twice a year, and additional contributions from family and friends totaling \$200 annually, their savings has the potential to grow substantially. As illustrated in the graph, over 16 years, these consistent contributions and thoughtful gifts can significantly boost education savings, demonstrating the powerful impact of long-term planning and compounding interest.

### How Gifting Can Help Accelerate Your Savings



**Saving for education may seem like an impossible task—  
the good news is you don’t have to do it alone.**

*Examples are for illustrative purposes only and are not representative of any particular investment. 529 plan fees may vary. Expenses, sales loads, annual fees and deferred sales charges are not reflected in the illustration; if they were, results shown would be lower.*

1. Periodic investment plans do not ensure a profit and do not protect against investment loss in declining markets. Since dollar-cost averaging involves continuous investment in securities regardless of fluctuating price levels of such securities, an investor should consider his/her financial ability to continue purchasing through periods of low price levels.

**Not FDIC Insured | No Bank Guarantee | May Lose Value**



Ugift is a convenient, free-to-use service that lets friends and family contribute to a student's Franklin Templeton 529 Plan Account. Learn more at [Ugift529.com](http://Ugift529.com).<sup>2</sup>

**Gifting is as easy as 1-2-3:**

1. Log in to your account at [www.franklintempleton529.com](http://www.franklintempleton529.com). Select the beneficiary's name, then click Ugift® to get your code.
2. Share your Ugift® code with family and friends to contribute at [ugift529.com](http://ugift529.com). Don't forget, their gifts may be tax-deductible too!<sup>3</sup>

**See the difference your loved ones can make!**



**Birthdays**



**Holidays**



**Graduation and special events**

## For more information, speak to your financial professional on how to get started.

*All investments involve risk including possible loss of principal. Investors should carefully consider the 529 plan's investment goals, risks, charges and expenses before investing. To obtain the Program Description, which contains this and other information, talk to your financial professional or call Franklin Distributors, LLC, the manager and underwriter for the 529 plan at (800) DIAL BEN/ 342-5236 or visit [franklintempleton.com](http://franklintempleton.com). You should read the Program Description 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.*

*Franklin Templeton's 529 College Savings Plan is offered and administered by the New Jersey Higher Education Student Assistance Authority (HESAA); managed and distributed by Franklin Distributors, LLC, an affiliate of Franklin Resources, Inc., which operates as Franklin Templeton.*

*Investments in Franklin Templeton's 529 College Savings Plan are not insured by the FDIC or any other government agency and are not deposits or other obligations of any depository institution. Investments are not guaranteed by the State of New Jersey, Franklin Templeton, or its affiliates and are subject to risks, including loss of principal amount invested. Investing in the plan does not guarantee admission to any particular primary, secondary school or college, or sufficient funds for primary, secondary school or college.*

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2. Ugift® is an optional service, is separate from the Plan, and is not affiliated with HESAA, the Program Manager or any affiliate thereof. For more information on Ugift®, visit [www.ugift529.com](http://www.ugift529.com).

3. The New Jersey College Affordability Act allows for a state tax deduction for contributions into a Franklin Templeton 529 College Savings Plan of up to \$10,000 per year, for those with gross income of \$200,000 or less. The maximum deduction is \$10,000. Because each investor's circumstances are different, please consult your tax professional for more information about considerations that may be relevant to your particular situation



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