

# 457(b) PARTICIPANT ENROLLMENT KIT

**CUSTODIAN – AdvisorTrust, Inc.**

**FUNDS – Franklin Templeton Families of Funds**

# 457(b) Participant Enrollment Kit

Franklin Templeton Fund Families

Plan ID #

**Plan ID is required.** If you do not know your plan ID, call Client Services at 866.634.5873.

**USA PATRIOT Act requirements:** 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 need to capture certain information that allows us to verify your identity. The following information needs to be provided on this application for all individuals who will be the registered owner or co-owner of an account, acting pursuant to a Power of Attorney or will be signing on behalf of a legal entity that will own the account.

## STEP 1 PARTICIPANT INFORMATION

First Name

Last Name

M.I.

Social Security Number

Date of Birth (month | day | year)

Date of Hire (month | day | year)

Home/Legal Street Address (P.O. Boxes **not** accepted)

City

State

Zip

Mailing Address (P.O. Boxes accepted)

City

State

Zip

Home Telephone Number

Business Telephone Number

Cellular Telephone Number

Email Address\*

Mother's Maiden Name

If known by another name, please specify

☐ Driver's License ☐ Passport ☐ State ID

ID Number

Place of Issuance

Expiration Date

Country(ies) of Citizenship (must list all)

Country of Legal Residence

Marital Status: ☐ Single ☐ Married ☐ Divorced

Number of Dependents: # \_\_\_\_\_

Employer

Occupation/Position

Employer Contact Person

Employer Telephone Number

Employer Address

City

State

Zip

\*By providing an e-mail address, Participant represents and warrants that he/she has the ability to receive and consents to the electronic delivery of all investment-related and account-related information and notices at the provided e-mail address. Electronic delivery may include, but is not limited to, e-mailed copies of, or internet links to, documents in PDF format. Investment-related and account-related information and notices may include, but are not limited to, fund prospectuses, tax notices, account statements, confirmations of statements, account access passwords, etc. Participant's consent will be in effect until revoked. Participant may request no-cost written copies of any electronically delivered documents and/or may revoke his/her consent to electronic delivery by contacting Aspire.

Mail to 3000 Chestnut Street, Unit 7528, Philadelphia, PA 19101

**Questions?** Call Client Services at 866.634.5873, M - F, 8am - 8pm EST

## STEP 2 BENEFICIARY DESIGNATION

If additional Beneficiary(ies) are desired, please make a copy of this page to provide additional Beneficiary(ies) information. I designate the following person(s) or entity(ies) below as my beneficiary(ies) to receive payment of the value of my retirement account upon my death.

☐ Primary ☐ Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address

City

State

Zip

Daylight Telephone Number

Evening Telephone Number

Email Address

□ □ □ □ - □ □ □ □ - □ □ □ □ □ □  
Social Security Number

□ □ □ - □ □ □ - □ □ □ □ □ □  
Date of Birth (month | day | year)

Percentage Share

Relationship to Participant

☐ Primary ☐ Contingent

Beneficiary's Name (first, middle, last) or Entity Name

Address

City

State

Zip

Daylight Telephone Number

Evening Telephone Number

Email Address

□ □ □ □ - □ □ □ □ - □ □ □ □ □ □  
Social Security Number

□ □ □ - □ □ □ - □ □ □ □ □ □  
Date of Birth (month | day | year)

Percentage Share

Relationship to Participant

I understand that if no beneficiary survives me or if my beneficiary(ies) cannot be located, the Plan will distribute the benefits to my estate. I understand that if I fail to indicate share percentages, all benefits will be divided equally among the beneficiaries I designate. I understand that I may change or revoke this designation at any time by completing a new Beneficiary Change Form during my lifetime with Aspire. It will become effective when Aspire receives it.



Participant Signature

□ □ □ - □ □ □ - □ □ □ □ □ □  
Date (month | day | year)

If I live in a state with community property statutes and do not designate my spouse as the sole Primary Beneficiary, I represent and warrant that my spouse has consented to such designation.

**Spousal Waiver:** I hereby consent to the above beneficiary designation.

Spouse Name



Spouse Signature

□ □ □ - □ □ □ - □ □ □ □ □ □  
Date (month | day | year)

### Notary Signature

Notary Name

County

State



Notary Signature

□ □ □ - □ □ □ - □ □ □ □ □ □  
Commission Expiration Date (month | day | year)

Notary Seal

Signed before me

□ □ □ - □ □ □ - □ □ □ □ □ □  
Date (month | day | year)

### STEP 3 APPOINTMENT OF FINANCIAL PROFESSIONAL

☐ Participant chooses to appoint a Financial Professional to the account established under this 457(b) Participant Enrollment Kit. If this section is not completed, the Participant has chosen to self-direct the account.

#### PARTICIPANT AUTHORIZATION

By granting a Financial Professional Account Access or Account Access and Limited Trading Authority below, Participant acknowledges and agrees that Financial Professional acts as agent of the Participant with regard to the account; that the Financial Professional will be bound by all term as that govern the account; and that neither Aspire nor its agents assumes any responsibility for reviewing or monitoring the activity of the Financial Professional with regard to the account.

Participant designates the Financial Professional listed below at act as the Participant's Financial Professional to exercise all rights and powers set forth herein with respect to the account(s). Participant may revoke this authorization by notifying Aspire in writing, but such notification will not affect the participant's responsibility for any actions of the Financial Professional prior to Aspire's receipt and processing of the Notification. Participant, authorizes Aspire, to pay the financial Professional from assets held in the account registered in the Participant's name any fees/commissions ("compensation") due to the Financial Professional. Payment of compensation will be billed quarterly in arrears. Compensation shall be determined based on the value of the assets held in the account registered in the Participant's name at the end of each quarter. This authorization will remain in full force and effect until Aspire shall have received from the Participant written notice of its revocation signed by the Participant. The authorization shall extend to the benefit of Aspire's successors and assigns.

To the extent that the Financial Professional's broker-dealer or advisory firm directs Aspire to remove and/or replace the Financial Professional as the designated Financial Professional of the account, Participant authorizes Aspire to act on such direction.

#### POWERS PARTICIPANT GRANTS FINANCIAL PROFESSIONAL (Please Check One)

- ☐ **Account Access:** Participant appoints the Financial Professional and firm designated below as the Financial Professional for the account. Participant grants the Financial Professional access to the records of the account and directs Aspire to provide the Financial Professional with access to these records. Participant acknowledges and agrees that Participant remains solely and exclusively responsible for directing the investment of the account and that this grant of Account Access does not authorize the Financial Professional to direct investment of the account or exercise any discretionary authority over the account. Further, this grant of Account Access does not authorize the Financial Professional to transfer, withdraw, or disburse money or assets from the account except in connection with the assessment of applicable fees.
- ☐ **Account Access and Limited Trading Authority:** Participant appoints the Financial Professional and firm designated below as the Financial Professional for the account. Participant grants the Financial Professional access to the records of the account and directs Aspire to provide the Financial Professional with access to these records. Further, Participant authorizes the Financial Professional to direct investment of the account and directs Aspire to act on instructions of the Financial Professional without further approval or direction from Participant. This grant of Account Access and Limited Trading Authority does not authorize the Financial Professional to transfer, withdraw, or disburse money or assets from the account except in connection with the assessment of applicable fees. **NOTE: Many broker-dealers do not permit Registered Representatives to exercise this level of authority. This option should only be selected if the Financial Professional is a Registered Investment Advisor or if the Registered Representative's broker-dealer permits its Registered Representatives to exercise this level of authority.**

#### FINANCIAL PROFESSIONAL CONTACT INFORMATION

Financial Professional Name and Title

Company Name

Address 1

Address 2

City

State

Zip

Telephone Number

Ext.

Fax

Email

Website

**NOTE:** Regardless of advisory/compensation method, contain information MUST be completed in order for the Financial Professional to be compensated.

Broker Dealer Name

Broker Dealer Number (NSCC Code)

Branch Number ID

Rep ID

Mail to 3000 Chestnut Street, Unit 7528, Philadelphia, PA 19101

Questions? Call Client Services at 866.634.5873, M - F, 8am - 8pm EST

## STEP 4 ACCOUNT INVESTMENT ELECTION

Do you want to have your account automatically rebalanced? ☐ Yes ☐ No  
(This feature automatically rebalances the investments in your account to maintain the asset allocation percentages that you elect.)

- |  |   |
|--|---|
| <input type="checkbox"/> Annual Rebalance      | Annually (on or about 12/15)                        |
| <input type="checkbox"/> Quarterly Rebalance   | Quarterly (on or about 3/15, 6/15, 9/15, and 12/15) |
| <input type="checkbox"/> Semi-Annual Rebalance | Semi-Annually (on or about 6/15 and 12/15)          |

The Participant authorizes and instructs Aspire to invest contributions and/or rollovers to the account as designated or as provided by appointed Financial Professional or Investment Strategist. Participant acknowledges and agrees that Aspire does not and has not provide any recommendations or advice regarding the selection or suitability of any investment, Financial Professional, Investment Strategist, or other service provider.

Participant represents and warrants (1) that Participant has received and read the prospectuses and information about all investment selections; (2) that Participant understands that Participant is placing a buy order either directly or through an appointed third party, instructing Aspire to purchase shares on Participant's behalf upon receipt of account funding; (3) that Participant understands that the investment products purchased or sold in a transaction through Aspire are not insured by the FDIC, are not deposits or other obligations of Aspire, and are not guaranteed by Aspire or the custodian; (4) that Participant understands that the investment products purchased through Aspire are subject to investment risks, including possible loss of the principal invested; and (5) that Participant is solely and exclusively responsible for the elections made on this form, including but not limited to elections regarding investments and services.

**(NOTE:** For investments with a front-end sales charge, the load will be waived.

## ☐ **OPTION 1 YOUR INVESTMENT CHOICES**

Select this option if you are making your own investment selections. For a list of available investment options, please visit: [www.aspireonline.com/franklintempleton](http://www.aspireonline.com/franklintempleton). Please ensure that you complete this section in full and your investment selections equal 100%.

[illegible]

**Mail to** 3000 Chestnut Street, Unit 7528, Philadelphia, PA 19101  
**Questions?** Call Client Services at 866.634.5873. M - F. 8am - 8pm EST

## ☐ **OPTION 2 INVESTMENT STRATEGIST/THIRD PARTY MONEY MANAGER**

The Participant elects to have your investments managed by an Investment Strategists available on the Aspire recordkeeping system. The Participant may select only one model portfolio. Additional fees charged by the Investment Strategists may apply. Participants should consult with their Financial Professional regarding the use of an Investment Strategist's model portfolio and related fees. For a listing of Investment Strategists available on Aspire's recordkeeping system, go to [www.aspireonline.com/partners-solutions/strategic-partners/strategists-and-investment-managers](http://www.aspireonline.com/partners-solutions/strategic-partners/strategists-and-investment-managers).

Please note: Only model portfolios made up of the funds listed at: [www.aspireonline.com/franklintempleton](http://www.aspireonline.com/franklintempleton) will be available as investment options in the account.

**NOTE:** The portfolio description and allocation percentage for models must be conveyed to Aspire through separate correspondence from the Investment Strategist.

Investment Strategist Name:

Model Portfolio Name:

## **STEP 5 FINANCIAL PROFESSIONAL & INVESTMENT STRATEGIST PAYMENT INFORMATION**

**This section MUST be completed by Financial Professional for Aspire to facilitate payment.**

Financial Professional is acting as a (select only one):

☐ **Option 1: Registered Representative**

Compensation by commissions and applicable sales charges as paid by the mutual fund companies in which the Participant is invested.

☐ **Option 2: Registered Investment Advisor (RIA)**

Compensated as indicated below.

For Option 2, the fees noted below will be assessed from account assets.

| Choose only one option:  |  | Financial Professional<br>(annual fee)                  | Investment Strategist<br>(annual fee)                   |
|--------------------------|--|---|---|
| <input type="checkbox"/> | Financial Professional Fee Only (no Investment Strategist Fee)                                     | _____ %   | N/A   |
| <input type="checkbox"/> | Financial Professional Fee and Investment Strategist Fee (assessed separately)                     | _____ %   | _____ %   |
| <input type="checkbox"/> | Combined Financial Professional Fee and Investment Strategist Fee (paid to Financial Professional) | _____ %   | Paid by Financial Professional to Investment Strategist |
| <input type="checkbox"/> | Combined Financial Professional Fee and Investment Strategist Fee (paid to Investment Strategist)  | Paid by Investment Strategist to Financial Professional | _____ %   |

Please complete the payment instructions that pertain to the compensation method selected above.

### **Registered Representative**

Compensated by commissions and applicable sales charges as paid by the investment companies in which the Participant is invested. Please verify with your Broker/Dealer that all necessary selling agreements are executed and in good order. If selling agreements are not in place or not executed properly, Registered Representatives will **NOT** receive compensation on Aspire accounts. **NOTE:** Payments are contingent on investment companies' commission and payment schedule. Aspire will remit payments within 60 days of receipt of monies from investment companies.

If compensation is negotiated as a flat percentage rather than by commissions and applicable sales charges, these payments are calculated quarterly and remitted within 45 days from the end of the quarter.

### **Registered Investment Advisor**

Compensated by an asset-based advisory fee, calculated quarterly. **NOTE:** Payments remitted within 45 days from the end of the quarter.

Mail to 3000 Chestnut Street, Unit 7528, Philadelphia, PA 19101

Questions? Call Client Services at 866.634.5873, M - F, 8am - 8pm EST

## STEP 5 FINANCIAL PROFESSIONAL & INVESTMENT STRATEGIST PAYMENT INFORMATION (Cont'd)

Please select only **ONE** method of payment.

### Receipt of Payment Method (select one):

☐ **CHECK**

Payee

Address

City

State

Zip

Special Check Instructions

☐ **ACH**

Bank Name

Account Number

Account Type (i.e. Savings, DDA)

Name on Account

ABA Routing Number

## FINANCIAL PROFESSIONAL SIGNATURE

By signing below, this Financial Professional represents and warrants that he/she is authorized by his/her Investment Firm and/or Broker Dealer to enter into this agreement, act as the appointed Financial Professional for this retirement account and receive compensation. Further, Financial Professional represents and warrants that he/she will comply with all solicitation directives of the employer that sponsors the applicable plan, that he/she holds all appropriate federal and/or state insurance and/or securities licenses and any applicable state permits/registrations required for providing the applicable services to the Participant, and that his/her services are covered under an errors and omissions insurance policy of at least one million dollars. Financial Professional agrees to notify Aspire of any changes with regard to these representations and warranties. If Aspire becomes aware of any breach of these representations or warranties, or if Aspire receives instructions from the employer that sponsors the applicable plan to do so, Aspire may terminate Financial Professional's access to the account and the payment of any compensation from or related to the account. In the event of such termination, Financial Professional shall be responsible for notifying the Participant of such termination and for taking any necessary steps to cure the breach and/or resolve any matters with the plan sponsoring employer. Financial Professional and his/her Investment Firm/Broker Dealer agree to indemnify and hold harmless Aspire and Aspire's directors, officers, employees, agents, successors, and assigns from all liabilities and costs, including attorneys' fees, incurred by reliance on the statements included in this Appointment of Financial Professional form.

►   
Financial Professional Signature

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Date (month | day | year)

## STEP 6 PARTICIPANT AGREEMENT

Participant authorizes Aspire Financial Services LLC ("Aspire") and Aspire's agents to act on any instructions believed to be genuine for any service authorized on this form, including telephone/ computer services. Aspire use reasonable procedures to verify the identity of the Participant and the person(s) granted trading privileges, if applicable, when servicing an account by telephone. Participant understands that it is Participant's responsibility to monitor the activity in my account and not to provide account information, including Participant's online user name and password, to anyone. Aspire and Aspire's agents are not liable for any losses that may occur from acting on unauthorized instructions.

If the Participant would like to receive documents such as annual and semiannual reports, prospectuses, confirmations by U.S. mail, rather than electronically, check the following box:

☐ I want to receive annual and semiannual reports, prospectuses, confirmations by U.S. mail.

Participant understands the following fee will be collected by redeeming sufficient shares from the account balance (in addition to any fees charged by Financial Professionals and/or Investment Strategists designated by the Participant): an annual account maintenance fee of \$30. This fee will be collected pro rata on a regular billing cycle.

Participant understands that transaction fees may apply to the account: Transfer-out Fee of \$10, Loan Fee of \$100, Distribution Fee of \$10. Additional fees for services such as overnight mail, check stop/reissue, return check/NSF services, processing domestic relation orders, etc. may apply.

Participant may log into the account and elect whether to receive periodic account statements electronically or via hard copy. For hard copy periodic account statements, a fee of \$3.00 per statement, plus postage as incurred, will apply. There is no charge for periodic account statements received electronically. Participant understands and agrees that these fees may change, from time to time, upon notice from Aspire.

Certain plans and employers may have elected to utilize a Third-Party Administrator (TPA) for performing administrative services. These TPAs charge various fees for their services, and those amounts will be listed as a separate line item fee, delineated as a TPA administration fee and deducted from the account.

►   
Participant Signature

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Date (month | day | year)

# Multi-Advisor 457(b)

## Participant Terms and Conditions

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These Multi-Advisor 457(b) Participant Terms and Conditions ("Terms and Conditions") apply to your account in a multi-advisor 457 plan ("Account") that is recordkept by Aspire ("Aspire Financial Services, LLC").

Please read and retain for yourfiles.

### Section 1: Scope of Agreement

You may, in the future, receive from Aspire supplemental terms or disclosures that pertain to certain account types, service features and benefit packages. You agree to read such materials carefully and retain copies for your records.

### Section 2: Your Representations and Warranties

You represent and warrant that: (a) you are of legal age in the state in which you live and you are authorized to participate in the 457 Plan; (b) you have supplied accurate information in your 457(b) Participant Enrollment Kit; (c) if you are married, live in a state with community-property laws and have designated someone other than your spouse as the sole beneficiary to this Account, you have obtained the consent of your spouse to such designation; (d) no additional authorizations from third parties are required for you to open the Account and effect transactions therein; (e) except as you have otherwise indicated on your 457(b) Participant Enrollment Kit or in writing to us, (i) you are not an employee of or affiliated with any securities exchange or member firm of any exchange, the Financial Industry Regulatory Authority (FINRA), or any securities firm, bank, trust company or insurance company and (ii) you are not a director, 10% beneficial shareholder, policymaking officer or otherwise an "affiliate" (as defined in Rule 144 under the Securities Act of 1933) of a publicly traded company and (f) the terms of this 457(b) Participant Enrollment Kit, as amended from time to time, are legal, valid and binding obligations, enforceable againstyou.

### Section 3: Account Handling

The designated custodian ("The Custodian") will automatically hold all of your securities purchased, sales proceeds, dividends and interest. The Custodian will also release your name, address and securities positions to authorized agencies and entities, including companies in which we hold securities for your Account, upon request, unless you notify us otherwise in writing.

### Section 4: Responsibility for Investment Decisions

You agree that you and any agent under a power of attorney or Investment Advisor (if you have one) are solely responsible for investment decisions in your Account, including whether to buy or sell a particular security. Unless required by law, you understand that Aspire has no obligation to determine whether a particular transaction, strategy or purchase or sale of a security is suitable for you. Your obligation includes an affirmative duty to monitor and stay informed about your Account and your investments and respond to changes as you deem appropriate. Unless Aspire otherwise agrees with you in writing, Aspire does not have any discretionary authority or obligation to review or make recommendations for the investment of securities or cash in your Account. You acknowledge that Aspire does not provide tax or legal advice.

### Section 5: Liquidations

Whenever it is necessary for our protection or to satisfy a debit or other obligation owed us, we may (but are not required to) sell, assign and deliver all or any part of the property securing your obligations, or close any or all transactions in your Account or restrict activity in your Account. We may choose which property to buy or sell, which transactions to close and the sequence and timing of liquidation. We may take such actions on whatever exchange or market and in whatever manner (including public auction or private sale) that we choose in the exercise of our business judgment. You agree not to hold us liable for the choice of which property to buy or sell or of which transactions to close or for timing or manner of liquidation or any tax consequences from such actions. All of the above may be done without demand or notice of purchase, sale, transfer or cancellation to you. No demand or notice shall impose on Aspire any obligation to make such demand or provide such notice to you in the future. Any such notice or demand is hereby expressly waived, and no specific demand or notice shall invalidate this waiver.

### Section 6: Verification

You authorize Aspire to inquire from any source, including a consumer reporting agency, as to the identity (as required by law), creditworthiness and ongoing eligibility for the Account of the Participants, any other person referred to on this Application, or any person whom Aspire is later notified is associated with or has an interest in the account (as well as such persons' spouses if they live in a community-property jurisdiction) at account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.

### Section 7: Application of Law

If any part of this Agreement is held to be illegal or invalid, the remaining parts shall not be affected. Neither your nor our failure to enforce at any time or for any period of time any of the provisions of this Agreement shall be construed as a waiver of such provisions, or your right or our right thereafter to enforce each and every such provision.

### Section 8: Electronic Copies

The electronically stored copy of your (or your agent's) signature, any written instructions or authorizations is considered to be the true, complete, valid, authentic and enforceable record, admissible in judicial, administrative or arbitration proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. You agree to not contest the admissibility or enforceability of Aspire's electronically stored copy of such documents in any proceeding between you and Aspire.

### Section 9: Compliance with Plan Document and/or the Code

You agree that your employer or Plan Administrator may take any action that may be necessary to ensure that your participation in the plan is in compliance with any applicable requirements of the Plan Document and/or the Code. The maximum annual limit on contributions is determined under the Plan Document and/or the Code. It is your responsibility to monitor your total annual contributions to ensure that you do not exceed the amount permitted, under applicable account and plan types. If you exceed the contribution limit, you assume sole liability for any tax, penalty, or costs that may be incurred.

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**Section 10: Account Corrections**

It is your obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which you communicate within 90 calendar days of the last calendar quarter. After this 90 day period, account information shall be deemed accurate and acceptable to you. If you notify Aspire of an error after this 90 day period, the correction will be only processed from the date of notification forward and not on a retroactive basis.

**Section 11: Provider Compensation**

Aspire receives compensation from certain mutual funds or their affiliates and other investment providers in consideration for services that Aspire provides including but not limited to 1) participant statements and transaction confirmations 2) maintaining participant level fund accounting 3) transmitting and recording purchase and redemption instructions for such investments 4) transaction settlement 5) prospectus and fact sheet delivery and 6) participant call center services. This compensation is paid directly or indirectly to Aspire by the funds or investment provider, their affiliates, or services provider. The compensation paid to Aspire is based either on a percentage of the average daily net asset value or each investment or on a set fee per each investment option in which a participant invests. Asset-based compensation can range from 0.00% to 0.35% annually on average assets, while investments paying a set fee can range from \$10 to \$12 annually per participant account.



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? |
|---|---|-----------------------------|
| <b>For our everyday business purposes—</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                       | No                          |
| <b>For our marketing purposes—</b><br>to offer our products and services to you   | Yes                                       | No                          |
| <b>For joint marketing with other financial companies</b>   | No  | We don't share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences   | No  | We don't share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | No  | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No  | We don't share              |
| <b>Questions?</b>   | Call toll-free (877) 384-1111             |                             |

FTCI PS 11/24

## 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
- Provide account information
- Make deposits or withdrawals from your account
- Seek advice about your investments
- Show your government-issued ID

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>.



Fiduciary Trust  
International

[fiduciarytrust.com](http://fiduciarytrust.com)

Fiduciary Trust  
International Office  
New York, NY  
(877) 384-1111



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