



Franklin Templeton Distributors, Inc.
One Franklin Parkway
San Mateo, CA 94403-1906

Visit **NJBEST.com**

or call (877) 4NJ-BEST/465-2378.

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 (877) 4NJ-BEST/465-2378 or visit NJBEST.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 0.10% of assets and underlying fund expenses, currently up to 0.71% of assets, which may vary. Please see the Investor Handbook for more complete information.

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**GIVE THE GIFT THAT
LASTS A LIFETIME**

 @NJBEST529

 @NJBEST529CollegeSavings

Special Information for New Jersey State Employees

START A SAVINGS STRATEGY. Starting a college savings plan early—and adding to it on a regular basis—can help you meet the rising costs of a college education. The NJBEST 529 College Savings Plan¹ was created to help New Jersey families just like yours save for college. It offers flexibility and investment diversification to fit the needs of almost any investor.

Jump-Start Your College Savings—Set Up an NJBEST Payroll Deduction Program Today

It's as easy as 1-2-3.

Already an NJBEST account owner? Skip to step 3.

1 | EDUCATE YOURSELF

Order an Investor Kit, which includes the *Investor Handbook*, by visiting NJBEST.com or by calling (877) 4NJ-BEST/465-2378.

NJBEST is offered solely through its *Investor Handbook*, which contains more complete information on fees, expenses and risks. Please obtain a copy and read it carefully prior to investing.

2 | SELECT AN INVESTMENT PORTFOLIO

Select the investment strategy that best suits your college savings needs and complete the account application.

3 | DOWNLOAD THE AUTOMATIC PAYROLL DEDUCTION FORM

The form can be found under “Forms” at NJBEST.com. Complete and mail to (along with your account application and initial contribution of at least \$25):

NJBEST 529 College Savings Plan
P.O. Box 33090
St. Petersburg, FL 33733-8090

If you are a New Jersey state resident and a state employee, you can take advantage of an additional benefit—**payroll deduction**—to make regular and convenient contributions to your college savings.

Here are just a few of the other benefits you enjoy as an NJBEST account owner:

Convenience

- Low contribution requirement of \$25
- Flexible investment options managed by Franklin Templeton²

Control

- Account owner determines how and when the money will be spent

Savings

- Scholarship opportunity up to \$1,500 for attending college in New Jersey³
- No annual maintenance fee
- Limited impact on need for New Jersey financial aid

Tax benefits are conditioned on meeting certain requirements. Federal income tax, a 10% federal tax penalty, and state income tax and penalties may apply to nonqualified withdrawals of earnings. Generation-skipping tax may apply to substantial transfers to a beneficiary at least two generations below the contributor. See the Investor Handbook for more complete information.

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. The plan is managed by Franklin Mutual Advisers, LLC, an affiliate of Franklin Templeton Distributors, Inc. Plan portfolios generally invest in mutual funds managed by affiliates of Franklin Mutual Advisers, LLC.

3. Investing in NJBEST does not guarantee admission to college in New Jersey or elsewhere. For qualifying accounts, the scholarship is awarded during the beneficiary's first year of college. Please see the *Investor Handbook* for details.

Questions? Visit NJBEST.com or Call (877) 4NJ-BEST/465-2378

Our dedicated service representatives are available to answer any questions you may have about the plan or forms.

NOT FDIC INSURED | MAY LOSE VALUE | NO BANK GUARANTEE