|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| |  | | --- | |  | |  | | **The Hidden Costs of Aging**  **with Franklin Templeton Academy** | | |
| A financially secure retirement is the culmination of years of planning, work and savings. Most people are so focused on reaching retirement that they aren’t fully prepared for the challenges of managing their finances during retirement. **Are you prepared for the unexpected?**  In this program, we will discuss retirement realities and trends that impact housing decisions in retirement. We’ll review care and housing options, family, lifestyle and health care considerations in housing decisions and how to formulate a plan with a financial professional and your family. | |
| **Date and Time**  DATE: Insert Date  TIME: Insert Time  **REGISTER NOW** | **Meet Your Speaker**  **NAME**  **Title**  **Franklin Templeton Academy**  (xxx) xxx-xxxx  email@FranklinTempleton.com |
|  | |
| |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | |  |  |  |  |  | | --- | --- | --- | --- | --- | | **NOT FDIC INSURED** | **|** | **MAY LOSE VALUE** | **|** | **NO BANK GUARANTEE** | |   All investments involve risk, including possible loss of principal.  Receipt of this email does not alter your delivery preferences for account documents.   We do not send unsolicited emails asking our customers for private information such as Social Security numbers or account numbers. Any such request should be reported to us immediately at (800) 632-2301. Learn more about [email safety and online security](https://www.franklintempleton.com/investor/help/site-usage).   To make sure our emails to you aren't directed to your bulk or junk mail folders, please add [shareholderservices@franklintempleton.com](mailto:shareholderservices@franklintempleton.com) to your email address book. This email was sent to [recipient email address].   Unsubscribe   Franklin Distributors, LLC. One Franklin Parkway San Mateo, CA 94403-1906   For US residents only.   Notice: All email and instant messages (including attachments) sent to or from Franklin Templeton (FT) personnel may be retained, monitored and/or reviewed by FT and its agents, or authorized law enforcement personnel, without further notice or consent.    © 2024 Franklin Distributors, LLC. Member FINRA/SIPC. All rights reserved. All entities are Franklin Templeton affiliated companies. | | |

HCA-INCL