



# Coverdell Education Savings Account Application

## IMPORTANT INFORMATION:

- You may not contribute to a Coverdell Education Savings Account (Coverdell ESA) if (i) you are single and have a modified adjusted gross income (AGI) greater than \$110,000 or (ii) you are married filing jointly and have a modified AGI greater than \$220,000. Partial contributions can be made if your modified AGI is \$95,000 to \$110,000 (single) or \$190,000 to \$220,000 (married filing jointly). The AGI limits apply to the Contributor(s).
- IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. If you fail to provide all requested information, it may delay or prevent us from opening an account and making your requested investment(s), and if after your account is open we are unable to verify the information you provide, we may close your account.
- PLEASE NOTE:** You must provide your US Taxpayer Identification Number (TIN); a TIN includes SSN or ITIN. If you have never been issued a US TIN and are not a US citizen, in place of a US TIN please send us a copy of one of the following items: a resident-alien ID card, a current passport, a current foreign government-issued ID card or other document evidencing nationality or residence that bears a photograph. If any document offered by non-US persons is unfamiliar and cannot be authenticated by reasonable means, the account will not be opened. Refer to Section 11 for additional certification requirements applicable to the registered owner.

If completing by hand, please print clearly in CAPITAL LETTERS using blue or black ink.

If applicable, provide any Franklin Templeton CASE NUMBER(S) related to your request:

## 1 CONTRIBUTOR INFORMATION

First name M.I. Last name Suffix Primary phone number SSN/ITIN  
( )

## 2 BENEFICIARY DESIGNATION

### PRIMARY EDUCATION SAVINGS ACCOUNT BENEFICIARY (must be under age 30 or a Special Needs Beneficiary)

First name M.I. Last name Suffix SSN/ITIN Date of birth (mm/dd/yyyy)  
Street address of residence (no P.O. Box address) City State ZIP  
Mailing address (if different from above) City State ZIP  
Primary phone number Alternate phone number  
( ) ( ) ☐ US citizen or resident alien ☐ Nonresident alien

If a Special Needs Beneficiary,<sup>1</sup> check this box: ☐

### CONTINGENT EDUCATION SAVINGS ACCOUNT BENEFICIARY (should the Primary Beneficiary fail to reach age 30)

First name M.I. Last name Suffix SSN/ITIN Date of birth (mm/dd/yyyy)  
Street address of residence (no P.O. Box address)\* City State ZIP  
Mailing address (if different from above)\* City State ZIP  
Primary phone number Alternate phone number  
( ) ( ) ☐ US citizen or resident alien ☐ Nonresident alien

\*If same as Primary Beneficiary's address, write "same."

If a Special Needs Beneficiary,<sup>1</sup> check this box: ☐

1. Special Needs Beneficiary is defined in section 1.05 of the Account Agreement.

## 3

☐ US citizen or resident alien      ☐ Nonresident alien

## 4

☐ Yes, send me instructions on how to register for online access on my account.

**NOTE:** If you do not register for online access you will receive statements, notifications<sup>3</sup> and tax documents to your mailing address.

## 5

- These bank instructions will be established for purchases, automatic investment plan transfers, redemptions and any pre-established systematic withdrawals or dividend/capital gain payments.
- Any bank account owner who is not the responsible individual of the fund account must sign in Section 11.

- No checks? Include a preprinted savings account deposit slip or letter from your bank, on its letterhead and signed by an officer. The deposit slip or letter must include the bank account registration, account number, account type and bank routing number. Do not staple to the application. Handwritten information on the savings deposit slip or bank letterhead is not acceptable.

☐ Use my enclosed letter from my bank.

☐ Use my enclosed preprinted voided check.

☐ Use my enclosed preprinted checking deposit slip.

☐ Use my enclosed preprinted savings deposit slip.

☐ Use my enclosed personal investment check. (If more than one investment check is enclosed, please provide the appropriate bank information below).

Bank routing number (9 digits)	Bank account number

## 6

- The total minimum investment amount is \$250 per fund unless the account(s) will be funded by Automatic Investment Plan. Refer to “Buying Shares” in the prospectus for more information.
- The maximum annual contribution per child is \$2,000 (the child must be under age 18 or a Special Needs Beneficiary<sup>4</sup>).

**Please indicate how your account will be funded.**

☐ Check is enclosed: \$ \_\_\_\_\_

☐ Contribution for tax year 

2	0		
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\$ \_\_\_\_\_

Please make check(s) payable to "FTIOS."

☐ Rollover from another Coverdell ESA  
\$ \_\_\_\_\_

☐ Pending a transfer of funds. (Transfer Request is attached.)

3. Notifications may include transaction confirmations, prospectuses, shareholder reports, proxy materials and other notifications.

4. Special Needs Beneficiary is defined in section 1.05 of the Account Agreement.

Review our current list of mutual funds by visiting [franklintempleton.com](http://franklintempleton.com) and clicking "Investments" and then choosing "Mutual Funds."

- The total dollar amount or percentage must equal 100% of your investment.
- If no fund is provided or we are unable to determine the name of the fund requested, any money received will be invested in the Franklin U.S. Government Money Fund and we will follow up with you for clarification.
- If no share class is provided or the share class is unclear, Class A shares will be purchased.
- You may be eligible for a lower sales charge on Class A share purchases, refer to Section 9 for more information.
- **You must have a broker-dealer to purchase Class C shares. To designate a broker-dealer, complete Section 10.**
- If no dollar amount or percentage is provided, your investment will be apportioned equally among the funds indicated below.

Complete the fields below with your fund selection(s):

FUND NUMBER	FUND NAME (List the full name of the fund)	SHARE CLASS	DOLLAR AMOUNT	OR	PERCENTAGE
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%
			\$	OR	%

IF YOU WOULD LIKE TO INVEST IN ADDITIONAL FUNDS, PROVIDE THE INFORMATION ON A SEPARATE SHEET.

Complete this section to establish an Automatic Investment Plan directly FROM a bank account TO your fund account(s). Please remember to monitor your Coverdell ESA contributions to ensure they do not exceed your annual contribution limit.

- Franklin Templeton may take up to 15 days to establish your automatic investment. \$25 investment minimum per fund.
- If frequency and investment date are not selected, we will default to monthly on the 20th.
- If the investment date falls on a non-business day, the transaction will be made on the following business day.
- Select only one investment date, unless you select twice a month as the frequency.
- If you select twice a month as the frequency, the selected dates must be at least 10 days apart. If you do not select two dates or select dates that are not 10 days apart, we will default to the 1st and the 15th.

Select ONE of the following:

☐ Apply to all funds selected in Section 7. \$ per fund. Specify your start month, frequency and investment date below:

START MONTH	FREQUENCY (select one)	INVESTMENT DATE
	<input type="checkbox"/> monthly <input type="checkbox"/> quarterly	<input type="checkbox"/> 1st <input type="checkbox"/> 10th <input type="checkbox"/> 20th
	<input type="checkbox"/> twice a month <input type="checkbox"/> annually	<input type="checkbox"/> 5th <input type="checkbox"/> 15th <input type="checkbox"/> 25th

OR

☐ Specify a different start month, frequency and investment date(s) for only the funds or accounts listed below.

SHARE CLASS	FUND NAME	AMOUNT	START MONTH	FREQUENCY (select one)	INVESTMENT DATE
		\$		<input type="checkbox"/> monthly <input type="checkbox"/> quarterly	<input type="checkbox"/> 1st <input type="checkbox"/> 10th <input type="checkbox"/> 20th
		\$		<input type="checkbox"/> twice a month <input type="checkbox"/> annually	<input type="checkbox"/> 5th <input type="checkbox"/> 15th <input type="checkbox"/> 25th
		\$		<input type="checkbox"/> monthly <input type="checkbox"/> quarterly	<input type="checkbox"/> 1st <input type="checkbox"/> 10th <input type="checkbox"/> 20th
		\$		<input type="checkbox"/> twice a month <input type="checkbox"/> annually	<input type="checkbox"/> 5th <input type="checkbox"/> 15th <input type="checkbox"/> 25th
		\$		<input type="checkbox"/> monthly <input type="checkbox"/> quarterly	<input type="checkbox"/> 1st <input type="checkbox"/> 10th <input type="checkbox"/> 20th
		\$		<input type="checkbox"/> twice a month <input type="checkbox"/> annually	<input type="checkbox"/> 5th <input type="checkbox"/> 15th <input type="checkbox"/> 25th

**9 SALES CHARGE REDUCTIONS FOR CLASS A SHARES**

Franklin Templeton offers two ways for you to combine your current purchase of Class A shares with other existing Franklin Templeton and Legg Mason fund share holdings that might enable you to qualify for a lower sales charge with your current purchase. You can qualify for a lower sales charge when you reach certain "sales charge breakpoints."

☐ **CUMULATIVE QUANTITY DISCOUNT FOR CLASS A SHARES** (Please provide statement copies for any holdings that are not held directly with Franklin Templeton)

I have reviewed the cumulative quantity discount provision of the Fund's prospectus and understand that I can combine the amount of my current purchase of Class A shares with any existing holdings that the prospectus describes as "cumulative quantity discount eligible shares" to determine if I can qualify for a reduced sales charge breakpoint. I also understand that if there are any existing cumulative quantity discount eligible shares that I want combined with my current purchase, I must identify the account(s) in which they are held below or they will not be considered in determining if my current purchase qualifies for a reduced sales charge breakpoint.

I have reviewed the prospectus and believe that cumulative quantity discount eligible shares are held in the following account(s):

Fund-account number(s)	Cumulative value of eligible shares
<input type="text"/>	\$ <input type="text"/>

☐ **LETTER OF INTENT (LOI) FOR CLASS A SHARES**

I intend to purchase additional shares issued by one or more Franklin Templeton and Legg Mason funds over a 13-month period following my initial purchase in order to be eligible for a sales charge discount on my purchase of Class A shares. I agree to the terms of the Letter of Intent described in the applicable prospectus(es) and grant Franklin Distributors, LLC, a security interest in the shares to be reserved. Although I am not obligated to do so, the aggregate amount of Franklin Templeton and Legg Mason funds' shares I intend to purchase over the 13-month period will be in an aggregate amount at least equal to:

☐ \$25,000<sup>5</sup> ☐ \$50,000<sup>5</sup> ☐ \$100,000 ☐ \$250,000 ☐ \$500,000<sup>5</sup> ☐ \$750,000<sup>5</sup> ☐ \$1,000,000<sup>5</sup>

Please list the fund-account numbers that should be included in your Letter of Intent.

Fund-account number(s)

**10 BROKER-DEALER USE ONLY**

This application for the purchase of shares complies with the terms of our selling agreement with Franklin Distributors, LLC ("Distributors") and with the current prospectus(es) for the fund(s) identified in Section 7. We agree to notify Distributors of any purchases of shares which may be eligible for reduced or eliminated charges.

**This section must be signed by a FINRA registered principal of the firm for the listed securities dealer.**

**SECURITIES DEALER**

Dealer name	Broker identification number
<input type="text"/>	<input type="text"/>

**FINANCIAL PROFESSIONAL**

First name, middle initial, last name	Suffix	Telephone number	
<input type="text"/>	<input type="text"/>	( <input type="text"/> ) <input type="text"/>	
Email address	Dealer number	Branch number	Representative number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Branch address	City	State	ZIP
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Title	
<input checked="" type="checkbox"/>		<input type="text"/>	

Authorized signature (Registered Principal for the Securities Dealer listed above)

**BY SIGNING BELOW I CERTIFY AND AGREE THAT:**

- The information provided on this application is true, correct and complete. You may verify this information with others, including third-party credit reporting agencies and databases and US and/or foreign government agencies, and if you are unable to verify my information, you are authorized to close my account by redeeming shares at the then applicable net asset value.
  - I have full authority and am of legal age (or an emancipated minor) to buy and sell shares.
  - I hereby appoint Fiduciary Trust International of the South ("FTIOS") as Custodian of this Education Savings Account for benefit of the above-named Beneficiary under the terms of the Education Savings Account Agreement, which I have received. I have also received, read and understand the Education Savings Account Disclosure Statement and prospectus(es) for each Franklin Templeton fund in which the account will be invested and agree to the terms therein.
  - I represent that my designation as Responsible Individual was made in the sole direction of the Contributor.
  - I consent to the \$15 maintenance fee for the type of custodial account opened by this application.<sup>6</sup>
  - When I call you regarding my shares and account(s) the telephone conversation may be recorded.
  - If I request transfers to or from my bank account in this application or at any time, including by telephone, electronically or otherwise, you are authorized to make those requested transfers (and to make, if necessary, adjusting transfers if any amounts are transferred in error). If my bank is not an ACH member bank, you are authorized to make those transfers by presenting drafts drawn against my bank checking account that you may sign for me on my behalf. I agree that Franklin Templeton may make additional attempts to debit/credit the account if the initial attempt fails, and if a transfer is denied by my bank for any reason, Franklin Templeton will discontinue this authorization. I understand that I can end this authorization at any time by notifying you in writing or by telephone. If I am an owner of the bank account identified in Section 5 of this application, I certify that my signature alone is sufficient to authorize debits from my bank account.
  - You are authorized to provide any information about my account(s) to my broker-dealer or financial professional, and my broker-dealer or financial professional is authorized to provide any information about my account(s) to you.
  - I will review all account statements and written notifications after each transaction affecting my account upon receipt and will notify you immediately if there is a discrepancy.
  - My property may be transferred to the appropriate state if no activity/communication occurs in the account within the time period specified under my state's unclaimed property laws.
  - I understand that digital communication channels are not necessarily secure. If I do choose to send confidential or sensitive information to you via digital communication channels (e.g. email, chat, text messaging, fax), I am accepting the associated risks related to potential lack of security, such as the possibility that my confidential or sensitive information may be intercepted/accessed by a third party and subsequently used or sold.
- I understand that mutual fund shares are not deposits or obligations of, or guaranteed or endorsed by, any bank, and are not federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other agency of the US Government, and that an investment in mutual fund shares involves risks, including the possible loss of principal.

**RESPONSIBLE INDIVIDUAL SIGNATURE ONLY** (parent or legal guardian)

X \_\_\_\_\_ Date \_\_\_\_\_  
Responsible Individual

**BANK ACCOUNT OWNER(S) SIGNATURE(S) ONLY**

**Any bank account owner who is not an owner of the fund account must sign below.**

<u>X</u> _____	Date _____	<u>X</u> _____	Date _____
Bank Account Owner Signature		Bank Account Owner Signature	

6. The maintenance fee will be \$10 if the aggregate balance of all the participant's accounts linked under the Cumulative Quantity Discount is \$50,000 or more at the time the fee is assessed.

# Householding of Prospectuses and Fund Reports Notice

Every year we are required to provide you with an updated summary prospectus, an annual report and a semi-annual report.

In an effort to limit the amount of mail you receive and reduce fund expenses; we identify shareholders of a fund who are part of the same family (have the same last name) and share the same address so that the household receives only one copy of these documents. This process is called “householding” and automatically takes effect 60 days after an account is opened.

You can opt-out of householding at any time by calling Shareholder Services at (800) 527-2020. We will stop householding within 30 days of your opt-out request and begin sending individual copies of these documents to each investor.

## BEFORE YOU SUBMIT...

### TO OPEN ACCOUNT – DID YOU PROVIDE?

- ☐ A typed application or application handwritten in capital letters using blue or black ink.
- ☐ A Franklin Templeton case number related to your request on page 1 (if you were provided with one).

### SECTION 1

Information for the Contributor:

- ☐ Full first and last name
- ☐ Social Security Number/ITIN

### SECTION 2

Information for the Beneficiary(s) on the account:

- ☐ Full first and last name
- ☐ Street address (include any APT, BLDG, STE number)
- ☐ Social Security Number/ITIN
- ☐ Date of Birth

### SECTION 3

Information for the Responsible Individual authorized to transact business on the account:

- ☐ Full first and last name
- ☐ Street address (include any APT, BLDG, STE number)
- ☐ Social Security Number/ITIN
- ☐ Date of Birth
- ☐ Email address
- ☐ Relationship to the beneficiary

### SECTION 4

- ☐ eDelivery option

### SECTION 5

- ☐ Pre-printed voided check, savings deposit slip or letter from your bank on the bank’s letterhead

### SECTION 6

- ☐ Method of investment

### SECTION 7

- ☐ Fund name(s) and share class (if Class C selected, Broker-Dealer in Section 10 is required)
- ☐ Dollar amount(s) or percentage(s) equal to 100%

### SECTION 8

- ☐ Fund name(s)
- ☐ Amount, start month, frequency and investment date for each

### SECTION 10

- ☐ The signature of the Responsible Individual and date signed
- ☐ The signature of the bank account owner(s) and date signed (if applicable)

## PLEASE MAKE A PHOTOCOPY OF THE COMPLETED FORM FOR YOUR RECORDS

**IMPORTANT: If an original signature guarantee or notary is required you may NOT email or fax your documents.**

EMAIL	FAX	MAIL
<ul style="list-style-type: none"><li>Emails <b>MUST</b> include an attachment (PDF preferred) of your request.</li><li>Sender’s email address <b>MUST</b> match the email address on file, or the email <b>MUST</b> include a related case number(s) to be accepted.</li><li>If you have not been registered on franklintempleton.com for at least 15 calendar days, call (800) 527-2020 to request a case number to reference in your email.</li></ul> <p><b>Financial Professionals:</b> ftrequests.us.franklintempleton@fisglobal.com</p> <p><b>Shareholders:</b> shrequests.us.franklintempleton@fisglobal.com</p>	(855) 891-8377	<p>You may use any of the below mailing addresses:</p> <p><b>Regular Mail</b></p> <ul style="list-style-type: none"><li>Franklin Templeton P.O. Box 33033 St. Petersburg, FL 33733-8033</li></ul> <p><b>Overnight</b></p> <ul style="list-style-type: none"><li>Franklin Templeton 100 Fountain Parkway N. St. Petersburg, FL 33716-1205</li></ul>

Not FDIC Insured | No Bank Guarantee | May Lose Value



tel (800) 632-2301  
franklintempleton.com

## Your privacy is our priority

Franklin Templeton\* is committed to safeguarding your personal information. This notice is designed to provide you with a summary of the non-public personal information Franklin Templeton may collect and maintain about current or former individual investors; our policy regarding the use of that information; and the measures we take to safeguard the information. We do not sell individual investors' non-public personal information to anyone and only share it as described in this notice.

### Information we collect

When you invest with us, you provide us with your non-public personal information. We collect and use this information to service your accounts and respond to your requests. The non-public personal information we may collect falls into the following categories:

- Information we receive from you or your financial intermediary on applications or other forms, whether we receive the form in writing or electronically. For example, this information may include your name, address, tax identification number, birth date, investment selection, beneficiary information, and your personal bank account information and/or email address if you have provided that information.
- Information about your transactions and account history with us, or with other companies that are part of Franklin Templeton, including transactions you request on our website or in our app. This category also includes your communications to us concerning your investments.
- Information we receive from third parties (for example, to update your address if you move, obtain or verify your email address or obtain additional information to verify your identity).
- Information collected from you online, such as your IP address or device ID and data gathered from your browsing activity and location. (For example, we may use cookies to collect device and browser information so our website recognizes your online preferences and device information.) Our website contains more information about cookies and similar technologies and ways you may limit them.
- Other general information that we may obtain about you such as demographic information.

### Disclosure policy

To better service your accounts and process transactions or services you requested, we may share non-public personal information with other Franklin Templeton companies. From time to time we may also send you information about products/services offered by other Franklin Templeton companies although we will not share your non-public personal information with these companies without first offering you the opportunity to prevent that sharing.

We will only share non-public personal information with outside parties in the limited circumstances permitted by law. For example, this includes situations where we need to share information with companies who work on our behalf to service or maintain your account or process transactions you requested, when the disclosure is to companies assisting us with our own marketing efforts, when the disclosure is to a party representing you, or when required by law (for example, in response to legal process). Additionally, we will ensure that any outside companies working on our behalf, or with whom we have joint marketing agreements, are under contractual obligations to protect the confidentiality of your information, and to use it only to provide the services we asked them to perform.

### Confidentiality and security

Our employees are required to follow procedures with respect to maintaining the confidentiality of our investors' non-public personal information. Additionally, we maintain physical, electronic and procedural safeguards to protect the information. This includes performing ongoing evaluations of our systems containing investor information and making changes when appropriate.

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At all times, you may view our current privacy notice on our website at <https://www.franklintempleton.com/help/privacy-policy> or contact us for a copy at (800) 632-2301.

**\* For purposes of this privacy notice Franklin Templeton shall refer to the following entities:**

- Fiduciary Trust International of the South (FTIOS), as custodian for individual retirement plans
- Franklin Advisers, Inc.
- Franklin Distributors, LLC, including as program manager of the Franklin Templeton 529 College Savings Plan and the NJBEST 529 College Savings Plan
- Franklin Mutual Advisers, LLC
- Franklin, Templeton and Mutual Series Funds
- Franklin Templeton Institutional, LLC
- Franklin Templeton Investments Corp., Canada
- Franklin Templeton Investments Management, Limited UK
- Legg Mason Funds
- Templeton Asset Management, Limited
- Templeton Global Advisors, Limited
- Templeton Investment Counsel, LLC
- The Putnam Funds
- Putnam Investment Management, LLC
- The Putnam Advisory Company, LLC
- Putnam Fiduciary Trust Company, LLC
- Putnam Investor Services, Inc.
- Franklin Managed Options Strategies, LLC

If you are a customer of other Franklin Templeton affiliates and you receive notices from them, you will need to read those notices separately.



## Business continuity planning information notice

At Franklin Templeton, we recognize how heavily our clients rely on our services. We also recognize that the unexpected can and does occur, from simple outages to major incidents affecting multiple sites. We have successfully supported critical business activities during disruptions of normal business processes from both natural and man-made disasters, including hurricanes, fires, Super Storm Sandy to September 11th and other events. We want you to know that we have plans in place to help safeguard your assets and protect vital account information in the event of a business disruption.

Franklin Templeton and its affiliated companies, including Fiduciary Trust Company International and Franklin Distributors, LLC ("Franklin Templeton") have Crisis Management, Business Continuity and technology Disaster Recovery plans in place. In addition, Franklin Templeton has dedicated business continuity planners on staff to assist in preparing and testing plans.

## Franklin Templeton contingency planning guidelines

Franklin Templeton plans are developed around specific corporate-wide guidelines. Plans include the ability to recover from various situations including but not limited to unplanned evacuation, power outages, fire, severe weather, intentional acts and facilities failures that may cause interruptions to our business. Our plans are constructed to recover critical functions according to their me criticality. To maintain secure and effective plans, Franklin Templeton does not provide the specific details in this notice, but you should be aware that corporate disaster recovery planning includes the following:

- Identification and recovery of mission critical systems.
- Replication, backup and recovery for critical information.
- Alternate and redundant communications between Franklin Templeton and its customers.
- Alternate communications with and alternate locations for employees.
- Regulatory reporting and communications with regulators.
- Review of financial and operational risks.

## Franklin Templeton contingency planning and business recovery

Franklin Templeton actively identifies and seeks to mitigate risks to reduce potential issues and their impact. In the event of an outage or other site-specific problems, Franklin Templeton has plans in place to support recovery of its critical business systems and functions. In addition to the guidelines stated above, Franklin Templeton's recovery plans also include the following:

- **Seamless client contact**—Franklin Templeton oversees pre-established and tested processes for rerouting of critical telephone and computer systems. Customers should experience minimal downtime in their ability to contact Franklin Templeton. Within a minimal period of time, customers would be able to re-attempt contact via published toll-free telephone numbers, or the website.
- **Access to your funds**—an outage affecting a given site should not impact your ability to access your funds, as business continuity plans are designed to help ensure sustained service. However, factors outside Franklin Templeton's control, such as unplanned market closure which occurred following the September 11th tragedy, may impact our ability to service our customers.

Please note that Franklin Templeton business continuity plans which are critical to our operations are reviewed, updated and tested annually, to ensure they account for technology, business and regulatory changes. The plans are subject to change, and material changes to our approach will be reflected in an updated "Business Continuity Planning Information Notice" that will be posted on our website at [franklintempleton.com](http://franklintempleton.com).

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