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Workplace 529 Program – Employer Overview

Franklin Templeton 529 Education Savings Plan

Offer Employees a Tax-Advantage Way to Save and Pay for Higher Education

Franklin Templeton 529 can help them prepare for rising tuition costs and give their children an opportunity to pursue their dreams.

Simple, Easy and Appreciated

Why offer this voluntary benefit

Holistic benefit options: a great way to differentiate your benefits package to help recruit and retain employees.

Employee-driven: employees complete the enrollment and manage accounts on their own.

No administrative burden: no setup or recordkeeping fees, or oversight requirements. No need for HR involvement or limited enrollment periods.[1]

Broad employee appeal: suitable for parents, grandparents and adult learners, with no age limits or income restrictions.

Why employees appreciate it

Easy to get started: multiple ways to contribute, including recurring contributions and direct deposit from paycheck.

Broad range of uses: use for a variety of education expenses at two- and four-year universities, career and technical schools and certain apprenticeships nationwide.

Flexibility and options: the beneficiary can be changed to a member of the immediate or extended family at any time, and unused savings can be transferred into a Roth IRA for the beneficiary.[2]

Investment choices: three investment strategies tailored to meet various education savings goals.

Getting Started

Offering a Franklin Templeton Workplace 529 Program is easy.

Obtain Group ID

Complete the Employer Group Verification Form to obtain your Group ID.

Engage

Together with your financial professional, build a strategy to make employees aware of their new education savings option.

Sign up

Employees can work with the financial professional to review the 529 program benefits, options and *Program Description*.

To open a 529 plan account, employees fill out an Account Application and include the Group ID.

To learn more about the Franklin Templeton 529 Education Savings Program, consult your financial professional or visit www.franklintempleton.com.

1. Each plan account is subject to an annual program management fee of 0.25% of assets and underlying fund expenses, currently up to 0.75% of assets, which may vary, and sales charges, which vary by class of share. See the *Program Description* for more complete information.

2. SECURE Act 2.0. Transfers are subject to Roth IRA contribution limits, and the account must have been open for more than 15 years. This provision is effective for distributions after December 31, 2023. Other conditions apply. For more information please visit: www.finance.senate.gov.

Not FDIC Insured | No Bank Guarantee | May Lose Value

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. 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.

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