



Franklin Templeton Simple IRA and Sep IRA

Employee's Forms

Please refer to the separate Custodial Agreements and Disclosure Statements booklet for the appropriate Participant IRA Agreements.



FRANKLIN
TEMPLETON

Simple/SEP IRA Application

RSIM APP 05/23

IMPORTANT INFORMATION:

- Use this application to open a SIMPLE IRA or SEP IRA with Fiduciary Trust International of the South ("FTIOS").
- If creating a new plan, please submit the 5304/5305 SIMPLE Employer Agreement form with the application.
- **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. **If you fail to provide all requested information, it may delay or prevent us from opening an account and making your requested investment(s), and if after your account is open we are unable to verify the information you provide, we may close your account.**

If completing by hand, please print clearly in CAPITAL LETTERS using blue or black ink.

If applicable, provide any Franklin Templeton case number(s) related to your request: _____

1 TYPE OF IRA

Select one: ☐ SIMPLE IRA **OR** ☐ SEP IRA

2 ACCOUNT OWNER INFORMATION

Required for account owner: Full name, Social Security number (or ITIN),¹ date of birth and street address (include any APT., BLDG., STE. number).

First name	M.I.	Last name	Suffix	SSN/ITIN	Date of birth (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address of residence (no P.O. Box address)			City	State	ZIP
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing address (if different from street address)			City	State	ZIP
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address ²	Primary phone number		Alternate phone number		
<input type="text"/>	<input type="text"/>		<input type="text"/>		

☐ U.S. citizen or resident alien ☐ Nonresident alien

If you are a **Nonresident alien**, please indicate your country of citizenship and country of tax residence.

Country of citizenship

Country of tax residence

<input type="text"/>	<input type="text"/>
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3 EMPLOYER INFORMATION

Name of business			Group number (provided by Employer)		
<input type="text"/>			<input type="text"/>		
Street address of principal place of business			City	State	ZIP
<input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer/owner first name	M.I.	Last name	Phone number		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		

☐ Owner (Sole Proprietorship)

1. You must provide your U.S. Taxpayer Identification Number (TIN); a TIN includes the SSN, ITIN, ATIN and EIN. If you have never been issued a U.S. TIN and are not a U.S. citizen, in place of a U.S. TIN please send us a copy of one of the following items: a resident-alien ID card, a current passport, a current foreign government-issued ID card, or other document evidencing nationality or residence that bears a photograph. If any document offered by non-U.S. persons is unfamiliar and cannot be authenticated by reasonable means, the account will not be opened. Refer to Section 12 for additional certification requirements applicable to the registered owner.

2. If you currently receive any electronic communications/documents from Franklin Templeton, future communications/documents will be sent to the email address provided on this form, replacing any prior email address on file.

This designation will apply to all investments maintained in the IRA custodial account opened with this application. Please provide both a primary and contingent beneficiary designation.

- The total primary and contingent beneficiary allocation should EACH equal 100%.
- If no beneficiary is designated, your beneficiary shall be your spouse or, if you have no surviving spouse, your estate. Contingent beneficiaries will inherit as indicated ONLY IF all primary beneficiaries do not survive you.
- Benefits shall be divided equally among primary beneficiaries (or contingent beneficiaries), unless otherwise specified.
- This designation supersedes any prior beneficiary designations that you have made.
- If you are married and designate someone other than your spouse as your primary beneficiary, you may need to obtain your spouse's consent. You should consult with a legal advisor regarding your beneficiary designation and whether your spouse's consent is necessary. *The Custodian is not responsible for determining whether your spouse's consent is necessary.*
- If you name your spouse as a primary or contingent beneficiary and you later divorce, that designation is automatically revoked and invalid upon your death, unless after your divorce you affirmatively elect to name your former spouse as your non-spouse beneficiary.

Complete sections 4A and 4B with your primary and contingent beneficiary designation:

4A DESIGNATE YOUR PRIMARY BENEFICIARY(IES)

Primary Beneficiary(ies) will receive benefits upon your death. If no Primary Beneficiary(ies) survives you, benefits will be distributed to the Contingent Beneficiary(ies) as listed in Section 4B.

Name OR Name of Trust (trust date required mm/dd/yyyy)				Percentage
				%
Social Security number	Date of birth (mm/dd/yyyy)	<input type="checkbox"/> Spouse	<input type="checkbox"/> Non-Spouse (Relationship to you)	
Street address	City	State	ZIP	

Name OR Name of Trust (trust date required mm/dd/yyyy)				Percentage
				%
Social Security number	Date of birth (mm/dd/yyyy)	<input type="checkbox"/> Spouse	<input type="checkbox"/> Non-Spouse (Relationship to you)	
Street address	City	State	ZIP	

Name OR Name of Trust (trust date required mm/dd/yyyy)				Percentage
				%
Social Security number	Date of birth (mm/dd/yyyy)	<input type="checkbox"/> Spouse	<input type="checkbox"/> Non-Spouse (Relationship to you)	
Street address	City	State	ZIP	

Name OR Name of Trust (trust date required mm/dd/yyyy)				Percentage
				%
Social Security number	Date of birth (mm/dd/yyyy)	<input type="checkbox"/> Spouse	<input type="checkbox"/> Non-Spouse (Relationship to you)	
Street address	City	State	ZIP	

IF NAMING MORE THAN FOUR BENEFICIARIES, PROVIDE INFORMATION ON A SEPARATE SHEET.

TOTAL: 100%

4B DESIGNATE YOUR CONTINGENT BENEFICIARY(IES)

Primary Beneficiary(ies) will receive benefits upon your death. If no Primary Beneficiary(ies) survives you, benefits will be distributed to the Contingent Beneficiary(ies) listed below.

Name OR Name of Trust (trust date required mm/dd/yyyy)				Percentage
				%
Social Security number	Date of birth (mm/dd/yyyy)	<input type="checkbox"/> Spouse	<input type="checkbox"/> Non-Spouse (Relationship to you)	
Street address	City	State	ZIP	

SEE NEXT PAGE FOR ADDITIONAL BENEFICIARY DESIGNATION FIELDS.

4B DESIGNATE YOUR CONTINGENT BENEFICIARY(IES)

Primary Beneficiary(ies) will receive benefits upon your death. If no Primary Beneficiary(ies) survives you, benefits will be distributed to the Contingent Beneficiary(ies) listed below.

Name OR Name of Trust (trust date **required** mm/dd/yyyy) Percentage %

Social Security number Date of birth (mm/dd/yyyy) ☐ Spouse ☐ Non-Spouse (Relationship to you)

Street address City State ZIP

Name OR Name of Trust (trust date **required** mm/dd/yyyy) Percentage %

Social Security number Date of birth (mm/dd/yyyy) ☐ Spouse ☐ Non-Spouse (Relationship to you)

Street address City State ZIP

Name OR Name of Trust (trust date **required** mm/dd/yyyy) Percentage %

Social Security number Date of birth (mm/dd/yyyy) ☐ Spouse ☐ Non-Spouse (Relationship to you)

Street address City State ZIP

IF NAMING MORE THAN FOUR BENEFICIARIES, PROVIDE INFORMATION ON A SEPARATE SHEET.

TOTAL: 100%

- If you already own Class A shares or plan to purchase at least \$50,000 worth of Class A shares within the next 13 months, see Section 9 for more information on how you may qualify for a lower sales charge on your purchase of Class A shares.
- **You must have a broker-dealer to purchase Class C shares. To designate a broker-dealer, complete Section 11.**
- Advisor Class and Class Z shares are available only to certain, eligible investors. Refer to "Qualified Investors" in the prospectus for more information. To purchase Class Z shares, complete Section 10.
- **SEP IRA:** You may transfer or rollover assets into a SEP IRA from other pre-tax retirement plans.
- **SIMPLE IRA:** May be transferred or rolled over to another plan type only after two years from the date of initial participation in the plan. Before two years, you may only transfer to another SIMPLE IRA.
- **Traditional IRA, 401(k), 403(b), or qualified employer-sponsored plan:** The account owner is responsible for tracking "after-tax contributions" made to tax-deferred plans. "After-tax contributions" not appropriately tracked by the account owner could be taxed again when distributed.

Please indicate how your IRA will be funded.

NEW CONTRIBUTIONS

For SIMPLE IRAs Only (All SEP IRA contributions will be considered Employer Contributions):

If a check is enclosed

Salary deferral amount \$

Employer contribution amount \$

☐ **To be funded by future salary deferrals.**

Please make check(s) payable to "FTIOS."

TRANSFER OR ROLLOVER

☐ Check is enclosed **OR** ☐ Investment pending

FOR PARTICIPANT TRANSFERS AND ROLLOVERS (Complete 1 and 2 below):

1. Is the payment directly from the plan trustee/custodian or from your personal bank account?

- ☐ Directly from the plan trustee/custodian (transfer/direct rollover)
☐ From your bank account (60-day rollover³)

2. What type of plan is the transfer or rollover coming from?

Contact the employer-sponsor of the plan or IRA custodian for rollover instructions and complete any forms that may be required.

NOTE: If no check is enclosed, please complete an *IRA Transfer/Rollover Form*.

- ☐ **SEP IRA**
☐ **SIMPLE IRA**
☐ **Traditional IRA**
☐ **401(k), 403(b), or qualified employer sponsored plan**

3. You must generally make rollover contributions by the 60th day after the day you receive the distribution from your prior plan. See IRS Publication 590-A or discuss with your financial professional for further information.

Review our current list of mutual funds by visiting franklintempleton.com and clicking “Investments” and then choosing “Mutual Funds.”

- The total dollar amount or percentage must equal 100% of your investment.
- If no fund is provided or we are unable to determine the name of the fund requested, any money received will be invested in the Franklin U.S. Government Money Fund and we will follow up with you for clarification.
- If no share class is provided or the share class is unclear, Class A shares will be purchased.
- Advisor Class and Class Z shares are available only to certain, eligible investors. Refer to “Qualified Investors” in the prospectus for more information. To purchase Class Z shares, complete Section 10.
- If no dollar amount or percentage is provided, your investment will be apportioned equally among the funds indicated below.

Complete the fields below with your fund selection(s):

FUND NUMBER OR TICKER	FUND NAME (List the full name of the fund)	SHARE CLASS	DOLLAR AMOUNT	OR	PERCENTAGE
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%

IF YOU WOULD LIKE TO INVEST IN ADDITIONAL FUNDS, PROVIDE THE INFORMATION ON A SEPARATE SHEET.

Complete this section to select your electronic delivery options. **IMPORTANT: Your email address is required in Section 2.**

- If you select an eDelivery option below, you will receive an email in order to complete the eDelivery enrollment process.
- When you complete the eDelivery enrollment process, statements, notifications⁴ and/or tax documents will be sent to the email address provided in Section 2. If you do not complete the eDelivery enrollment process and accept the Electronic Delivery Agreement, we will send statements, notifications⁴ and tax documents to your mailing address.
- If you do not select an eDelivery option, statements, notifications⁴ and tax documents will be sent based on your current eDelivery elections. If no eDelivery elections are on file for you, we will send statements, notifications⁴ and tax documents to your mailing address.

Select **ALL** that apply:

- ☐ I want eDelivery of my statements and notifications⁴
- ☐ I want eDelivery of my tax documents

You and your financial professional automatically have the convenience of Online and Telephone Exchange and Redemption Privileges unless you check the boxes below. Review your prospectus for a discussion of these privileges.

- ☐ I do **NOT** want Online and Telephone Exchange Privileges.
- ☐ I do **NOT** want Online and Telephone Redemption Privileges.

Franklin Templeton offers two ways for you to combine your current purchase of Class A shares with other existing Franklin Templeton and Legg Mason fund share holdings that might enable you to qualify for a lower sales charge with your current purchase. You can qualify for a lower sales charge when you reach certain “sales charge breakpoints.”

☐ **CUMULATIVE QUANTITY DISCOUNT FOR CLASS A SHARES** (Please provide statement copies for any mutual fund holdings that are not held directly with Franklin Templeton.)

I have reviewed the cumulative quantity discount provision of the Fund's prospectus and understand that I can combine the amount of my current purchase of Class A shares with any existing holdings that the prospectus describes as “cumulative quantity discount eligible shares” to determine if I can qualify for a reduced sales charge breakpoint. I also understand that if there are any existing cumulative quantity discount eligible shares that I want combined with my current purchase, I must identify the account(s) in which they are held below or they will not be considered in determining if my current purchase qualifies for a reduced sales charge breakpoint.

I have reviewed the prospectus and believe that cumulative quantity discount eligible shares are held in the following account(s):

Fund-account number(s)	Cumulative value of eligible shares
	\$

LETTER OF INTENT FOR CLASS A SHARES

I intend to purchase additional shares issued by one or more Franklin Templeton and Legg Mason funds over a 13-month period following my initial purchase in order to be eligible for a sales charge discount on my purchase of Class A shares. I agree to the terms of the Letter of Intent described in the applicable prospectus(es) and grant Franklin Distributors, LLC a security interest in the shares to be reserved. Although I am not obligated to do so, the aggregate amount of Franklin Templeton and Legg Mason⁵ funds' shares I intend to purchase over the 13-month period will be in an aggregate amount at least equal to:

☐ \$50,000⁶ ☐ \$100,000 ☐ \$250,000 ☐ \$500,000 ☐ \$1,000,000⁶

Please list the fund-account number(s) that should be included in your Letter of Intent.

Fund-account number(s)

ELIGIBILITY FOR CLASS Z SHARES

Franklin Mutual Series fund investors who were shareholders of record on October 31, 1996, and other entities subject to the terms and conditions as set forth in the prospectus are able to establish additional accounts in any Mutual Series fund. If you hold shares in a Franklin Mutual Series fund through a broker-dealer, servicing agent, employer-sponsored retirement plan, IRA, bank trust department, or registered investment advisor, you must attach an account statement from a broker-dealer, servicing agent, etc., specifically indicating your ownership of those shares as of October 31, 1996. If you hold shares directly with Franklin Templeton, complete the following.

I qualify to purchase Class Z shares because:

- ☐ I am a beneficial owner of the account identified below.
- ☐ An immediate family member residing within the same household is a beneficial owner of the account identified below.
- ☐ I am a custodian, trustee, guardian or conservator listed on the account identified below.
- ☐ Other (See the "Buying Shares" section in the Funds' prospectus)

If applicable, provide the account number for Franklin Mutual Series fund holdings that qualify your purchase of Class Z shares.

Fund-account number(s)

BROKER-DEALER USE ONLY

This application for the purchase of shares complies with the terms of our selling agreement with Franklin Distributors, LLC ("Distributors") and with the current prospectus(es) for the fund(s) identified in Section 6. We agree to notify Distributors of any purchases of shares which may be eligible for reduced or eliminated charges.

This section must be signed by a FINRA registered principal of the firm for the listed securities dealer.

WIRE ORDERS ONLY:

The attached check for \$ should be applied against wire order control number
dated for shares.

SECURITIES DEALER

Dealer name Broker identification number

FINANCIAL PROFESSIONAL

First name, middle initial, last name Suffix Telephone number
()

Email address Dealer number Branch number Representative number

Branch address City State ZIP

☒ Title

Authorized signature (Registered Principal for the Securities Dealer listed above)

5. \$25,000 and \$750,000 Letter of Intent breakpoints available for Legg Mason fund shares only.

6. Not applicable for all funds.

BY SIGNING BELOW I CERTIFY AND AGREE THAT:

- The information provided on this application is true, correct and complete. You may verify this information with others, including third-party credit reporting agencies and databases and U.S. and/or foreign government agencies, and if unable to verify my information, you are authorized to close my account by redeeming shares at the then applicable net asset value.
- I hereby appoint Fiduciary Trust International of the South "FTIOS" as Custodian of my IRA under the terms of the Traditional IRA Custodial Account Agreement, or the SIMPLE Individual Retirement Custodial Account Agreement, as applicable (each an "Agreement"). I have received and read the applicable Agreement and the IRA Disclosure Statement.
- I consent to a maintenance fee for the type of IRA custodial account opened by this application. A \$15 maintenance fee will apply to each account type with a balance of less than \$50,000. The maintenance fee is \$10 for accounts with balances of \$50,000 and over.⁷
- I have received and read the prospectus for each fund identified in Section 6.
- I have full authority and am of legal age (or an emancipated minor) to buy and sell shares.
- The information in this application pertaining to account ownership and account options, as well as the Broker Dealer information, applies to any new fund into which my shares may be exchanged.
- When I call you regarding my shares and account(s) the telephone conversation may be recorded.
- You are authorized to provide any information about my account(s) to my broker-dealer or financial professional, and my broker-dealer or financial professional is authorized to provide any information about my account(s) to you.
- I will review all account statements and written notifications after each transaction affecting my account upon receipt and will notify you immediately if there is a discrepancy.
- My property may be transferred to the appropriate state if no activity/communication occurs in the account within the time period specified under my state's unclaimed property laws.
- If I am married and elect to designate a beneficiary other than my spouse, I should consult with my legal advisor as to any interest (community property, marital property, or otherwise) my spouse has or may have with respect to this plan and the effect of any such interest on this beneficiary designation.
- If I am married and elect to designate someone other than my spouse as my primary beneficiary, my spouse consents to the beneficiary designation, if my spouse's consent is necessary.
- If I name my spouse as a beneficiary, and I later divorce, that designation is automatically revoked and invalid upon my death, unless after my divorce I affirmatively elect to name my former spouse as my non-spouse beneficiary.
- I understand that digital communication channels are not necessarily secure. If I do choose to send confidential or sensitive information to you via digital communication channels (e.g. email, chat, text messaging, fax), I am accepting the associated risks related to potential lack of security, such as the possibility that my confidential or sensitive information may be intercepted/accessed by a third party and subsequently used or sold.

I understand that mutual fund shares are not deposits or obligations of, or guaranteed or endorsed by, any bank, and are not federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other agency of the U.S. Government, and that an investment in mutual fund shares involves risks, including the possible loss of principal.

FRANKLIN TEMPLETON ACCOUNT OWNER SIGNATURE ONLY

X
 Franklin Templeton Account Owner

Date

7. The maintenance fee will be \$10 if the aggregate balance of all of the participant's accounts that are linked under the Cumulative Quantity Discount is \$50,000 or more at the time the fee is assessed. Please note that the fee is assessed upon an account closing if the account is closed prior to the annual fee assessment, which generally occurs in the first week of December.

Householding of Prospectuses and Fund Reports Notice

Every year we are required to provide you with an updated summary prospectus, an annual report and a semi-annual report.

In an effort to limit the amount of mail you receive and reduce fund expenses; we identify shareholders of a fund who are part of the same family (have the same last name) and share the same address so that the household receives only one copy of these documents. This process is called “householding” and automatically takes effect 60 days after an account is opened.

You can opt-out of householding at any time by calling Shareholder Services at (800) 632-2301. We will stop householding within 30 days of your opt-out request and begin sending individual copies of these documents to each investor.

BEFORE YOU SUBMIT...

TO OPEN ACCOUNT – DID YOU PROVIDE?

- ☐ A typed application or application handwritten in capital letters using blue or black ink.
- ☐ A Franklin Templeton case number related to your request on page 1 (if you were provided with one).

SECTION 1

- ☐ The type of IRA that should be established with this request

SECTION 2

- Information for the Account Owner authorized to transact business on the account:
- ☐ Full first and last name
 - ☐ Street address (include any APT, BLDG, STE number)
 - ☐ Social Security number/ITIN
 - ☐ Date of Birth
 - ☐ Email address

SECTION 3

- Employer Information:
- ☐ Name of business
 - ☐ Group number (provided by employer)
 - ☐ Address
 - ☐ Name of employer/owner

SECTION 4

- ☐ The name, relationship and identifying information of all Beneficiary(ies)
- ☐ Percentages of Primary and Contingent Beneficiaries that equal to 100%

MAKE A PHOTOCOPY OF THE COMPLETED FORM FOR YOUR RECORDS

IMPORTANT: If an original signature guarantee or notary is required you may NOT email or fax your documents.

EMAIL	FAX	MAIL
<ul style="list-style-type: none">Emails MUST include an attachment (PDF preferred) of your request and related case number(s) to be accepted.If you have not been registered on franklintempleton.com for at least 15 calendar days, call (800) 527-2020 to request a case number to reference in your email. <p>Financial Professionals: ftrequests@franklintempleton.com</p> <p>Shareholders: shrequests@franklintempleton.com</p>	(855) 891-8377	<p>You may use any of the below mailing addresses:</p> <p>Regular Mail</p> <ul style="list-style-type: none">Franklin Templeton P.O. Box 997153 Sacramento, CA 95899-7153Franklin Templeton P.O. Box 33033 St. Petersburg, FL 33733-8033 <p>Overnight</p> <ul style="list-style-type: none">Franklin Templeton 3344 Quality Drive Rancho Cordova, CA 95670-7313Franklin Templeton 100 Fountain Parkway N. St. Petersburg, FL 33716-1205

Not FDIC Insured | May Lose Value | No Bank Guarantee

IMPORTANT INFORMATION:

- Use this form to request a transfer or direct rollover of retirement assets held at another institution to an IRA with Fiduciary Trust International of the South ("FTIOS") as Custodian.
- Only designated Roth assets can be transferred to a Roth IRA. If you intend to convert a non-Roth account (e.g., Traditional IRA) to a Roth IRA or Roth Conversion IRA, do not use this form because this will result in a taxable event. Instead, please use the *Roth Conversion Request Form* available at franklintempleton.com.
- If you intend to directly roll over after-tax contributions (e.g., designated Roth contributions) to a Roth Conversion IRA (or Roth IRA) and the pre-tax portion of your plan to a Rollover IRA (or Traditional IRA), please complete two separate forms and ensure clear instructions regarding the handling of your pre-tax and after-tax portions are provided to your plan administrator or employer.
- **Beneficiary Required Minimum Distribution (RMD) information:** To establish systematic withdrawals to satisfy your RMD, complete a *Beneficiary Transfer/Distribution Request Form* available at franklintempleton.com.

TO TRANSFER RETIREMENT ASSETS HELD AT ANOTHER INSTITUTION TO FTIOS

- Complete this form in its entirety. (A separate form must be completed for each plan type.)
- Include a copy of your most recent account statement from the current institution for each account.
- Original documents are often preferred by the current custodian, we recommend you mail completed documentation to the address listed on this form.

CURRENT INSTITUTION REQUIREMENTS

- Missing requirements may delay or prevent the transfer from initiating. To expedite your request, check with the CURRENT INSTITUTION for any other requirements or documents, such as:
 - Liquidation of Assets
 - Outstanding transfer fees (exit fees) that may be owed
 - Other mandatory documents or forms
 - Signature Guarantee/STAMP Medallion

If completing by hand, please print clearly in **CAPITAL LETTERS** using blue or black ink.

If applicable, provide any Franklin Templeton case number(s) related to your request: _____

1 ACCOUNT OWNER INFORMATION

First name	M.I.	Last name	Suffix	SSN/ITIN	Date of birth (mm/dd/yyyy)
_____	_____	_____	_____	____	____
Email address ¹	Primary phone number		Alternate phone number		
_____	() _____		() _____		

2 TRANSFER/ROLLOVER INSTRUCTIONS

Identify the type of account you intend to transfer/roll over (**FROM CURRENT INSTITUTION**) and the type of Franklin Templeton IRA retirement plan into which the funds are to be invested (**TO FRANKLIN TEMPLETON**).

- In addition to this form, you will need to complete the application for the type of Franklin Templeton IRA retirement plan into which the funds are to be invested. (If an FTIOS account is already registered in the account owner's name with the same plan type, then an application is not required.)
- Roth assets are not eligible for rollover treatment to a SIMPLE IRA or SEP IRA.
- SIMPLE IRAs may only be transferred or rolled over to another type of IRA after its 2-year period. SIMPLE IRAs may only accept transfers or rollovers from another type of IRA after its 2-year period. The 2-year period begins on the first day on which your employer deposits contributions in your SIMPLE IRA. Before two years, you may only transfer or roll over to another SIMPLE IRA.

FROM CURRENT INSTITUTION

Transfer from:

☐ Traditional IRA or Rollover IRA
☐ Roth IRA
☐ Roth Conversion IRA
☐ SIMPLE IRA *within* its 2-year period
☐ SIMPLE IRA *after* its 2-year period
☐ SEP IRA
☐ SARSEP IRA

Rollover from:

☐ 401(k)
☐ Profit Sharing (*with no salary deferral option*)
☐ Money Purchase Pension Plan
☐ 403(b)
☐ Other (specify) _____

TO FRANKLIN TEMPLETON

Transfer/Rollover to:

☐ Traditional IRA
☐ Rollover IRA
☐ Roth IRA
☐ Roth Conversion IRA
☐ SIMPLE IRA
☐ SEP IRA
☐ SARSEP IRA

INHERITED BENEFICIARY INFORMATION

☐ The above-checked IRA has been (or is being) opened as an "Inherited IRA" by the beneficiary of the original participant.
Please provide a copy of the death certificate.

Complete the information below:

Name of decedent

First name M.I. Last name

Relationship to Beneficiary: ☐ Spouse ☐ Non-Spouse

1. If you currently receive any electronic communications/documents from Franklin Templeton, future communications/documents will be sent to the email address provided on this form, replacing any prior email address on file.

3 CONTACT INFORMATION FOR CURRENT IRA CUSTODIAN OR PLAN TRUSTEE

☐ Check here if you have already initiated this request and this form is not required by the current IRA custodian or plan trustee. Proceed to Section 4.

Please provide contact information for the current IRA custodian or plan trustee below.

Franklin Templeton will forward this document to transfer/roll over retirement assets to your Franklin Templeton IRA. If you do not know the correct address, please verify with the current IRA custodian or plan trustee before you submit this form.

Current IRA custodian or plan trustee			Phone number	
<input type="text"/>			<input type="text"/>	
Address			City	State ZIP
<input type="text"/>			<input type="text"/>	<input type="text"/>
Fax number				
<input type="text"/>				

Note: Please verify that the current custodian or plan trustee will accept a copy of this form by fax.

4 TRANSFER IN KIND/LIQUIDATION INSTRUCTIONS

Complete section 4A to process a Transfer in Kind or Rollover of Franklin Templeton Funds and/or complete 4B to process a Transfer/Rollover of non-Franklin Templeton Funds.

Current Custodian/Trustee: *Franklin Templeton mutual fund shares should be transferred in kind. All other securities should be liquidated in accordance with instructions provided below and proceeds sent to FTIOS via check. If a dollar amount or percentage is not provided below, "Full" (100%) will be the default response.*

4A Complete this section if you are transferring in kind or rolling over Franklin Templeton Funds

Franklin Templeton investment/fund name	Share class	Account number at current institution (REQUIRED)	Full	Amount to transfer/roll over
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>

4B Complete this section if you are transferring or rolling over non-Franklin Templeton Funds (liquidate and send check)

Fund name	Share class	Account number at current institution (REQUIRED)	Full	Amount to transfer/roll over
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> OR	<input type="text"/> % OR \$ <input type="text"/>

5 SPECIAL INSTRUCTIONS FOR CDs

For certificates of deposit (CDs) only: If you would like to transfer assets on specific maturity dates, please provide those dates here.

Please note that Franklin Templeton must receive this form at least two weeks, but not more than three months, prior to the CD maturity date.

Date 1	Date 2	Date 3
<input type="text"/>	<input type="text"/>	<input type="text"/>

6 INVESTMENT ALLOCATION

Please indicate the allocation for your transfer/rollover, providing the amount to be invested in each fund (\$) or the percentage of the total allocation (%). Review our current list of mutual funds by visiting franklintempleton.com and clicking "Investments" and then choosing "Mutual Funds."

Make checks payable to FTIOS.

- **The total minimum investment amount is \$250.00 for most funds.** See prospectus section titled "Buying Shares" for more information.
- If no fund is provided or we are unable to determine the name of the fund requested, any new money received will be invested in the Franklin U.S. Government Money Fund and we will follow up with you for clarification.
- If no fund is provided and the proceeds are coming from an already established Franklin Templeton account, the proceeds will be invested in the same fund as the originating account.
- If no share class is provided or the share class is unclear, Class A shares will be purchased.
- **You must have a broker-dealer to purchase Class C shares.**
- Advisor Class and Class Z shares are available only to certain, eligible investors. Refer to "Qualified Investors" in the prospectus for more information.
- If no dollar amount or percentage is provided, your investment will be apportioned equally among the funds indicated below.
- The total dollar amount or percentage must equal 100% of your investment.
- If you are opening a Rollover IRA with a distribution from an employer-sponsored retirement plan (as defined in the Fund's prospectus) for which FTIOS was the custodian or plan trustee, your investments will be made into Class A shares without a sales charge.

SEE NEXT PAGE FOR INVESTMENT ALLOCATION OPTIONS

☐ Invest the transfer or rollover proceeds in my existing account(s) as indicated below:

FUND NUMBER	ACCOUNT NUMBER	DOLLAR AMOUNT	PERCENTAGE
		\$ OR %	
		\$ OR %	
		\$ OR %	

☐ Invest the transfer or rollover proceeds in accordance with the fund selection provided in the attached Franklin Templeton *IRA Application* or *SIMPLE IRA/SEP IRA Application*.

☐ I have an existing Franklin Templeton account, but would like my transfer or rollover proceeds directed to the fund selection(s) and share class listed below.

FUND NUMBER OR TICKER	FUND NAME (List the full name of the fund)	SHARE CLASS	DOLLAR AMOUNT	PERCENTAGE
			\$ OR %	
			\$ OR %	
			\$ OR %	
			\$ OR %	
			\$ OR %	
			\$ OR %	
			\$ OR %	
			\$ OR %	

IF YOU WOULD LIKE TO INVEST IN ADDITIONAL FUNDS, PROVIDE THE INFORMATION ON A SEPARATE SHEET.

I have established an IRA (as indicated in Section 2) with Fiduciary Trust International of the South ("FTIOS"). Please accept this as your authorization to transfer/roll over the assets specified in Sections 4 and 5 to FTIOS, as custodian for my IRA. If any of the assets listed are currently invested in Franklin Templeton fund shares, I authorize that they be transferred/rolled over in kind, not redeemed. I certify that none of the assets to be transferred/rolled over include any minimum required distribution amounts under IRC Section 401(a)(9) for the current year.

☐ I have previously completed or am including a Franklin Templeton *IRA Application* or *SIMPLE IRA/SEP IRA Application*.

FRANKLIN TEMPLETON ACCOUNT OWNER SIGNATURE ONLY

The registered owner named in Section 1 must sign below.

X _____ Date _____
Signature

SIGNATURE GUARANTEE OR MEDALLION GUARANTEE STAMP:

(If required by the current trustee/custodian, not required by FTIOS)

A signature may be guaranteed by a bank, savings and loan association, trust company, credit union, broker-dealer or any other "eligible guarantor institution" as defined under the rules adopted by the Securities and Exchange Commission. These institutions often participate in signature guarantee medallion programs such as the Securities Transfer Agent Medallion Program (STAMP). A notary public cannot provide a signature guarantee.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT: ☐ Me ☐ My financial professional

Financial professional name _____ Phone number of financial professional () _____

FOR RESIGNING CUSTODIAN/TRUSTEE ONLY

NOTE: All amounts to be transferred/rolled over should be sold (liquidated) except for Franklin Templeton fund shares, which shall be transferred/rolled over in kind.

Fiduciary Trust International of the South ("FTIOS") hereby accepts the transfer or rollover of assets requested herein as custodian for the type of IRA shown in Section 2 for benefit of the account owner. This acceptance extends only to cash and Franklin Templeton fund shares.

Please make the check(s) (if applicable) payable to FTIOS custodian for (IRA type from Section 2) of (account owner's name)—"Transfer"/"Rollover" and mail the check(s) with a copy of this request to one of the addresses listed below.

Authorized Signature—Fiduciary Trust International of the South



x

Gail E. Cohen, President and CEO

BEFORE YOU SUBMIT...**DID YOU PROVIDE?**

- ☐ A typed or handwritten form in capital letters using blue or black ink.
- ☐ A Franklin Templeton case number related to your request on page 1 (if you were provided with one).

SECTION 1

Information for the Account Owner authorized to transact business on the account:

- ☐ Full first and last name
- ☐ Social Security Number/ITIN
- ☐ Date of Birth
- ☐ Email address

SECTION 2

- ☐ Type of account into which the transfer or rollover will be invested

Note: If requesting a rollover from a 401(k), 403(b), Profit Sharing or Money Purchase Plan, please contact the plan trustee regarding additional forms that may be needed to complete the rollover.

SECTION 3

- ☐ Contact information for the current trustee or custodian of your retirement plan

SECTION 4

- ☐ Account number(s) at the current institution

SECTION 6

- ☐ Fund name(s) and share class (if Class C selected, Broker-Dealer is required)
- ☐ Dollar amount or percentage(s) equal to 100%

SECTION 7

- ☐ The signature of the Account Owner and date signed

MAKE A PHOTOCOPY OF THE COMPLETED FORM FOR YOUR RECORDS

IMPORTANT: If an original signature guarantee or notary is required you may NOT email or fax your documents.

EMAIL	FAX	MAIL
<ul style="list-style-type: none"> Emails MUST include an attachment (PDF preferred) of your request and related case number(s) to be accepted. Digital communication channels are not necessarily secure. If you do choose to send confidential or sensitive information to us via digital communication channels (e.g., email, chat, text messaging, fax), you are accepting the associated risks related to potential lack of security, such as the possibility that your confidential or sensitive information may be intercepted/accessed by a third party and subsequently used or sold. If you have not been registered on franklintempleton.com for at least 15 calendar days, call (800) 527-2020 to request a case number to reference in your email. <p>Financial Professionals: ftrequests@franklintempleton.com Shareholders: shrequests@franklintempleton.com</p>	(855) 891-8377	<p>You may use any of the below mailing addresses:</p> <p>Regular Mail</p> <ul style="list-style-type: none"> Franklin Templeton P.O. Box 997153 Sacramento, CA 95899-7153 Franklin Templeton P.O. Box 33033 St. Petersburg, FL 33733-8033 <p>Overnight</p> <ul style="list-style-type: none"> Franklin Templeton 3344 Quality Drive Rancho Cordova, CA 95670-7313 Franklin Templeton 100 Fountain Parkway N. St. Petersburg, FL 33716-1205

**FRANKLIN
TEMPLETON**

3344 Quality Dr.
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tel (800) 632-2301
franklintempleton.com

Your Privacy Is Our Priority

Franklin Templeton* is committed to safeguarding your personal information. This notice is designed to provide you with a summary of the non-public personal information Franklin Templeton may collect and maintain about current or former individual investors; our policy regarding the use of that information; and the measures we take to safeguard the information. We do not sell individual investors' non-public personal information to anyone and only share it as described in this notice.

Information We Collect

When you invest with us, you provide us with your non-public personal information. We collect and use this information to service your accounts and respond to your requests. The non-public personal information we may collect falls into the following categories:

- Information we receive from you or your financial intermediary on applications or other forms, whether we receive the form in writing or electronically. For example, this information may include your name, address, tax identification number, birth date, investment selection, beneficiary information, and your personal bank account information and/or email address if you have provided that information.
- Information about your transactions and account history with us, or with other companies that are part of Franklin Templeton, including transactions you request on our website or in our app. This category also includes your communications to us concerning your investments.
- Information we receive from third parties (for example, to update your address if you move, obtain or verify your email address or obtain additional information to verify your identity).
- Information collected from you online, such as your IP address or device ID and data gathered from your browsing activity and location. (For example, we may use cookies to collect device and browser information so our website recognizes your online preferences and device information.) Our website contains more information about cookies and similar technologies and ways you may limit them.
- Other general information that we may obtain about you such as demographic information.

Disclosure Policy

To better service your accounts and process transactions or services you requested, we may share non-public personal information with other Franklin Templeton companies. From time to time, we may also send you information about products/services offered by other Franklin Templeton companies although we will not share your non-public personal information with these companies without first offering you the opportunity to prevent that sharing.

We will only share non-public personal information with outside parties in the limited circumstances permitted by law. For example, this includes situations where we need to share information with companies who work on our behalf to service or maintain your account or process transactions you requested, when the disclosure is to companies assisting us with our own marketing efforts, when the disclosure is to a party representing you, or when required by law (for example, in response to legal process). Additionally, we will ensure that any outside companies working on our behalf, or with whom we have joint marketing agreements, are under contractual obligations to protect the confidentiality of your information, and to use it only to provide the services we asked them to perform.

Confidentiality and Security

Our employees are required to follow procedures with respect to maintaining the confidentiality of our investors' non-public personal information. Additionally, we maintain physical, electronic and procedural safeguards to protect the information. This includes performing ongoing evaluations of our systems containing investor information and making changes when appropriate.

At all times, you may view our current privacy notice on our website at franklintempleton.com or contact us for a copy at (800) 632-2301.

***For purposes of this privacy notice Franklin Templeton shall refer to the following entities:**

- Fiduciary Trust International of the South (FTIOS), as custodian for individual retirement plans
- Franklin Advisers, Inc.
- Franklin Distributors, LLC, including as program manager of the Franklin Templeton 529 College Savings Plan and the NJBEST 529 College Savings Plan
- Franklin Mutual Advisers, LLC
- Franklin, Templeton and Mutual Series Funds
- Franklin Templeton Institutional, LLC
- Franklin Templeton Investments Corp., Canada
- Franklin Templeton Investments Management, Limited UK
- Legg Mason Funds serviced by Franklin Templeton Investor Services, LLC
- Templeton Asset Management, Limited
- Templeton Global Advisors, Limited
- Templeton Investment Counsel, LLC

If you are a customer of other Franklin Templeton affiliates and you receive notices from them, you will need to read those notices separately.



**FRANKLIN
TEMPLETON**

One Franklin Parkway
P.O. Box 7777
San Mateo, CA 94403-7777
tel (800) 632-2301
franklintempleton.com

Business continuity planning information notice

At Franklin Templeton, we recognize how heavily our clients rely on our services. We also recognize that the unexpected can and does occur, from simple outages to major incidents affecting multiple sites. We have successfully supported critical business activities during disruptions of normal business processes from both natural and man-made disasters, including hurricanes, fires, Super Storm Sandy to September 11th and other events. We want you to know that we have plans in place to help safeguard your assets and protect vital account information in the event of a business disruption.

Franklin Templeton and its affiliated companies, including Fiduciary Trust Company International, Franklin Distributors, LLC, Templeton/Franklin Investment Services, Inc., and Franklin Templeton Financial Services Corp., ("Franklin Templeton") have Crisis Management, Business Continuity and technology Disaster Recovery plans in place. In addition, Franklin Templeton has dedicated business continuity planners on staff to assist in preparing and testing of plans.

Franklin Templeton contingency planning guidelines

Franklin Templeton plans are developed around specific corporate-wide guidelines. As such, has developed plans that include the ability to recover from various situations including but not limited to unplanned evacuations, power outages, fire, severe weather, intentional acts, and facilities failures that may cause interruptions to our business. Our plans are constructed to recover critical functions according to their time criticality. In order to maintain secure and effective plans, Franklin Templeton does not provide the specific details in this notice, but you should be aware that corporate disaster recovery planning includes the following:

- Identification and recovery of mission critical systems to include telecommunications.
- Replication, backup and recovery for critical information.
- Alternate & redundant communications between Franklin Templeton and its customers.
- Alternate communications with and alternate locations for employees.
- Regulatory reporting and communications with regulators.
- Review of financial and operational risks.

Franklin Templeton contingency planning and business recovery

Franklin Templeton actively identifies and seeks to mitigate risks to reduce potential issues and their impact. In the event of an outage or other site specific problems, Franklin Templeton has plans in place to support recovery of its critical business systems and functions. In addition to the guidelines stated above, Franklin Templeton's recovery plans also include the following:

- **Designated Contingency sites and seamless client contact**—there are pre-established and tested processes for rerouting of critical telephone and computer systems. Customers should experience minimal downtime in their ability to contact Franklin Templeton. Within a minimal period of time, customers would be able to re-attempt contact via published toll free telephone numbers, or the website.
- **Access to your funds**—an outage affecting a given site should not impact your ability to access your funds, as business continuity plans are designed to help ensure sustained service. However, factors outside Franklin Templeton's control, such as the market closure which occurred following the September 11th tragedy, may impact our ability to service our customers.

Please note that Franklin Business Continuity Plans which are critical to our operations are reviewed, updated and tested annually, to ensure they account for technology, business and regulatory changes. The plans are subject to change, and material changes to our approach will be reflected in an updated "Business Continuity Planning Information Notice" that will be posted on our website at franklintempleton.com.



**FRANKLIN
TEMPLETON**

Regular Mail

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