



**FRANKLIN
TEMPLETON**

FRANKLIN TEMPLETON 529 COLLEGE SAVINGS PLAN

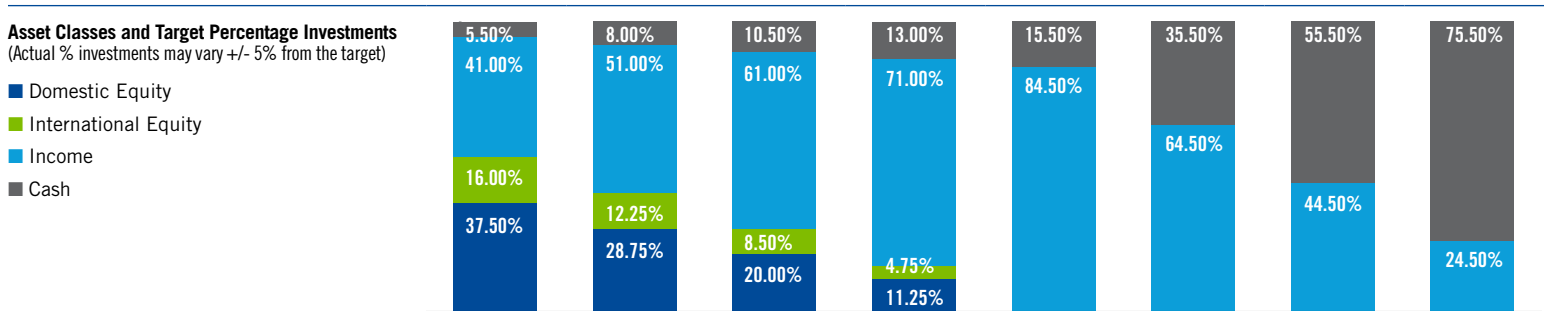
Offered Nationwide by the New Jersey
Higher Education Student Assistance Authority

Overview & Pricing Structure

As of December 31, 2021

The Age-Based Asset Allocations have been designed for amounts intended to be applied to qualified higher education expenses other than Qualified Elementary or Secondary Education Expenses. Account Owners who intend to apply amounts in an Account to Qualified Elementary or Secondary Education Expenses of the Beneficiary should consider other Investment Options.

Age-Based Conservative Asset Allocation¹



Underlying Funds² as of 12/31/21

	Allocation %							
Domestic Equity								
Franklin Growth Fund	12.00%	9.20%	6.40%	3.60%	0.00%	0.00%	0.00%	0.00%
Franklin Growth Opportunities Fund	5.25%	4.03%	2.80%	1.58%	0.00%	0.00%	0.00%	0.00%
Franklin Rising Dividends Fund	7.69%	5.89%	4.10%	2.31%	0.00%	0.00%	0.00%	0.00%
Franklin LibertyQ U.S. Equity ETF	7.50%	5.75%	4.00%	2.25%	0.00%	0.00%	0.00%	0.00%
Vanguard 500 Index Fund	5.06%	3.88%	2.70%	1.52%	0.00%	0.00%	0.00%	0.00%
International Equity								
Templeton Foreign Fund	2.96%	2.27%	1.57%	0.88%	0.00%	0.00%	0.00%	0.00%
Franklin International Growth Fund	3.76%	2.88%	2.00%	1.12%	0.00%	0.00%	0.00%	0.00%
Franklin FTSE Europe ETF	3.36%	2.57%	1.79%	1.00%	0.00%	0.00%	0.00%	0.00%
Franklin FTSE Japan ETF	2.40%	1.84%	1.28%	0.71%	0.00%	0.00%	0.00%	0.00%
iShares Core MSCI Emerging Markets ETF	3.52%	2.70%	1.87%	1.05%	0.00%	0.00%	0.00%	0.00%
Income								
Franklin Liberty U.S. Core Bond ETF	15.48%	19.25%	23.03%	26.80%	31.90%	24.35%	16.80%	9.25%
Franklin Liberty Investment Grade Corporate ETF	7.38%	9.18%	10.98%	12.78%	15.21%	11.61%	8.01%	4.41%
Franklin U.S. Government Securities Fund	3.38%	4.21%	5.03%	5.86%	6.97%	5.32%	3.67%	2.02%
Schwab Short-Term U.S. Treasury ETF TM	2.26%	2.81%	3.36%	3.91%	4.65%	3.55%	2.45%	1.35%
Franklin Liberty U.S. Treasury Bond ETF	5.54%	6.89%	8.24%	9.59%	11.41%	8.71%	6.01%	3.31%
Schwab U.S. TIPS ETF TM	2.67%	3.32%	3.97%	4.62%	5.49%	4.19%	2.89%	1.59%
Franklin Liberty High Yield Corporate ETF	1.64%	2.04%	2.44%	2.84%	3.38%	2.58%	1.78%	0.98%
Franklin Liberty International Aggregate Bond ETF	2.67%	3.32%	3.97%	4.62%	5.49%	4.19%	2.89%	1.59%
Cash								
Money Market Portfolio	5.50%	8.00%	10.50%	13.00%	15.50%	35.50%	55.50%	75.50%
CUSIP Number								
Advisor Shares	645 770 744	645 76A 305	645 770 736	645 76A 701	645 770 728	645 76A 867	645 770 710	645 76A 826
A Shares	645 768 698	645 76A 107	645 768 656	645 76A 503	645 768 615	645 76A 883	645 768 565	645 76A 842
C Shares	645 768 672	645 76A 206	645 768 631	645 76A 602	645 768 581	645 76A 875	645 768 540	645 76A 834
Total Annual Expenses, Including Estimated Indirect Expenses of Any Underlying Funds^{3,4}								
Advisor Shares	0.58%	0.54%	0.51%	0.50%	0.47%	0.44%	0.41%	0.38%
A Shares	0.83%	0.79%	0.76%	0.75%	0.72%	0.69%	0.66%	0.63%
C Shares	1.58%	1.54%	1.51%	1.50%	1.47%	1.44%	1.41%	1.38%

Advisor Class shares are only offered to certain eligible investors as stated in the *Investor Handbook*. They are offered without sales charges or annual sales fee. Plan portfolios offer multiple share classes, which are subject to different fees and expenses that will affect their performance. Please see the *Investor Handbook* for details.

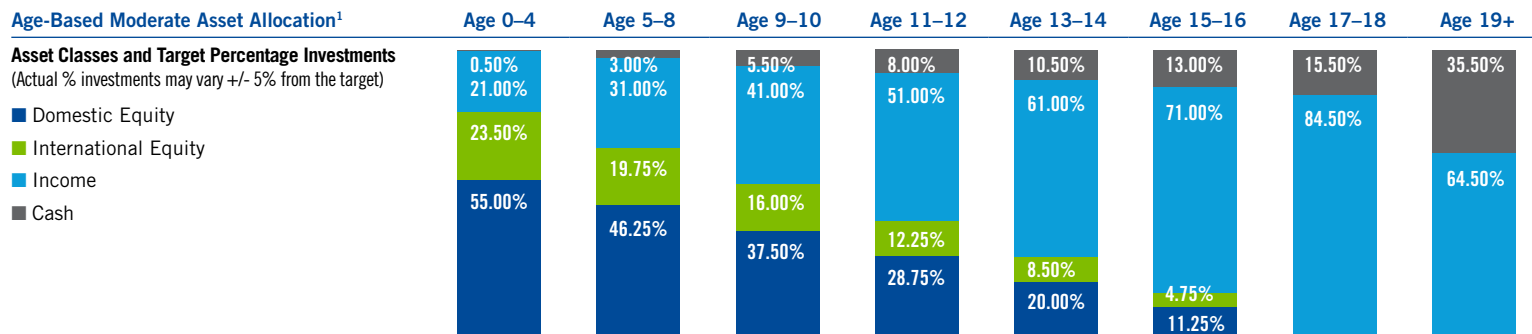
- The Plan is managed by Franklin Mutual Advisers, LLC, an affiliate of Franklin Distributors, LLC. Plan portfolios generally invest in mutual funds managed by affiliates of Franklin Mutual Advisers, LLC. An investment in Franklin Templeton 529 College Savings Plan is an investment in a municipal security that may invest in one or more underlying mutual funds. It is not an investment in shares of the underlying mutual fund(s).
- Percentage may not equal 100% due to rounding. Underlying funds and/or allocations are subject to change, which would alter weighted average expenses of the underlying fund.

Not FDIC Insured | May Lose Value | No Bank Guarantee

Financial Professional Use Only / Not for Distribution to the Public

Franklin Templeton 529 College Savings Plan

Age-Based Moderate Asset Allocation¹

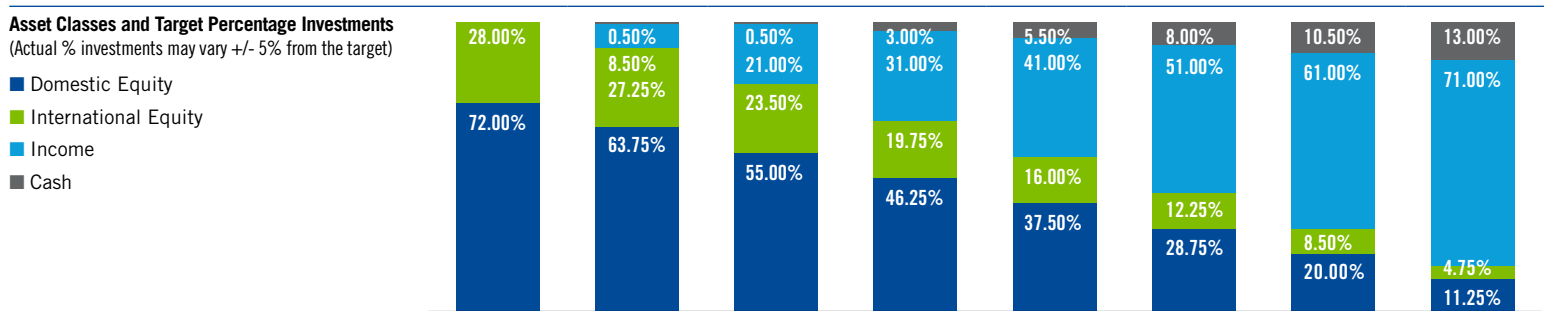


Underlying Funds² as of 12/31/21

	Allocation %							
Domestic Equity								
Franklin Growth Fund	17.60%	14.80%	12.00%	9.20%	6.40%	3.60%	0.00%	0.00%
Franklin Growth Opportunities Fund	7.70%	6.48%	5.25%	4.03%	2.80%	1.58%	0.00%	0.00%
Franklin Rising Dividends Fund	11.28%	9.48%	7.69%	5.89%	4.10%	2.31%	0.00%	0.00%
Franklin LibertyQ U.S. Equity ETF	11.00%	9.25%	7.50%	5.75%	4.00%	2.25%	0.00%	0.00%
Vanguard 500 Index Fund	7.43%	6.24%	5.06%	3.88%	2.70%	1.52%	0.00%	0.00%
International Equity								
Templeton Foreign Fund	4.35%	3.65%	2.96%	2.27%	1.57%	0.88%	0.00%	0.00%
Franklin International Growth Fund	5.52%	4.64%	3.76%	2.88%	2.00%	1.12%	0.00%	0.00%
Franklin FTSE Europe ETF	4.94%	4.15%	3.36%	2.57%	1.79%	1.00%	0.00%	0.00%
Franklin FTSE Japan ETF	3.53%	2.96%	2.40%	1.84%	1.28%	0.71%	0.00%	0.00%
iShares Core MSCI Emerging Markets ETF	5.17%	4.35%	3.52%	2.70%	1.87%	1.05%	0.00%	0.00%
Income								
Franklin Liberty U.S. Core Bond ETF	7.93%	11.70%	15.48%	19.25%	23.03%	26.80%	31.90%	24.35%
Franklin Liberty Investment Grade Corporate ETF	3.78%	5.58%	7.38%	9.18%	10.98%	12.78%	15.21%	11.61%
Franklin U.S. Government Securities Fund	1.73%	2.56%	3.38%	4.21%	5.03%	5.86%	6.97%	5.32%
Schwab Short-Term U.S. Treasury ETF TM	1.16%	1.71%	2.26%	2.81%	3.36%	3.91%	4.65%	3.55%
Franklin Liberty U.S. Treasury Bond ETF	2.84%	4.19%	5.54%	6.89%	8.24%	9.59%	11.41%	8.71%
Schwab U.S. TIPS ETF TM	1.37%	2.02%	2.67%	3.32%	3.97%	4.62%	5.49%	4.19%
Franklin Liberty High Yield Corporate ETF	0.84%	1.24%	1.64%	2.04%	2.44%	2.84%	3.38%	2.58%
Franklin Liberty International Aggregate Bond ETF	1.37%	2.02%	2.67%	3.32%	3.97%	4.62%	5.49%	4.19%
Cash								
Money Market Portfolio	0.50%	3.00%	5.50%	8.00%	10.50%	13.00%	15.50%	35.50%
CUSIP Number								
Advisor Shares	645 770 785	645 76A 776	645 770 777	645 79A 302	645 770 769	645 79A 708	645 770 751	645 79A 864
A Shares	645 768 870	645 76A 792	645 768 839	645 79A 104	645 768 789	645 79A 500	645 768 748	645 79A 880
C Shares	645 768 854	645 76A 784	645 768 813	645 79A 203	645 768 763	645 79A 609	645 768 722	645 79A 872
Total Annual Expenses, Including Estimated Indirect Expenses of Any Underlying Funds^{3,4}								
Advisor Shares	0.64%	0.61%	0.58%	0.55%	0.51%	0.50%	0.47%	0.44%
A Shares	0.89%	0.86%	0.83%	0.80%	0.76%	0.75%	0.72%	0.69%
C Shares	1.64%	1.61%	1.58%	1.55%	1.51%	1.50%	1.47%	1.44%

3. Average annual total returns shown "with fees and sales charges" are net of the following: (1) the current annual program management fee of 0.25% of the plan portfolio assets; (2) current annual sales fees of 0.25% (Class A) and 1.00% (Class C) except for the Franklin U.S. Government Money 529 Portfolio for which it is currently 0.00%; (3) initial sales charges of 3.75% (Class A of the Franklin Income Allocation 529 Portfolio, Franklin Income 529 Portfolio and Templeton Global Bond 529 Portfolio, Age 9-10 Years, Age 11-12 Years, Age 13-14 Years, and Age 15-16 Years of the Franklin Age-Based Conservative Allocation Portfolios; Age 13-14 Years, Age 15-16 Years, Age 17-18 Years, and Age 19+ Years of the Franklin Age-Based Moderate Allocation Portfolios; and Age 17-18 Years and Age 19+ Years of the Franklin Age-Based Growth Allocation Portfolios), 2.25% (Class A of Age 17-18 Years, Age 19+ Years of the Franklin Age-Based Conservative Allocation Portfolio), or 5.50% (all other Class A portfolios); and (4) annual expenses of the share classes of the underlying mutual funds in which the plan Portfolios invest, currently up to 1.04% of assets, which may vary.

4. Effective July 10, 2017, Trust Portfolios began offering Advisor Class shares. For periods prior to the Advisor Class inception date, a restated figure is used based on each Trust Portfolio's Class A performance, excluding the effect of Class A's maximum initial sales charge but reflecting the effect of the Class A sales fees; and for periods after the Trust Portfolio's Advisor Class inception date, actual Advisor Class performance is used, reflecting all charges and fees applicable to that class.

Age-Based Growth Asset Allocation¹

Underlying Funds² as of 12/31/21
Allocation %
Domestic Equity

Franklin Growth Fund	23.04%	20.40%	17.60%	14.80%	12.00%	9.20%	6.40%	3.60%
Franklin Growth Opportunities Fund	10.08%	8.93%	7.70%	6.48%	5.25%	4.03%	2.80%	1.58%
Franklin Rising Dividends Fund	14.76%	13.07%	11.28%	9.48%	7.69%	5.89%	4.10%	2.31%
Franklin LibertyQ U.S. Equity ETF	14.40%	12.75%	11.00%	9.25%	7.50%	5.75%	4.00%	2.25%
Vanguard 500 Index Fund	9.72%	8.61%	7.43%	6.24%	5.06%	3.88%	2.70%	1.52%

International Equity

Templeton Foreign Fund	5.18%	5.04%	4.35%	3.65%	2.96%	2.27%	1.57%	0.88%
Franklin International Growth Fund	6.58%	6.40%	5.52%	4.64%	3.76%	2.88%	2.00%	1.12%
Franklin FTSE Europe ETF	5.88%	5.72%	4.94%	4.15%	3.36%	2.57%	1.79%	1.00%
Franklin FTSE Japan ETF	4.20%	4.09%	3.53%	2.96%	2.40%	1.84%	1.28%	0.71%
iShares Core MSCI Emerging Markets ETF	6.16%	6.00%	5.17%	4.35%	3.52%	2.70%	1.87%	1.05%

Income

Franklin Liberty U.S. Core Bond ETF	0.00%	3.21%	7.93%	11.70%	15.48%	19.25%	23.03%	26.80%
Franklin Liberty Investment Grade Corporate ETF	0.00%	1.53%	3.78%	5.58%	7.38%	9.18%	10.98%	12.78%
Franklin U.S. Government Securities Fund	0.00%	0.70%	1.73%	2.56%	3.38%	4.21%	5.03%	5.86%
Schwab Short-Term U.S. Treasury ETF TM	0.00%	0.47%	1.16%	1.71%	2.26%	2.81%	3.36%	3.91%
Franklin Liberty U.S. Treasury Bond ETF	0.00%	1.15%	2.84%	4.19%	5.54%	6.89%	8.24%	9.59%
Schwab U.S. TIPS ETF TM	0.00%	0.55%	1.37%	2.02%	2.67%	3.32%	3.97%	4.62%
Franklin Liberty High Yield Corporate ETF	0.00%	0.34%	0.84%	1.24%	1.64%	2.04%	2.44%	2.84%
Franklin Liberty International Aggregate Bond ETF	0.00%	0.55%	1.37%	2.02%	2.67%	3.32%	3.97%	4.62%

Cash

Money Market Portfolio	0.00%	0.50%	0.50%	3.00%	5.50%	8.00%	10.50%	13.00%
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CUSIP Number

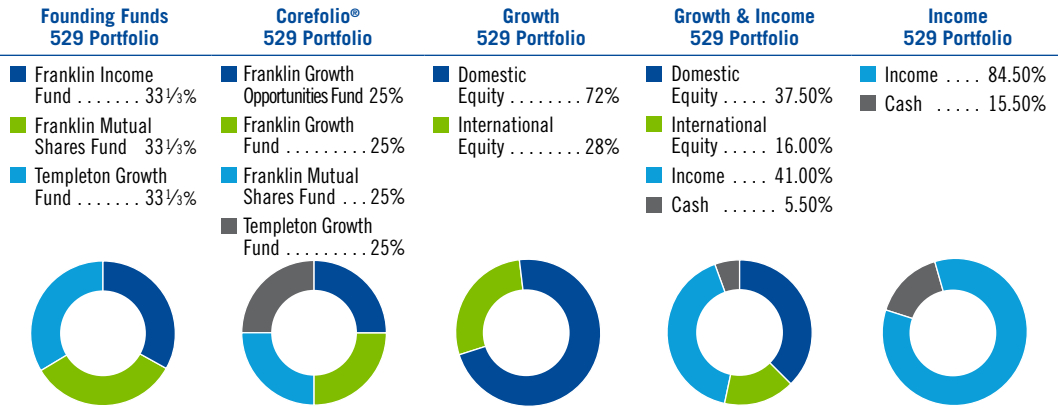
Advisor Shares	645 770 835	645 79A 823	645 770 827	645 79A 773	645 770 819	645 79A 732	645 770 793	645 79A 682
A Shares	645 769 696	645 79A 849	645 769 654	645 79A 799	645 769 613	645 79A 757	645 769 563	645 79A 716
C Shares	645 769 670	645 79A 831	645 769 639	645 79A 781	645 769 589	645 79A 740	645 769 548	645 79A 690

Total Annual Expenses, Including Estimated Indirect Expenses of Any Underlying Funds^{3,4}

Advisor Shares	0.68%	0.67%	0.64%	0.61%	0.58%	0.55%	0.52%	0.50%
A Shares	0.93%	0.92%	0.89%	0.86%	0.83%	0.80%	0.77%	0.75%
C Shares	1.68%	1.67%	1.64%	1.61%	1.58%	1.55%	1.52%	1.50%

Objective-Based Asset Allocation¹

Asset Classes and Target Percentage Investments
(Actual % investments may vary +/- 5% from the target)



Underlying Funds ² as of 12/31/21	Founding Funds 529 Portfolio	Corefolio® 529 Portfolio	Growth 529 Portfolio	Growth & Income 529 Portfolio	Income 529 Portfolio
Underlying Funds² as of 12/31/21			Allocation %		
Franklin Mutual Shares Fund	33.33%	25.00%	0.00%	0.00%	0.00%
Templeton Growth Fund	33.33%	25.00%	0.00%	0.00%	0.00%
Franklin Income Fund	33.33%	0.00%	0.00%	0.00%	0.00%
Franklin Growth Opportunities Fund	0.00%	25.00%	0.00%	0.00%	0.00%
Franklin Growth Fund	0.00%	25.00%	0.00%	0.00%	0.00%
Money Market Portfolio	0.00%	0.00%	0.00%	0.00%	0.00%
Domestic Equity					
Franklin Growth Fund	0.00%	0.00%	23.04%	12.00%	0.00%
Franklin Growth Opportunities Fund	0.00%	0.00%	10.08%	5.25%	0.00%
Franklin Rising Dividends Fund	0.00%	0.00%	14.76%	7.69%	0.00%
Vanguard 500 Index Fund	0.00%	0.00%	9.72%	5.06%	0.00%
Franklin LibertyQ U.S. Equity ETF	0.00%	0.00%	14.40%	7.50%	0.00%
International Equity					
Templeton Foreign Fund	0.00%	0.00%	5.18%	2.96%	0.00%
Franklin International Growth Fund	0.00%	0.00%	6.58%	3.76%	0.00%
Franklin FTSE Europe ETF	0.00%	0.00%	5.88%	3.36%	0.00%
Franklin FTSE Japan ETF	0.00%	0.00%	4.20%	2.40%	0.00%
iShares Core MSCI Emerging Markets ETF	0.00%	0.00%	6.16%	3.52%	0.00%
Income					
Franklin Liberty U.S. Core Bond ETF	0.00%	0.00%	0.00%	15.48%	31.90%
Franklin Liberty U.S. Treasury Bond ETF	0.00%	0.00%	0.00%	5.54%	11.41%
Franklin Liberty Investment Grade Corporate ETF	0.00%	0.00%	0.00%	7.38%	15.21%
Franklin U.S. Government Securities Fund	0.00%	0.00%	0.00%	3.38%	6.97%
Schwab Short-Term U.S. Treasury ETF™	0.00%	0.00%	0.00%	2.26%	4.65%
Schwab U.S. TIPS ETF™	0.00%	0.00%	0.00%	2.67%	5.49%
Franklin Liberty High Yield Corp ETF	0.00%	0.00%	0.00%	1.64%	3.38%
Franklin Liberty International Aggregate Bond ETF	0.00%	0.00%	0.00%	2.67%	5.49%
Cash					
Money Market Portfolio	0.01%	0.00%	0.00%	5.50%	15.50%
CUSIP Number					
Advisor Shares	645 770 884	645 770 876	645 770 868	645 770 850	645 770 843
A Shares	645 769 159	645 769 209	645 769 605	645 769 878	645 769 837
C Shares	645 769 134	645 769 407	645 769 803	645 769 852	645 769 811
Total Annual Expenses, Including Estimated Indirect Expenses of Any Underlying Funds^{3,4}					
Advisor Shares	0.94%	0.95%	0.68%	0.58%	0.47%
A Shares	1.19%	1.20%	0.93%	0.83%	0.72%
C Shares	1.94%	1.95%	1.68%	1.58%	1.47%

INDIVIDUAL PORTFOLIOS¹

Investment Options	Underlying Funds as of 12/31/21	Total Annual Expenses, Including Estimated Indirect Expenses of Any Underlying Funds ^{3,4}		CUSIP Numbers	
Global	Franklin Mutual Global Discovery 529 Portfolio	Franklin Mutual Global Discovery Fund	Advisor Shares	1.05%	645 770 694
			A Shares	1.30%	645 770 504
			C Shares	2.05%	645 770 603
	Templeton Growth 529 Portfolio	Templeton Growth Fund	Advisor Shares	1.29%	645 770 686
			A Shares	1.54%	645 769 324
			C Shares	2.29%	645 769 290
Growth	Franklin Growth 529 Portfolio	Franklin Growth Fund	Advisor Shares	0.79%	645 770 678
			A Shares	1.04%	645 769 480
			C Shares	1.79%	645 769 464
	Franklin Small-Mid Cap Growth 529 Portfolio	Franklin Small-Mid Cap Growth Fund	Advisor Shares	0.85%	645 770 660
			A Shares	1.10%	645 769 423
			C Shares	1.85%	645 769 399
Value	Franklin Mutual Shares 529 Portfolio	Franklin Mutual Shares Fund	Advisor Shares	1.05%	645 770 652
			A Shares	1.30%	645 769 381
			C Shares	2.05%	645 769 365
International Income	Templeton Global Bond 529 Portfolio	Templeton Global Bond Fund	Advisor Shares	0.97%	645 770 645
			A Shares	1.22%	645 770 702
			C Shares	1.97%	645 770 801
Income	Franklin Income 529 Portfolio	Franklin Income Fund	Advisor Shares	0.73%	645 770 637
			A Shares	0.98%	645 769 225
			C Shares	1.73%	645 769 191
	Franklin Money U.S. Government 529 Portfolio ⁵	IFT Money Market Fund	A Shares	0.10%	645 770 108
			C Shares	0.10%	645 770 306
Index Style	S&P 500 Index 529 Portfolio	S&P 500 Index Fund	Advisor Shares	0.28%	645 770 611
			A Shares	0.53%	645 769 787
			C Shares	1.28%	645 769 761

PRODUCT INFORMATION

Features

Available Share Classes	A, Convertible C, and Advisor	Investment Options	3 Age-Based Asset Allocations, 5 Objective-Based Asset Allocations, 9 Individual Portfolios
Minimum Initial Investment	\$250	Annual Account Fee	No Annual Account Fee ⁶
Minimum Initial Investment with Automatic Investment Plan	\$25	Program Management Fee	25 basis points (0.25%)
Maximum Contribution Limit	\$305,000 ⁶	State Residency Requirement	None

For more information, please contact Franklin Templeton Sales and Marketing Services at (800) DIAL BEN/342-5236 or visit us at franklintempleton.com.

While the Franklin Money U.S. Government 529 Portfolio will invest all of its assets in a money market mutual fund and will value its units based on the underlying money market fund share value, the Franklin Money U.S. Government 529 Portfolio itself is not a money market mutual fund. The Franklin Money U.S. Government 529 Portfolio will not seek capital appreciation and may underperform other investment options. You could lose money by investing in this investment option. Although the underlying money market fund in which the Franklin Money U.S. Government 529 Portfolio invests seeks to preserve its value at \$1.00 per share, the underlying fund cannot guarantee it will do so. An investment in this investment option is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The underlying fund's sponsor has no legal obligation to provide financial support to the underlying fund, and you should not expect that the sponsor will provide financial support to the underlying fund at any time.

5. For the Franklin Money U.S. Government 529 Portfolio, the annual sales and program management fees are currently being waived. In addition, the underlying fund expenses are being waived from an estimated 0.10% for A and C shares classes.

6. Each plan account is subject to an annual program management fee of 0.25% of assets and underlying fund expenses, currently up to 1.04% of assets, which may vary, and sales charges, which vary by class of share. See the *Investor Handbook* for more complete information.

PRICING

Advisor Shares (All Investment Choices, except for the Franklin Money U.S. Government 529 Portfolio)

Breakpoints	Initial Sales Charge	Commission	CDSC	CDSC Schedule	Annual Sales Fee	Trail
None	0.00%	0.00%	None	None	0.00%	0.00%

A Shares (Franklin Income Allocation 529 Portfolio, Franklin Income 529 Portfolio and Templeton Global Bond 529 Portfolio, Age 9–10 Years, Age 11–12 Years, Age 13–14 Years, and Age 15–16 Years of the Franklin Age-Based Conservative Allocation Portfolios; Age 13–14 Years, Age 15–16 Years, Age 17–18 Years, and Age 19+ Years of the Franklin Age-Based Moderate Allocation Portfolios, and Age 17–18 Years and Age 19+ Years of the Franklin Age-Based Growth Allocation Portfolios)

Breakpoints	Initial Sales Charge	Commission	CDSC	CDSC Schedule	Annual Sales Fee	Trail, Begins Immediately
Under \$100,000	3.75%	3.50%	None	None	0.25%	0.25%
\$100,000 but under \$250,000	3.25%	3.00%	None	None	0.25%	0.25%
\$250,000 but under \$500,000 ⁶	2.25%	2.25%	None	None	0.25%	0.25%
\$500,000 but under \$1 million ⁶	0.00%	up to 1.00%	up to 0.75%	18 months	0.25%	0.25%
\$1 million and above ⁶	0.00%	up to 1.00% ⁷	up to 0.75%	18 months	0.25% ⁷	0.25% ⁷

A Shares (Age 17–18 Years and 19+ Years of the Franklin Age-Based Conservative Allocation Portfolio)

Breakpoints	Initial Sales Charge	Commission	CDSC	CDSC Schedule	Annual Sales Fee	Trail, Begins Immediately
Under \$100,000	2.25%	2.00%	None	None	0.25%	0.25%
\$100,000 but under \$250,000	1.75%	1.75%	None	None	0.25%	0.25%
\$250,000 but under \$500,000 ⁶	1.25%	1.25%	None	None	0.25%	0.25%
\$500,000 but under \$1 million ⁶	0.00%	up to 1.00%	up to 0.75%	18 months	0.25%	0.25%
\$1 million and above ⁶	0.00%	up to 1.00% ⁷	up to 0.75%	18 months	0.25% ⁷	0.25% ⁷

A Shares (All other portfolios, except for the Franklin Money U.S. Government 529 Portfolio and those listed above)

Under \$50,000	5.50%	5.00%	None	None	0.25%	0.25%
\$50,000 but under \$100,000	4.50%	4.00%	None	None	0.25%	0.25%
\$100,000 but under \$250,000	3.50%	3.00%	None	None	0.25%	0.25%
\$250,000 but under \$500,000 ⁶	2.50%	2.25%	None	None	0.25%	0.25%
\$500,000 but under \$1 million ⁶	2.00%	1.75%	None	None	0.25%	0.25%
\$1 million and above ⁶	0.00%	up to 1.00% ⁷	1.00%	18 months	0.25% ⁷	0.25% ⁷

C Shares (All investment choices, except Franklin Money U.S. Government 529 Portfolio)

Breakpoints	Initial Sales Charge	Commission	CDSC	CDSC Schedule	Annual Sales Fee	Trail, Begins 13th Month
None	0.00%	1.00%	1.00%	12 months	1.00%	1.00%

6. Amounts in excess of Maximum Contribution Limit applicable only in connection with exercise of Cumulative Quantity Discount (also known as Rights of Accumulation).

7. For purchases above \$1,000,000, additional breakpoints may apply, and the trail begins in the 13th month. For a full schedule, please call (800) 223-2141.

Investors should carefully consider the 529 plan's investment goals, risks, charges and expenses before investing. To obtain the *Investor Handbook*, which contains this and other information, talk to your financial professional or call Franklin Distributors, LLC, the manager and underwriter for the 529 plan at (800) DIAL BEN / (800) 342-5236 or visit franklintempleton.com. You should read the *Investor Handbook* carefully before investing and consider whether your, or the beneficiary's, home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in its qualified tuition program.

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