FRANKLIN TEMPLETON INVESTMENTS

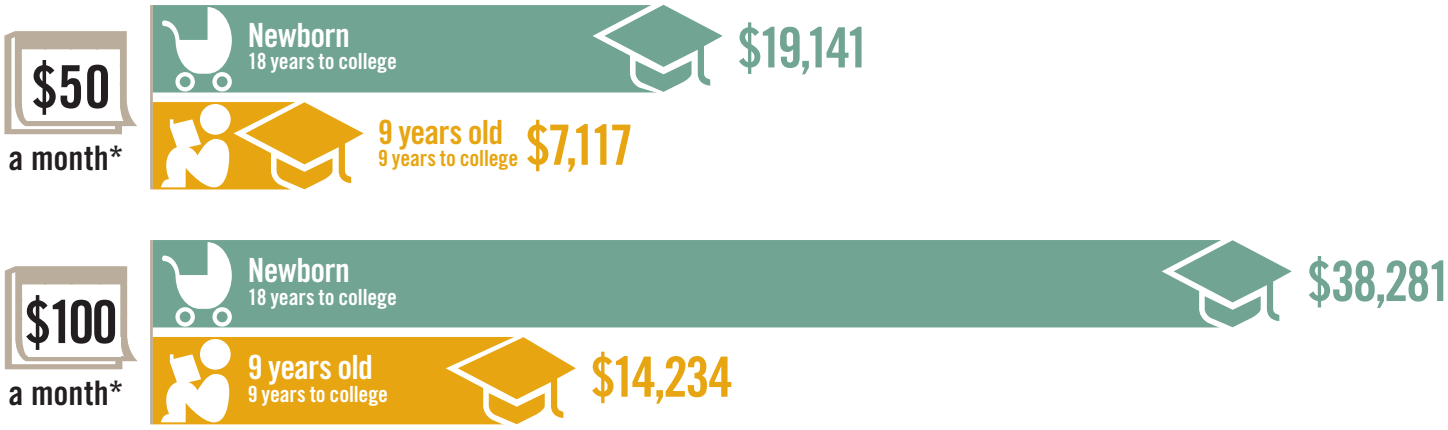
Let Your Money Invest Itself with an Automatic Investment Plan

AUTOMATIC INVESTMENT PLAN (AIP)

Making small contributions regularly can be an easy way to grow your 529 plan over time. Doing it automatically can make it even easier.

AIPs are popular because they can help families save for college slowly and steadily—taking advantage of the potential benefits of dollar-cost averaging. Best of all, the Franklin Templeton 529 College Savings Plan[1] lets you set up contributions of as little as $50 a month. To see how investing "a little at a time" can potentially add up, see the graphic below.

An AIP Can Add Up over Time, If You Invested…



* With a hypothetical 6% annualized rate of return

Examples are for illustrative purposes only and are not representative of any particular investment. Each plan account is subject to an annual program management fee of 0.40% of assets and underlying fund expenses, currently up to 0.86% of assets, which may vary, and sales charges, which vary by class of share. These expenses are not reflected in the illustration; if they were, results shown would be lower.

Setting Up Your AIP Is Simple

Use the enclosed form and mail it back to Franklin Templeton Investments, P.O. BOX 33090, St. Petersburg, FL 33733-8090. *Please remember that you should consider your financial ability to continue purchasing 529 plan shares through periods of low price levels or changing economic conditions. An automatic investment plan does not assure a profit, nor protect against a loss in a declining market.*

HESAA
HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

Get started today!

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 benefits that are only available for investments in its qualified tuition program.*

1. Offered and administered by the New Jersey Higher Education Student Assistance Authority (HESAA); managed and distributed by Franklin Templeton Distributors, Inc., an affiliate of Franklin Resources, Inc., which operates as Franklin Templeton Investments. No federal or state guarantee. Principal value may be lost and investing in the plan does not guarantee admission to college or sufficient funds for college. Please refer to the *Investor Handbook* for more complete information.

NOT FDIC INSURED	MAY LOSE VALUE	NO BANK GUARANTEE

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