

# FRANKLIN TEMPLETON

# 403(b) NON-ERISA

PLAN ESTABLISHMENT GUIDE

# 403(b) Non-ERISA Plan Establishment Guide Checklist

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**Note:** This document is to establish a plan that is NOT subject to regulations set forth in the Employee Retirement Income Security Act of 1974, as amended (ERISA).

**Thank you for choosing Franklin Templeton as your retirement plan provider. This Plan Establishment Guide includes all the material you need to begin the plan installation process.**

To establish the **403(b) Non-ERISA Plan** the following actions need to be completed:

- STEP 1** Complete the Profile and Contact Information.
- STEP 2** Complete the Authorized Plan Sponsor Persons Information. It is recommended, but optional, that you provide Additional Authorized Signers.
- STEP 3** Complete the Third-Party Administrator (TPA) Information. If there is no TPA please indicate this by checking the appropriate box.
- STEP 4** Complete the Loan Provisions Section if loans are allowed. You must check the box by Yes if your plan allows loans.
- STEP 5** Complete the Source Provisions Section. If your Plan has specific provisions that are not outlined in the checklist, please complete the Other Section with these provisions.
- STEP 6** Review the Plan Investment Section and provide additional information, if applicable.
- STEP 7** Review the Plan Advisor Section and provide additional information, if applicable.
- STEP 8** Plan Sponsor Authorization – have the Authorized Person for the Plan Sponsor complete, sign and date this section.

**Please send your completed plan establishment materials, to the following address:**

**Franklin Templeton  
c/o Aspire Financial Services, LLC  
3000 Chestnut Street, Unit 7528  
Philadelphia, PA 19101**

Thank you for choosing Franklin Templeton.



**STEP 3 THIRD PARTY ADMINISTRATOR (TPA) INFORMATION**

No TPA has been appointed.

Company Name \_\_\_\_\_

Contact Name \_\_\_\_\_ Telephone Number \_\_\_\_\_ Ext. \_\_\_\_\_

Email \_\_\_\_\_ Spark Aggregator Number for Plan \_\_\_\_\_

**STEP 4 LOAN PROVISIONS**

**Allow loans:**

Yes (If not checked loans are NOT allowed)

Franklin Templeton standard loan program is:

- one loan per participant at a time,
- a minimum loan of \$1000 and
- a loan rate of Prime +1%

The default will be the Franklin Templeton standard loan program if you do not complete the section below.

Custom Program:

Maximum # of loans outsourcing per Participant: \_\_\_\_\_ Minimum Loan Amount: \$ \_\_\_\_\_

Loan Rate:  Prime Only  Prime + \_\_\_\_\_

**STEP 5 SOURCE PROVISIONS**

**1. Employee Deferrals:**

Complete this section regarding what the plan allows with regard to employee deferrals.

Deferrals:  Pretax  Roth  Both  
In Service Age:  \_\_\_\_\_ (Specify age)  
Allow:  Hardship Withdrawals  In-Service Withdrawals

**2. Employer Contributions:**

Complete this section if there will be employer contributions. If no provisions are supplied, no special provisions will be established.

Contributions:  Pretax  Roth  Both  
Full Vesting:  Death  Disabled  Retired  
Allow:  Hardship Withdrawals  In-Service Withdrawals  
In Service Age:  \_\_\_\_\_ (Specify age)

## STEP 6 PLAN INVESTMENTS

Review the current list of mutual funds by visiting [franklintempleton.com](http://franklintempleton.com) and clicking "Investments" then choosing "Mutual Funds". Please note that certain share classes are only offered to eligible investors as stated in the prospectus. Different minimums may apply to clients of certain service agents. All classes of shares are not available through all distribution channels. See the fund's prospectus for additional information. Class Z shares are available only to certain eligible investors. Refer to "Qualified Investors" in the prospectus for more information.

## STEP 7 PLAN ADVISORS

An Investment Firm is a Broker/Dealer or Registered Investment Advisory company that financial professionals are affiliated with to provide investment services.

Unless the Plan Sponsor requires otherwise, the Franklin Templeton product allows Participants to choose any Financial Professional of their choosing from any Investment Firm or self-direct their own account. If the Plan Sponsor wants to restrict the Financial Professionals that can be selected by Participants, please provide a letter of direction on the Plan Sponsor's letterhead advising of the Investment Firm(s) authorized for this Plan. The letter of direction should include the company name, contact name, mailing address, telephone number and email information for each Investment Firm. This letter must be signed by an Authorized Person of the Plan.

## STEP 8 PLAN SPONSOR AUTHORIZATION

The Plan Sponsor authorizes the implementation of the 403(b) plan based on the information outlined in this Franklin Templeton 403(b) Non-ERISA Plan Establishment Guide. The Plan Sponsor agrees to provide, in writing, any changes to the information noted in this Franklin Templeton 403(b) Non-ERISA Plan Establishment Guide as they occur. Plan Sponsor will provide any additional information and documents related to the Plan upon request.

Authorized Person Name \_\_\_\_\_ Title \_\_\_\_\_

Telephone Number \_\_\_\_\_ Ext. \_\_\_\_\_ Email \_\_\_\_\_

▶

Authorized Person Signature

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Date (month | day | year)