

Smart saving options for your participants

The Franklin Templeton 403(b) Plan

Help your participants stay focused on making a difference

We know how hard your participants 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.

Adding the **Franklin Templeton 403(b) Plan** as a retirement savings option provides your clients access to the industry-leading recordkeeping resources from Aspire, a division of PCS Retirement, and the investment expertise of Franklin Templeton.

Investment specialization backed by global strength

Franklin Templeton's main goal is to deliver better client outcomes. As a world-class investment firm, Franklin Templeton aims to offer you the best of both worlds: global strength and investment specialization.

Bringing together an unmatched collection of independent specialist investment managers, Franklin Templeton provides clients deep expertise and specialization within and across asset classes, investment styles and geographies.

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 customized 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 retirement resources

Our goal is to make saving for retirement as easy as possible for your clients to help them feel confident and never lose focus on working to make an impact. A **Franklin Templeton 403(b)**, powered by Aspire, provides your clients access to:



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



Investment options **across asset classes** to help meet your clients' unique goals.



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



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

Transparency is key

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

Questions?

Whether you have questions or are ready to add the plan as an option, visit aspireonline.com/franklintempleton to learn more about how you may help your participants meet their retirement goals with a Franklin Templeton 403(b) Plan, powered by Aspire.

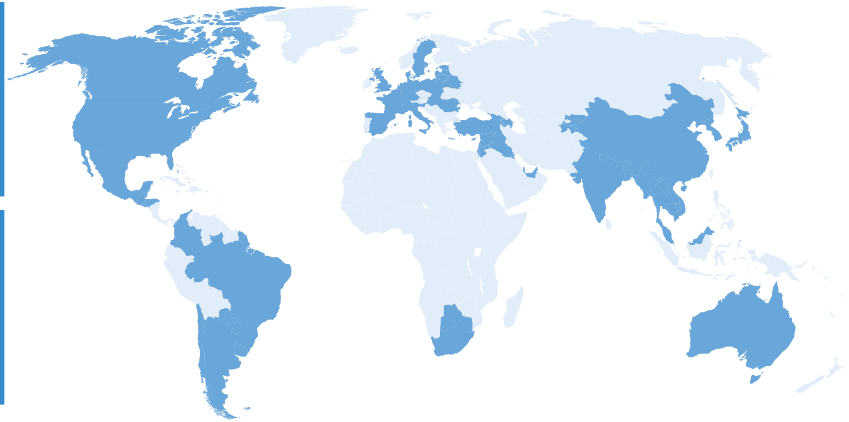
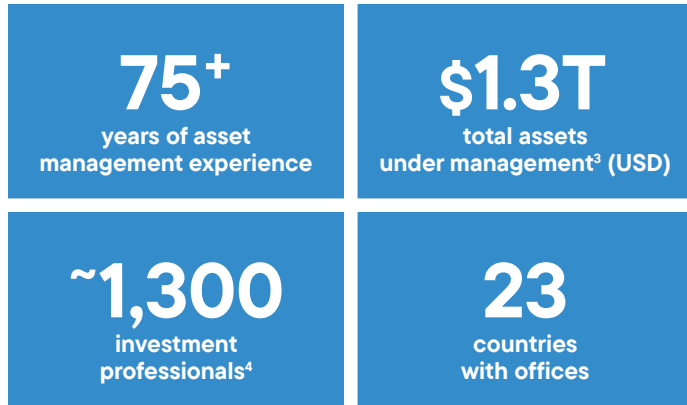
Why Franklin Templeton?

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:

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 a plan participant's employer utilizes a Third-Party Administrator (TPA) that they invest under, and that TPA charges a fee, that fee will be deducted from their accounts.
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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