



Turn a dream into a degree®

**When it comes to saving for your little one's future, the choices don't have to feel overwhelming.**

NJBEST is a powerful investment plan designed to help families save for higher education, offering both tax advantages and flexibility.



Learn more at  
**NJBEST.com**



Your trusted partner for what's ahead™

Investors should carefully consider plan investment goals, risks, charges and expenses before investing. To obtain the Program Description, which contains this and other information, call Franklin Distributors, LLC, the manager and underwriter for the plan, at (877) 4NJ-BEST. 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.