Smart saving options across the board

The Franklin Templeton 403(b) Plan

Your work is important—so is preparing for your retirement

We know how hard you work to make an impact on those you serve. We're here to work just as hard to help you ensure a secure financial future.

Our goal is to make saving for retirement as easy as possible so you can feel confident and never lose focus on working to make an impact in your career. With the investment expertise of leading fund manager Franklin Templeton and Aspire's retirement planning resources, the **Franklin Templeton 403(b) Plan** is designed to help boost your overall financial wellness and help you achieve your goals.

Professional money management

The Franklin Templeton 403(b) Plan allows you to access portfolios designed by professionals to help prepare for ever-changing market conditions.

Across asset classes and styles, Franklin Templeton's specialist investment managers offer a full range of strategies to meet your unique investment needs.

Partnering with Aspire

Aspire, a division of PCS Retirement, provides access to time-tested retirement solutions for 403(b) plans.

With over **92,000 public school employees** and more than **6,000 retirement plans** in the K-12 markets, Aspire has a deep understanding of and dedication to the 403(b) market.

Industry leading resources

A **Franklin Templeton 403(b)**, powered by Aspire, provides you access to:

A **cost-effective provider** allowing you to leave more money invested.

Investments options **across asset classes** that allow you to customize your portfolio to your goals.

A **transparent fee structure** to help give you peace of mind.

Industry-leading **financial tools and modules.**

Transparency is key

Pricing for the Franklin Templeton 403(b) includes a **$30 recordkeeping fee**.[1] In addition, your mutual funds will have an expense ratio of the funds participants invest in.[2]

Thinking about enrolling?

Whether you have questions or are ready to start saving, visit aspireonline.com/franklintempleton—or talk to your financial professional—to learn more about how to we may help you meet your retirement goals with a Franklin Templeton 403(b) Plan.

Why Franklin Templeton?

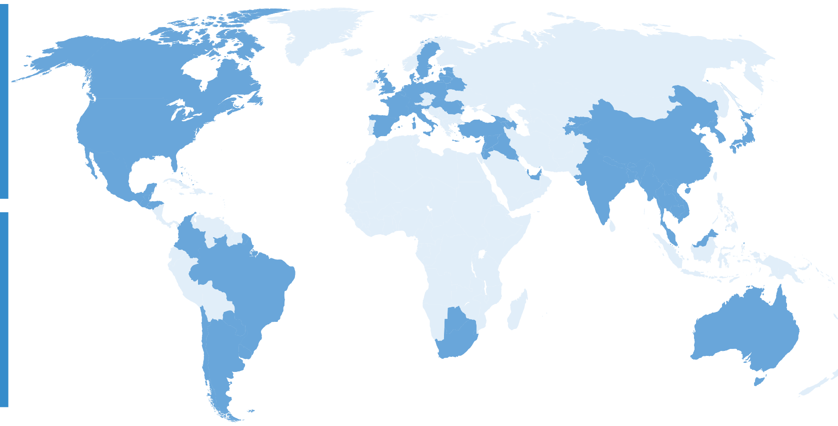
Everything we do is guided by our core belief: that every U.S. worker and household has the right to experience financial wellbeing throughout each phase of life.

During our more than 75 years of experience, we've managed through all kinds of markets—up, down and everything in between—and we're always preparing for what may come next. It's because of this, combined with our strength as one of the world's largest asset managers, that we've earned the trust of millions of investors around the world.

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

75+ years of asset management experience	**$1.3T** total assets under management[3] (USD)
~1,300 investment professionals[4]	**23** countries with offices

We have one of the industry's broadest global footprints



All investments involve risk, including loss of principal.

Diversification and asset allocation does not assure a profit or protect against market loss.

Any information, statement or opinion set forth herein is general in nature, is not directed to or based on the financial situation or needs of any particular investor, and does not constitute, and should not be construed as, investment advice, forecast of future events, a guarantee of future results, or a recommendation with respect to any particular security or investment strategy or type of retirement account. Investors seeking financial advice regarding the appropriateness of investing in any securities or investment strategies should consult their financial professional.

Franklin Templeton and Aspire are not affiliated.

1. The fee will be assessed upon closing of an account if the account is closed prior to the December fee assessment.
2. In addition, if your employer utilizes a Third-Party Administrator (TPA) that you invest under, and that TPA charges a fee, that fee will be billed to you.
3. As of December 31, 2022.
4. Investment professionals include portfolio managers, research analysts, research associates, investment support and executives of Franklin Templeton, and subsidiary investment management groups.

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