



FRANKLIN TEMPLETON
INVESTMENTS

5 Strategies for College Savings Success

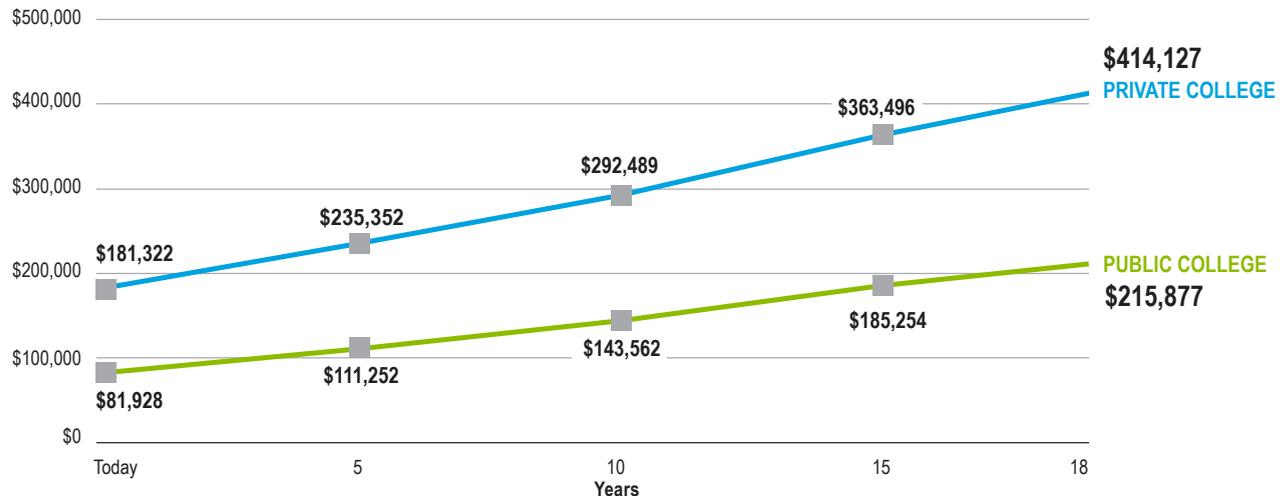


A College Education is Expensive



Projected Average Cost for Four Years of College¹

College costs have climbed **over 5% annually** during the past 10 years—more than **double** our nation's inflation rate.



Source: The College Board, Trends in College Pricing © 2014 The College Board, www.collegeboard.com. Projected cost based upon child's entrance to a 4-year public or private college. As reported by the College Board for 2014–15, the \$18,943 public college cost and \$42,419 private college cost include tuition, fees, room and board. College cost inflation figures of 5.23% (public) and 4.44% (private) are based on the 10-year average annual increase in public and private college costs respectively, as reported by The College Board for 2014–15.

Not FDIC Insured | May Lose Value | No Bank Guarantee

5 Strategies for College Savings Success



- 1 | Start Early**
- 2 | Invest Regularly**
- 3 | Ask Friends and Family to Help**
- 4 | Educate Yourself**
- 5 | Work with a Financial Advisor**

Strategies for Success



1 | Start Early Put Time on Your Side

Assumes an Annual Rate of Return of 7%

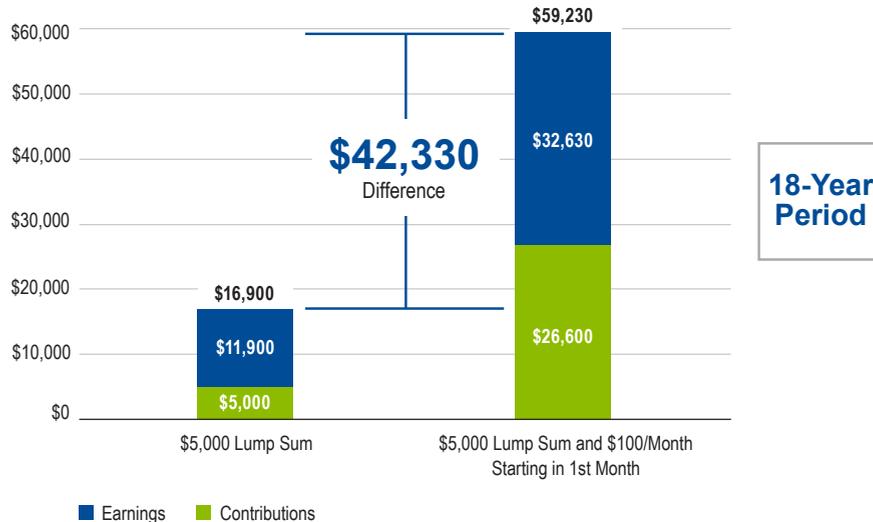


This is a hypothetical illustration to represent the effects of compounding assuming an annual rate of return of 7%. It does not reflect an actual investment, investment expenses, or any taxes payable upon withdrawal. Returns are not guaranteed and may be less than or greater than the amounts illustrated.

Strategies for Success



2 | Invest Regularly Small and Consistent Investments Can Make a Difference



This is a hypothetical illustration to represent the effects of compounding assuming an annual rate of return of 7%. It does not reflect an actual investment, investment expenses, or any taxes payable upon withdrawal. A periodic investment does not assure a profit or protect against a loss in declining markets. Returns are not guaranteed and may be less than or greater than the amounts illustrated.

3 | Ask Friends and Family to Help

Studies Show that Family Members Are Willing to Help



4 | Educate Yourself

Take Time to Review Which Options May Offer Advantages for Your Situation

529 College Savings Plans

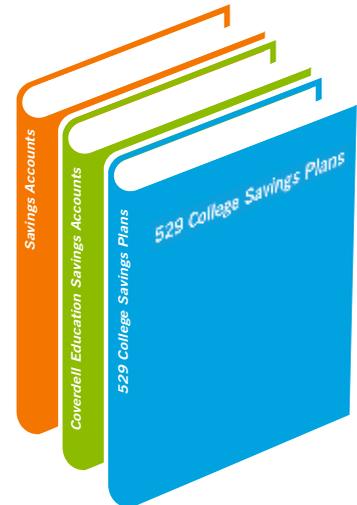
A 529 Plan is an education savings plan operated by a state or educational institution designed to help families set aside funds for future college costs.

Coverdell Education Savings Accounts

A Coverdell Education Savings Account is a tax-advantaged investment account in the United States designed to encourage savings to cover future education expenses (elementary, secondary, or college) such as tuition, books, uniform, etc.

Savings Accounts

Savings accounts offer immediate liquidity and some offer FDIC protection. The interest rates are presently at all time lows, which will limit savings accumulation.



5 | Work with a Financial Advisor Customize Your College Savings Strategy

1. Work with Your Financial Advisor to Help Answer:

- What are the different ways to save for college? What is the most appropriate option for *me*?
- What is the difference between a taxable, tax-deferred and tax-free account?
- Are there any state-specific benefits you need to consider?

2. Visit [franklintempleton.com](https://www.franklintempleton.com)/calculators to:

- Help determine how much you may need to save
- Learn more about financial aid



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Investors should carefully consider college savings plan and/or mutual fund investment goals, risks, charges and expenses before investing. To obtain a 529 plan disclosure document or mutual fund prospectuses, which contain this and other information, talk to your financial advisor or call Franklin Templeton Distributors, Inc., the manager and underwriter for a 529 plan at (800) 818-4030. You should read the 529 plan disclosure document and/or mutual fund prospectuses carefully before investing and consider whether your or the account beneficiary's home state offers any state tax or other benefits that are only available for investments in its qualified tuition program.