



# SPECIAL BENEFITS

Exclusively for New Jersey Families

## Top 3 Reasons to Invest for Education with Franklin Templeton

If you're a New Jersey taxpayer or the student in your life is a New Jersey resident, you can take advantage of these features to help you save money when investing for education with the Franklin Templeton 529 College Savings Plan, offered nationwide by the New Jersey Higher Education Student Assistance Authority.<sup>1</sup>

**1] SCHOLARSHIP OPPORTUNITY.** A beneficiary who enrolls as a first-semester undergraduate freshman at a New Jersey college or university will be eligible to receive a tax-free scholarship worth up to \$1,500. The account owner must make a withdrawal for qualified educational expenses from the NJBEST account for which the student is beneficiary. The amount depends on how much has been contributed to the plan and how long the plan has been open.<sup>2</sup> See chart below:

Contributions	Full Years Account Open	Scholarship Amount
\$1,200	4	\$500
\$1,800	6	\$750
\$2,400	8	\$1,000
\$3,000	10	\$1,250
\$3,600	12	\$1,500

**2] WON'T INTERFERE WITH NEW JERSEY FINANCIAL AID.** Plan assets of up to \$25,000 won't be included in determining a beneficiary's eligibility to receive financial aid awarded by the state of New Jersey.<sup>2</sup>

**3] CREDITOR PROTECTION.** Under New Jersey law, plan assets are generally exempt from claims of creditors and excluded from an estate in bankruptcy. Please see footnoted exceptions.<sup>3</sup>

*All investments involve risk, including possible loss of principal.*

*Investors should carefully consider 529 plan investment goals, risks, charges and expenses before investing. To obtain the Investor Handbook, which contains this and other information, talk to your financial advisor or call Franklin Templeton Distributors, Inc., the manager and underwriter for the 529 plan at (800) DIAL BEN/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.*

*Each plan account is subject to an annual program management fee of 0.25% of assets and underlying fund expenses, currently up to 0.97% of assets, which may vary and sales charges, which vary by class of share.*

1. Offered and administered by the New Jersey Higher Education Student Assistance Authority (HESAA); managed and distributed by Franklin Templeton Distributors, Inc., an affiliate of Franklin Resources, Inc., which operates as Franklin Templeton. No federal or state guarantee. Principal value may be lost, and investing in the plan does not guarantee admission to any particular primary or secondary school or to college or sufficient funds for primary or secondary school or for college. Please refer to the *Investor Handbook* for more complete information.

2. Please see the *Investor Handbook* for more scholarship and financial aid information.

3. Exceptions include: cases of fraudulent conveyance, claims under an order for child or spousal support or of an alternate payee under a qualified domestic relations order, or punitive damages awarded in a civil action arising from manslaughter or murder. Please note that, depending on the circumstances, the laws of states other than New Jersey may determine the rights of creditors in a claim or bankruptcy involving a Program Account. Logos are trademarks of their respective owners. Logos are used to identify their respective companies and should not be construed as an endorsement of, or affiliation with, Franklin Templeton.

## NOW WITH SPRYNG™

A crowdfunding tool for education savings. Spryng allows you to create a personalized profile and share it with friends and family. Learn more at [franklinspryng.com](http://franklinspryng.com).

**LEARN MORE.** Talk to your financial advisor about the additional benefits available to New Jersey families or call (800) DIAL BEN/342-5236 to speak with a Franklin Templeton representative. You can also visit us online at [franklintempleton.com](http://franklintempleton.com).



**Not FDIC Insured | May Lose Value | No Bank Guarantee**

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