

FRANKLIN TEMPLETON 403(b) NON-ERISA

PLAN ESTABLISHMENT GUIDE

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.

Return this form to: Franklin Templeton, c/o Aspire Financial Services, LLC, 3000 Chestnut Street, Unit 7528, Philadelphia, PA 19101

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STEP 1 PROFILE & CONTACT INFORMATION

Plan Name			
Employer Sponsor Name			
Primary Contact Name			
Address			
City		State	Zip
Telephone Number	Ext.	Fax	
Email	Website		
☐ K-12 ☐ Higher Education ☐ Tax-Exe	empt Organization 🛛 Chu	rch 🛛 Other:]
Employer Tax Identification Number	Company Fiscal Year End (MM DD)	Number of Employees	

STEP 2 AUTHORIZED PLAN SPONSOR PERSONS INFORMATION

Any individual whom the plan sponsor authorizes on its behalf and that has full access to authorize distributions and loan processing must be an Authorized Person(s). Authorized Person(s) also will be responsible for reviewing all transactions, including but not limited to verifying the accuracy of plan contributions and plan disbursement authorizations processed through the Plan Sponsor websites.

The Plan Sponsor may want to authorize at least two people to act in the capacity of Authorized Person(s) in order to ensure that at least one Authorized Person is available when needed. If additional Authorized Person(s) are desired, please provide additional authorized person(s) information.

Authorized Person Name		Title				
Telephone Number	Ext.	Email				
•			Date (month day year)			
Authorized Person Signature						
ADDITIONAL AUTHORIZED SIGN	ERS (OPTIONAL BUT RECOMM	ENDED)				
Authorized Person Name						
Telephone Number	Ext.	Email				
			Date (month day year)			
Authorized Person Signature						
Authorized Person Name						
Telephone Number	Ext.	Email				
►			Date (month day year)			
Authorized Person Signature uestions? Call Client Services at 877.21	9.1229, M - F, 8am - 8pm EST		(

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STEP 3 THIRD PARTY ADMINISTRATOR (TPA) INFORMATION

	No TPA has been ap	pointe	ed.						
Corr	npany Name								
Con	tact Name				Telephone	Number		Ext.	
Ema	ail				Spark Aggregator Number for	Plan			
ST	TEP 4 LOAN PROV	visio	DNS						
	low loans: Yes (If not checked lo	oans a	are NOT allowed)						
Fra	anklin Templeton stan one loan per par a minimum loan a loan rate of Pr	rticipa of \$1	ant at a time, 000 and						
Th	e default will be the Fr	rankli	n Templeton standard loan pro	ograr	n if you do not complete th	e sect	ion below.		
Ма	Istom Program: aximum # of loans out an Rate:		sing per Participant: ❑ Prime +		Minimum Loan Amount	: \$			
SI	TEP 5 SOURCE F	PRO	VISIONS						
1.	Employee Deferr								
	Complete this section	on re	garding what the plan allows v	vith r	egard to employee deferra	als.			
	Deferrals: In Service Age:		Pretax		Roth		Both		
	Allow:		(Specify age) Hardship Withdrawals		In-Service Withdrawals				
 Employer Contributions: Complete this section if there will be employer contributions. If no provisions are supplied, no special provisions 				ons will be estab	lished				
	Contributions:		Pretax		Roth		Both		
	Full Vesting:		Death		Disabled		Retired		
	Allow:		Hardship Withdrawals		In-Service Withdrawals				
	In Service Age:		(Specify age)						

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STEP 6 PLAN INVESTMENTS

Review the current list of mutual funds by visiting 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.

Auth	horized Person Name	Title	Title			
Tele	ephone Number	Ext.	Email			
►						
	Authorized Person Signature			Date (month day year)		

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