Your Putnam 403(b) account is now live on the Aspire platform

Your Putnam 403(b) retirement account with Fiduciary Trust International of the South (FTIOS) as the custodian has successfully transitioned recordkeeping and administrative responsibilities to Aspire Financial Services, LLC (Aspire), a division of PCS Retirement. This letter is confirmation that your 403(b) shares have been received by Aspire. To view your account and share balance online, follow the instructions below.

Visit **pcsretirement.com/aspire/franklintempleton/participants** and enter your initial login information:

- **Username** is the last 4 digits of your social security number followed by your date of birth (no dashes or spaces, in this format: 1234MMDDYYYY).
- **Password** is your date of birth (in this format: MMDDYYYY).

Upon logging in with this information, you will be prompted to update your profile which includes changing your password, verifying your email address, setting up multi-factor authorization (MFA), and opting in for electronic delivery of account statements.

Note: To update your username, please visit the "My Profile" section of the website.

After successfully logging in, you will be able to access your new account number and review your investment elections, account registration, contact information, and beneficiary designations. If you have any questions, please contact Aspire at (877) 219-1229, Monday through Friday, 8 am to 8 pm ET.

Sincerely,
Your Aspire Team

Fiduciary Trust International

FACTS — WHAT DOES FIDUCIARY TRUST COMPANY INTERNATIONAL DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security Number ■ Account Balances ■ Wire Transfer Instructions ■ Employment Information ■ Transaction History ■ Income When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fiduciary Trust International* chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fiduciary Trust International share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free (877) 384-1111

Who we are

Who is providing this notice?	Fiduciary Trust Company International, including our subsidiary companies, as defined in the below footnote under Fiduciary Trust International*.

What we do

How does Fiduciary Trust International protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Fiduciary Trust International collect my personal information?	We collect your personal information, for example, when you: ■ Open an account ■ Make deposits or withdrawals from your account ■ Show your government-issued ID ■ Provide account information ■ Seek advice about your investments We also collect your personal information from other companies..
Why can't I limit all sharing?	Federal law gives you the right to limit only: ■ Sharing for affiliates' everyday business purposes — information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Our affiliates include, but are not limited to, companies with a Franklin Templeton name; financial companies such as FTI** and FCC**; and nonfinancial companies, such as FTC**, FTS**, FTIS** and FTIS India**.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Fiduciary Trust International does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Fiduciary Trust International does not jointly market.*

*Fiduciary Trust International = Fiduciary Trust Company International, Fiduciary Trust International of California, Fiduciary Trust International of the South, Fiduciary Trust International of Delaware, Fiduciary Trust Company International of Pennsylvania and Fiduciary Trust International, LLC.

**Franklin Templeton Institutional, LLC (FTI), Franklin Capital Corporation (FCC), Franklin Templeton Companies, LLC (FTC), Franklin Templeton Services, LLC (FTS), Franklin Templeton Investor Services, LLC (FTIS), and Franklin Templeton International Services (India) Private Limited (FTIS India).

If you are in Europe, please refer to the Fiduciary Trust International Privacy & Cookies Notice, which you can read here http://www.franklintempletonglobal.com/privacy.

fti Fiduciary Trust International

fiduciarytrust.com

Fiduciary Trust International Office
New York, NY
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