

Smart saving options your clients deserve

The Franklin Templeton 403(b) Plan

Representatives are available Mon–Fri, 8:00 a.m. – 5:00 p.m. ET
Please call (813) 830-9300

Retirement saving for those who make a difference

We know how hard your clients work to make an impact in the daily lives of those they serve. Their retirement plan should be working for them just as hard as they are.

With the expertise behind Franklin Templeton’s investment management and Aspire’s industry-leading recordkeeping resources, the **Franklin Templeton 403(b) Plan** is designed to help boost your clients’ overall financial wellness and help them achieve their goals.



Transparent fee structure



InvestLinkSM Retirement Recordkeeping Platform



Offers access to multiple share class options of mutual funds¹



Easy-to-use digital enrollment process



Loans available



Partnerships with all Third-Party Administrator (TPA) that specialize in K-12



Traditional contributions, Roth contributions, and 457 paired plans available



Fee-based or commission options²

1. The plan’s 403(b)(7) custodial account platform offers access to multiple share class options to choose from.

2. Certain firms may not allow fee-based options. Please check with your broker-dealer regarding the specific options available to you.

The Franklin Templeton story

Investment specialization with global scale

Franklin Templeton brings together an unmatched collection of independent specialist investment managers (SIMs) to provide our clients expertise and specialization within and across asset classes, investment styles, and geographies. This combination of multiple investment groups in one company provides investment specialization with global scale.¹

With roots that date back more than 75 years and \$1.4 trillion in assets under management, Franklin Templeton today is one of the largest global asset managers.

Breadth of capabilities



Our specialist investment managers are backed by a strong, global infrastructure with at-scale capabilities in research, data analytics and servicing.

- 19 Specialist Investment Managers and approximately 1,300 investment professionals in 20+ countries
- A variety of investment vehicles including mutual funds, model portfolios, SMAs, ETFs, and Collective Investment Trusts (CITs)
- 73 funds rated 4-star or 5-star by Morningstar across a broad range of categories
- Hundreds of strategies across active, passive and smart beta approaches
- Millions of clients across 155+ countries

75+
years of asset
management
experience

\$1.3 trillion
(USD) total assets under
management

~1,250
investment
professionals

23
countries
with offices

As of December 31, 2022.

1. Franklin Distributors, LLC. Member FINRA/SIPC. All Specialist Investment Managers (SIMs) are Franklin Templeton affiliated companies.

Partnering with Aspire

Aspire, a division of PCS Retirement, is the nation's largest independent recordkeeper serving K-12 retirement plans and provides access to retirement solutions for 403(b) plans.

With an open-investment, open-advisor, retirement recordkeeping platform, Aspire is currently acting as a provider in over 6,000 school districts in the United States.

Fees and expenses

New Plan Set-Up	None
Participant Fees²	An annual fee of \$30
Custodial Fees	Included in the participant fees stated above

Administrative website portals

Employee deferrals and employer contributions are easily processed online by the employer (where applicable), TPA, or payroll provider, using uniquely-assigned logins. These logins also provide access to downloadable, comprehensive data, employer administrative guides, communication materials, and reports – as well as a host of other services to help enhance the ease of plan management.

Participant website portal

Investment changes, as well as loan and distribution requests, can be initiated online or in paper. Initiating distributions online increases processing speed. A wide range of account and investment data is available on the system, including links to Morningstar reports, prospectus, annual reports, semi-annual reports, and statements of additional information. Within online accounts, participants have links to educational videos, FAQs, white papers, and several calculators from Standard & Poors and other sources. Participants also can request automatic rebalance of their portfolios quarterly or may initiate a rebalance at their own discretion.

Other applicable plan and participant-level fees

- \$100 loan initiation
- \$10 per distribution
- \$25 check replacement

All fees are charged independent of the expense ratios of the investment funds – which can be located in a fund's prospectus.

2. The fee will be assessed upon closing of an account if the account is closed prior to the December fee assessment.

QUESTIONS?

Visit aspireonline.com/franklintempleton or send an email to franklintempleton@pcsretirement.com to learn more about how you can help your clients meet their retirement goals with a Franklin Templeton 403(b) Plan, powered by Aspire.

NEED SERVICE?

Send an email to FTService@PCSretirement.com for service questions or help with converted business.

For sales support please contact us at (866) 634-5873, option 2.

All investments involve risk, including loss of principal.

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

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