Putnam Fund Guide

Putnam INVESTMENTS
A Franklin Templeton Company

Use this guide as a reference to select your investment(s) on Putnam forms and applications. If you have any questions or if you want to receive a copy of a fund prospectus, which contains information about fees, expenses, and risks, please contact your financial advisor or call a Putnam customer service representative at 1-800-225-1581. Please read the prospectus carefully before you invest or send money.

Investment offerings will periodically change. Please view a current fund guide at https://www.franklintempleton.com/forms-literature/download/PFGUD-FORM

If you are transferring shares held in The Putnam funds to a new ownership registration with Putnam, you must select the same share class as the original account.

For new investments, if no share class is indicated, Class A shares will be purchased.

Important: Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other governmental agency. Although the fund seeks to maintain a constant share price of $1.00, it is possible to lose money by investing in this fund. Pursuant to Rule 2a-7 under the Investment Company Act of 1940, the Money Market Fund is limited to beneficial owners that are natural persons only; institutional accounts are not allowed.

		FUND NUMBER	
FUND NAME	**CLASS:**	**A**	**C**
Equity			
Core Equity Fund		0076	0476
Emerging Markets Equity Fund		0059	0459
Focused International Equity Fund		0044	0444
Global Health Care Fund		0013	0413
Global Technology Fund		0069	0469
International Equity Fund		0035	0435
International Small Cap Fund		0050	0450
International Value Fund		0051	0451
Large Cap Growth Fund		0048	0448
Large Cap Value Fund		0010	0410
Small Cap Value Fund		0053	0453
Sustainable Leaders Fund		0031	0431
U.S. Research Fund		0049	0449
Fixed Income			
Core Bond Fund		0064	0464
Diversified Income Trust		0022	0422
Floating Rate Income Fund		0057	0457
High Yield Fund		0019	0419
Income Fund		0003	0403
Mortgage Opportunities Fund		0086	0486
Mortgage Securities Fund		0017	0417
Short Duration Bond Fund		0063	0463
Strategic Intermediate Municipal Income Fund		0039	0439
Ultra Short Duration Income Fund[1]		0078	0478
Money Funds			
Government Money Market Fund		0090	0490
Money Market Fund		0008	0408

[1] *N Shares are available for the Putnam Ultra Short Duration Income Fund (fund number 1178).*

		FUND NUMBER	
FUND NAME	**CLASS:**	**A**	**C**
Multi-Asset			
Convertible Securities Fund		0007	0407
Dynamic Asset Allocation Balanced Fund		0041	0441
Dynamic Asset Allocation Conservative Fund		0042	0442
Dynamic Asset Allocation Growth Fund		0043	0443
George Putnam Balanced Fund		0002	0402
Multi-Asset Income Fund		0091	0491
Retirement Advantage 2030 Fund		7003	7203
Retirement Advantage 2035 Fund		7004	7204
Retirement Advantage 2040 Fund		7005	7205
Retirement Advantage 2045 Fund		7006	7206
Retirement Advantage 2050 Fund		7007	7207
Retirement Advantage 2055 Fund		7008	7208
Retirement Advantage 2060 Fund		7009	7209
Retirement Advantage 2065 Fund		7010	7210
Retirement Advantage 2070 Fund		7011	7211
Retirement Advantage Maturity Fund		7000	7200
Retirement Advantage Plus 2030 Fund		0156	0556
Retirement Advantage Plus 2035 Fund		0157	0557
Retirement Advantage Plus 2040 Fund		0158	0558
Retirement Advantage Plus 2045 Fund		0159	0559
Retirement Advantage Plus 2050 Fund		0160	0560
Retirement Advantage Plus 2055 Fund		0161	0561
Retirement Advantage Plus 2060 Fund		0162	0562
Retirement Advantage Plus 2065 Fund		0163	0563
Retirement Advantage Plus 2070 Fund		0164	0564
Retirement Advantage Plus Maturity Fund		0151	0551