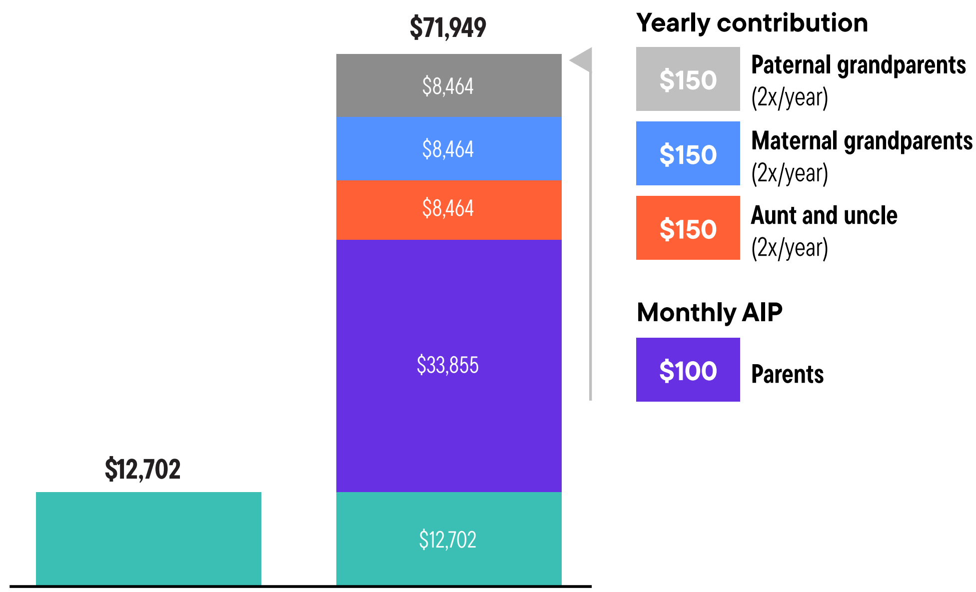
College savings: it takes a village

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:
Parents set up a 529 plan for their three-year-old son with an initial contribution of $5,000. Assuming a 6% hypothetical annual rate of return, after 16 years they could expect to see the account grow to $12,702 before fees and expenses.

Now consider:
The same situation (including the assumed rate of return, before fees and expenses) but with the parents contributing $100 per month through an automatic contribution program.[1] The beneficiary's two sets of grandparents and aunt and uncle contribute $150 each birthday and $150 each holiday season.



Initial investment **$5,000**
Hypothetical annual rate of return **6%**
Years invested 16

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.

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.

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

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