FRANKLIN TEMPLETON | ASPIRE Powered by PCS Retirement®

# Retirement Benefits Made Simple

The Franklin Templeton SIMPLE Pro IRA

SIMPLE Pro IRA gives businesses with 100 or fewer employees an affordable way to help employees save for retirement, with minimal administration, potential tax incentives and features designed to support participation and long-term savings.

## Why SIMPLE Pro IRA?



### Easy to Administer

No annual Form 5500 filing, discrimination testing, or complex plan administration requirements.



### Potential Tax Credits

Eligible businesses may qualify for SECURE 2.0 tax incentives to help offset the cost of employer matching contributions.



### Roth Contribution Option

Employees and employers can make Roth contributions, providing additional tax-planning flexibility.



### Automatic Enrollment

Helps encourage participation and makes it easier for employees to start saving.



### Automatic Savings Increases

Allows contributions to increase automatically over time, helping employees build retirement savings.



### Simplified Investment Choice

Provides a Qualified Default Investment Alternative that can help participants who are unsure how to invest.



### More Room to Save

With higher contribution limits than traditional or Roth IRAs, employees have more room to save for retirement.



### Cost-Effective Solution

No fee to the plan sponsor. Participant fee of just $35 annually.



### Curated Investment Menu

Access a thoughtfully selected lineup of investment options designed to meet a range of investor needs.

Not FDIC Insured | No Bank Guarantee | May Lose Value

# SIMPLE Pro IRA Investment Menu (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 Fund – 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 |
|---|---|
| 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 U.S. Government Securities Fund – 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 |
|---|---|
| Franklin Retirement Advantage 2030 Fund – Class Y | PDGKX |
| Franklin Retirement Advantage 2035 Fund – Class Y | POWYX |
| Franklin Retirement Advantage 2040 Fund – Class Y | PALZX |
| Franklin Retirement Advantage 2045 Fund – Class Y | PAFJX |
| Franklin Retirement Advantage 2050 Fund – Class Y | PHPDX |
| Franklin Retirement Advantage 2055 Fund – Class Y | PAAWX |
| Franklin Retirement Advantage 2060 Fund – Class Y | PAKJX |
| Franklin Retirement Advantage 2065 Fund – Class Y | PCKEX |
| Franklin Retirement Advantage 2070 Fund – Class Y | PAJIX |
| Franklin Retirement Advantage Maturity Fund – Class Y | PAETX |

| Cash | Ticker |
|---|---|
| Franklin U.S. 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.

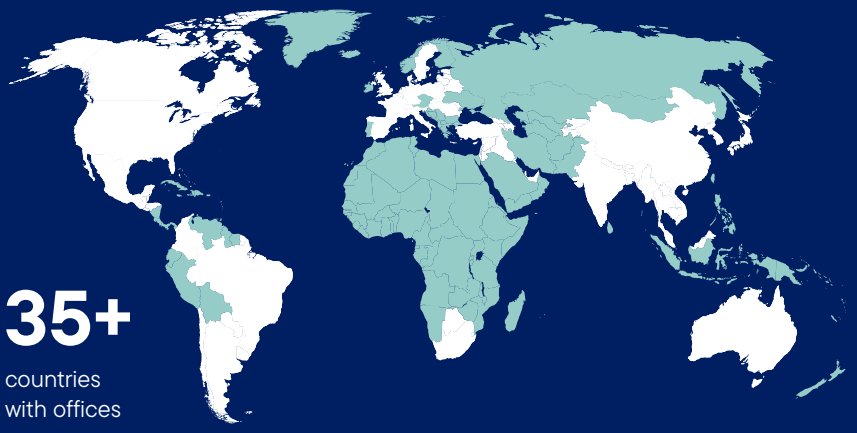
**Franklin Templeton is the world's top cross-border fund manager, with:**

**75+**
years of asset management experience

**$1.8tn**
(USD) total assets under management[1]

**1,500+**
investment professionals

**We have one of the industry's broadest global footprints**



**35+**
countries with offices

1. As of 9/30/2026.

***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.

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All Putnam-named funds and Franklin Retirement Advantage, Franklin Dynamic Asset Allocation, and Franklin Multi-Asset Income-named funds are not exchangeable for other funds distributed by Franklin Distributors, LLC.

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