Designed to elevate your business

The Franklin Templeton SIMPLE Pro IRA

We know how hard you work as a business owner to build and grow a business that will make a lasting impact and create opportunities for others that did not previously exist. We also know that businesses survive because of the communities and individuals who are there to support them. Let us help you make retirement a reality by enrolling in a **Franklin Templeton SIMPLE Pro IRA**—because you deserve it.

A SIMPLE path to planning. Business ownership may come with its challenges, especially in today's era of economic uncertainty. But adaptability is key to helping you address sources of financial worries. Franklin Templeton offers a differentiated solution with a SIMPLE Pro IRA for employers, providing a range of investment options designed to help you achieve your retirement planning goals.

SIMPLE Pro IRA is tailored for employers seeking to provide:

Employer matching contributions

Boost employee retention with up to a 3% salary match or a 2% non-elective contribution, enhancing your benefits package.

Tax-deferred growth

Allow employees to enjoy tax-deferred potential growth on contributions, helping them build retirement savings more effectively.

Efficient and affordable

Benefit from lower administrative costs—just $35 per employee per year—and easier management, making SIMPLE IRAs an affordable option for small businesses.

SIMPLE Pro IRA Investment Options (Fee-Based Funds)

Large Cap Growth	Ticker
Franklin DynaTech Fund – Advisor Class	FDYZX
Putnam Large Cap Growth Fund – Class Y	PGOYX
ClearBridge Large Cap Growth Fund – Class I	SBLYX

Large Cap Blend	Ticker
Franklin Rising Dividends Fund – Advisor Class	FRDAX
ClearBridge Appreciation Fund – Class I	SAPYX

Large Cap Value	Ticker
Franklin Equity Income Fund – Advisor Class	FEIFX
ClearBridge Large Cap Value Fund – Class I	SAIFX
Putnam Large Cap Value Fund – Class Y	PEIYX

Mid Cap Growth	Ticker
ClearBridge Mid Cap Growth Fund – Class I	LBGIX

Mid Cap Value	Ticker
Franklin Mutual US Mid Cap Value Fund – Advisor Class	FBSAX

Small Cap Growth	Ticker
Franklin Small Cap Growth Fund – Advisor Class	FSSAX

Small Cap Blend	Ticker
Royce Small Cap Fund – Investment Class	PENNX

Small Cap Value	Ticker
Royce Small Cap Total Return Fund – Investment Class	RYTRX

International Growth	Ticker
ClearBridge International Growth Fund – Class I	LMGNX

International Blend	Ticker
Putnam International Equity Fund – Class Y	POVYX
Putnam International Capital Opportunities Fund – Class Y	PIVYX

International Value	Ticker
Templeton Foreign Fund – Advisor Class	TFFAX
Putnam International Value – Class Y	PNGYX

Emerging Markets Equity	Ticker
Templeton Developing Markets Trust – Advisor Class	TDADX

Global Allocation/Stock	Ticker
Franklin Mutual Global Discovery Fund – Class Z	MDISX

Specialty/Sector Equity	Ticker
Franklin Utilities Fund – Advisor Class	FRUAX
Franklin Real Estate Securities Fund – Advisor Class	FRLAX
Putnam Global Health Care Fund – Class Y	PHSYX

Domestic Fixed Income	Ticker
Franklin Total Return Fund – Advisor Class	FBDAX
Putnam Short Duration Bond Fund – Class Y	PARYX
Western Asset Income Fund – Class I	SDSYX
Franklin High Income Fund – Advisor Class	FVHIX
Franklin Low Duration US Government Securities – Advisor Class	FAUZX
Western Asset Intermediate Bond Fund – Class I	WATIX

International/Global Fixed Income	Ticker
BrandywineGLOBAL Global Opportunities Bond Fund – Class I	GOBIX

Allocation/Hybrid	Ticker
Franklin Income Fund – Advisor Class	FRIAX
Franklin Managed Income Fund – Advisor Class	FBFZX
Putnam Dynamic Asset Allocation Conservative Fund – Class Y	PACYX
Putnam Dynamic Asset Allocation Balanced Fund – Class Y	PABYX
Putnam Dynamic Asset Allocation Growth Fund – Class Y	PAGYX

Target Date Fund	Ticker
Putnam Retirement Advantage 2025 Fund – Class Y	PLZYX
Putnam Retirement Advantage 2030 Fund – Class Y	PDGKX
Putnam Retirement Advantage 2035 Fund – Class Y	POWYX
Putnam Retirement Advantage 2040 Fund – Class Y	PALZX
Putnam Retirement Advantage 2045 Fund – Class Y	PAFJX
Putnam Retirement Advantage 2050 Fund – Class Y	PHPDX
Putnam Retirement Advantage 2055 Fund – Class Y	PAAWX
Putnam Retirement Advantage 2060 Fund – Class Y	PAKJX
Putnam Retirement Advantage 2065 Fund – Class Y	PCKEX
Putnam Retirement Advantage Maturity Fund – Class Y	PAETX

Cash	Ticker
Franklin US Government Money Fund – Class A	FMFXX

Most funds offer multiple share classes. Share classes are subject to different fees and expenses, which will affect their performance.

Your trusted partner for what's ahead™

We believe that success requires more than just expertise—it demands powerful partnerships. As a forward-thinking asset manager, we build dynamic relationships with our clients, understand their goals, and navigate the complexities of the market together. Our team leverages cutting-edge strategies and deep industry insights to unlock opportunities to help grow wealth. With Franklin Templeton by their side, investors don't prepare for the future—they shape it.

Franklin Templeton is the world's top cross-border fund manager, with:

75+
years of asset management experience

~$1.5T
(USD) total assets under management[1]

~1,250
investment professionals

We have one of the industry's broadest global footprints

32
countries with offices

1. As of 3/31/2025.

Before investing, carefully consider a fund's investment objectives, risks, charges and expenses. You can find this and other information in each prospectus or summary prospectus, if available, at www.franklintempleton.com. Please read it carefully.

All investments are subject to risks, including the risk of loss. Equity securities are subject to price fluctuation and possible loss of principal. Fixed income securities involve interest rate, credit, inflation and reinvestment risks, and possible loss of principal. As interest rates rise, the value of fixed income securities falls. **Asset-backed, mortgage-backed or mortgage-related securities** are subject to prepayment and extension risks. **Changes in the credit rating** of a bond, or in the credit rating or financial strength of a bond's issuer, insurer or guarantor, may affect the bond's value. Investments in **underlying funds** are subject to the same risks as, and indirectly bear the fees and expenses of, the underlying funds. The **allocation** of assets among different strategies, asset classes and investments may not prove beneficial or produce the desired results. **Small- and mid-cap stocks** involve greater risks and volatility than large-cap stocks. The **investment style** may become out of favor, which may have a negative impact on performance. **Dividends** may fluctuate and are not guaranteed, and a company may reduce or eliminate its dividend at any time. **Short selling** is a speculative strategy. Unlike the possible loss on a security that is purchased, there is no limit on the amount of loss on an appreciating security that is sold short. **Derivative instruments** can be illiquid, may disproportionately increase losses, and have a potentially large impact on performance. **Real estate investment trusts (REITs)** are closely linked to the performance of the real estate markets. REITs are subject to illiquidity, credit and interest rate risks, and risks associated with small- and mid-cap investments. **Convertible securities** are subject to the risks of stocks when the underlying stock price is high relative to the conversion price and debt securities when the underlying stock price is low relative to the conversion price. **Active management** does not ensure gains or protect against market declines. **International investments** are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in **emerging markets**. The manager may consider **environmental, social and governance (ESG)** criteria in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated.

FRANKLIN U.S. GOVERNMENT MONEY FUND
You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress. Although the fund invests in US government obligations, an investment in the fund is neither insured nor guaranteed by the US government.

This material has been provided for informational purposes only.

Before adopting any plan you should carefully consider all of the benefits, risks and costs associated with a plan. Information regarding retirement plans is general and is not intended as legal or tax advice. Retirement plans are complex, and the federal and state laws or regulations on which they are based vary for each type of plan and are subject to change. In addition, some products, investment vehicles, and services may not be available or appropriate in all workplace retirement plans. Plan sponsors and plan administrators should consult the advice of legal counsel or a tax professional to address their specific situations.

All entities mentioned are Franklin Templeton companies.

Putnam funds are not exchangeable for other funds distributed by Franklin Distributors, LLC.

FRANKLIN TEMPLETON

SimpleIRA@franklintempleton.com
franklintempleton.com

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1 (866) 634-5873 (Select option 3)

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