



# Franklin Templeton Charitable Giving Program

Donor program circular and forms



# Table of contents

## Franklin Templeton Charitable Giving Program

<b>Donor program circular</b>	<b>1</b>
Benefits	2
Advantages of donating appreciated assets	3
Establishing an account	4
Account valuation	6
Investment options	7
Tax deductions	10
Recommending grants	11
Fees and expenses	12
Reporting and receipts	14
Enjoy instant account access	14
Other information	15–16
Important disclosures	17
<b>Charitable Giving Program Donor Contribution Agreement</b>	<b>19</b>
<b>Instructions for gifts of stock</b>	<b>25</b>
<b>Charitable Giving Program Asset Transfer Request Form</b>	<b>26</b>

# Franklin Templeton Charitable Giving Program

## Donor program circular

Thank you for considering the Franklin Templeton Charitable Giving Program. Our Donor-Advised Fund<sup>1</sup> provides clients with a simple and flexible way to give to a favorite charity. It is dedicated to helping individuals effectively reach their philanthropic goals while maximizing the impact of their gifts.

Since 2005, the Franklin Templeton Charitable Giving Program has been serviced by Renaissance Charitable Foundation Inc. (RCF)<sup>2</sup>—an industry leader helping clients achieve philanthropic goals. Together, donors have granted over \$1.12 billion to charities through the Franklin Templeton Charitable Giving Program over the past 18 years.<sup>3</sup>

The Franklin Templeton Charitable Giving Program is a simple alternative to creating a private foundation, giving you the opportunity to make charitable contributions that are immediately deductible, and that can be invested and grow tax-free. When ready, you can make grant recommendations to charities or causes that are important to you. Families can even establish multi-generational charitable giving.

Take a moment to review the program circular to understand the benefits and actions required to open an account.

1. A donor-advised fund is a separately identified account that is maintained and operated by a section 501(c)(3) organization, and is not a registered investment company.

2. Renaissance is a charitable organization described in Section 501(c)(3) of the Internal Revenue Code of 1986 (the "Code") and further qualifies as a public charity under Section 509(a)(1), 170(b)(1)(A), and 4966(d)(1) of the Code.

3. Total grants since inception in 2005 as of August 2023, reported by Renaissance.

# Benefits

In addition to the satisfaction of pursuing your charitable goals, few charitable giving options provide the versatility and tax efficiency of a donor-advised fund. Franklin Templeton Charitable Giving Program provides many significant benefits. As a donor, you benefit from:

## Flexibility & control

### Maximize your giving power

Your contributions to the program are invested in one or more professionally managed Franklin Templeton mutual funds, providing to the potential for compound tax-free growth over time—potentially enhancing your ability to make even more grants to charity in the future.

### Give anonymously

You may also choose to make charitable grants anonymously, keeping your name and personal information confidential.

### Establish a legacy of giving

You're able to name grant advisors who can recommend grants from your account, and select successors who can recommend grants to continue your charitable legacy beyond your lifetime.

## Tax advantages

### Enjoy an immediate tax reduction

Your contributions to the program are fully tax-deductible in the year they're made. Unused tax deductions may be carried forward for up to five additional years subject to applicable limitations under the Code.

### Donate appreciated assets tax-free

When you contribute appreciated assets to the program, you can generally deduct their full fair market value from your taxable income—and avoid US federal capital gains tax liability. This might include securities and improved or unimproved real estate.

## Operational ease

### Separate tax planning and charitable decisions

You can realize immediate tax advantages now and make grants to charity later. Franklin Templeton Charitable Giving Program eliminates the pressure of having to select and donate to a charity by year-end.

### Simplify recordkeeping

Franklin Templeton Charitable Giving Program provides consolidated reporting and recordkeeping. You receive quarterly account statements, gift receipts and tax reporting information from RCF.

# Advantages of donating appreciated assets: A win for you. A win for charity.

Franklin Templeton Charitable Giving Program provides an efficient way to contribute appreciated assets to charity. When you contribute them to your account, you can generally deduct the assets' fair market value from your income without incurring any US federal capital gains tax liability—so you can give more, at less cost to you.

## Example

Phillip Smith invested \$10,000 in an initial public offering (IPO) several years ago. Today the shares are worth \$100,000. Phillip would like to use the shares to establish a scholarship program at his alma mater to give less fortunate students the chance to earn an education. He has several options, among them selling his stock and giving the cash proceeds to the university, or contributing the appreciated securities to his Franklin Templeton Charitable Giving Program account.

The tax and giving advantages of donating appreciated assets are illustrated in the table below. The example assumes a contribution of \$100,000 in long-term, appreciated property, with a cost basis of \$10,000 (does not include liquidation costs).

	<b>Option 1: Sell &amp; Donate</b> Sell asset and donate the cash proceeds to charity	<b>Option 2: Donate</b> Donate the asset directly to Franklin Templeton Charitable Giving Program
<b>Current Value of Asset</b>	\$100,000	\$100,000
<b>US Federal Capital Gains Tax Paid by Donor (23.8% of \$90,000)<sup>4</sup></b>	\$21,420	\$0
<b>Amount Received by Charity</b>	\$78,580	\$100,000—charity receives an additional \$21,420
<b>Income Tax Savings to Donor (35% Bracket)<sup>5</sup></b>	\$27,503	\$35,000
<b>“Cost” of Donation to Donor</b>	\$72,497	\$65,000—donor saves \$7,497

The above example is for illustrative purposes only. Franklin Templeton does not provide legal or tax advice. Federal and state laws and regulations are complex and subject to change, which can materially impact results. Franklin Distributors, LLC cannot guarantee that such information is accurate, complete or timely, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. See page 12 for a list of administrative fees and investment expenses.

## Glossary of terms

### Donor-advised fund (DAF):

A separately identified account that is maintained and operated by a section 501(c)(3) organization and is not a registered investment company.

### Donors:

Individuals or entities that contribute to a DAF. The donor can recommend the grant advisor and financial professional that serves the DAF.

### Grants:

Payments made from a DAF to a charitable organization for which the charity provides no benefits to the grant advisor.

### Grant advisors:

Individuals or entities that can recommend grants and changes in the financial professional and investments for a DAF. Usually, the initial donor is the DAF grant advisor. Grant advisors can also designate a successor grant advisor.

4. For high-net-worth individuals, the long-term capital gain tax rate is 20% and the Medicare tax is 3.8%. The example does not account for state and local taxes.

5. Tax savings assume a full deduction for charitable contributions. Your actual tax savings may be less.

# Establishing an account

Both individuals and groups can open an account in Franklin Templeton Charitable Giving Program.

## Opening an account

An account can be opened by completing the *Donor Contribution Agreement* on page 19. Please return the completed, signed Agreement to your financial professional. Your financial professional will activate your account online. Additional forms are available at [ft.donorfirstx.com](http://ft.donorfirstx.com) or by calling (800) 843-7997.

## Account Facts

---

<b>Initial Contribution</b>	The initial contribution must be at least \$5,000.
<b>Additions to the Account</b>	Subsequent contributions must be at least \$1,000 and can be made at any time.
<b>Irrevocable Contributions<sup>6</sup></b>	Contributions to Franklin Templeton Charitable Giving Program are irrevocable and unconditional.
<b>Types of Contributions</b>	Donors may contribute cash, stocks, bonds and mutual funds. Real estate, collectibles, cryptocurrency, privately held or restricted stock may also be contributed to an account; however, the transfer may take longer, may involve additional cost and is subject to special instructions. Donors should speak to their financial professional about the various types of gifts they may wish to contribute.
<b>Naming the Account</b>	Donors will be asked to name their account for use in correspondence and for publications. Donors may want the name to reflect the charitable goals of their account; for example, "The Smith Family Educational Fund" or "The Charles Jones Ecological Fund."
<b>Grant Advisors</b>	Donors may assign Grant Advisors to the account who can recommend grants during the donor's lifetime. A Grant Advisor is usually the donor, or a spouse, child, relative or friend the donor believes will recommend grants from the account intended to be consistent with the donor's areas of interest.
<b>Successors and Charitable Beneficiaries</b>	Donors may name one or more successors or charitable beneficiaries to the account. A successor gains full responsibility for the account upon the death or resignation of all the original donors, including the ability to make contributions, recommend grants and name Grant Advisors and successors. A charitable organization may be named as the account beneficiary if the donor prefers to have all of the remaining assets in the account or 4% of the account annually granted to a charitable organization upon the death of all original donors. In the event the recommended charity no longer exists or does not qualify to receive grants from a donor-advised fund, RCF will award grants to a charity similar to the original charity.
<b>Area of Interest</b>	To honor the charitable intent of the original donor, donors are required to indicate a charitable organization, an area of interest or a geographical area (for example, The Salvation Army, cancer research, New York City historic preservation). In the event the account has no grant or contribution activity for three consecutive years, RCF will make reasonable attempts to contact the donor or named successors of record. If RCF cannot contact those parties, its Board of Directors will direct grants from the account to the original donor's area of interest.

6. Contributions to Franklin Templeton Charitable Giving Program are irrevocable contributions made to Renaissance Charitable Foundation Inc., a 501(c)(3) public charity. Individuals considering a contribution to Franklin Templeton Charitable Giving Program should consult their legal and tax professional regarding deductions, based on their personal considerations.

## Funding an account

A Franklin Templeton Charitable Giving Program account may be funded in the following ways:

### **Check, wire or transfer**

Contributions can be wired, transferred from a bank account or an existing Franklin Templeton account or made by check and mailed using the forms included in the donor kit or those available at [ft.donorfirstx.com](http://ft.donorfirstx.com).

### **Publicly traded stocks, bonds and mutual funds**

Publicly traded stocks, bonds and mutual funds can be transferred (“in-kind”) from an existing Franklin Templeton account or an account at another financial institution.

### **Other contributions**

If the contribution involves mutual funds, bonds, real estate, cryptocurrency, restricted stock or other non-publicly traded securities, the donor should have their financial professional contact Renaissance Charitable Foundation at (800) 843-7997.

RCF will review all contributions and if approved, donors will receive a written acknowledgement once a contribution has been invested. For contributions of appreciated, publicly traded securities, RCF’s receipt will include a good-faith estimate of the fair market value on the date the contribution is made. If for any reason a contribution is not accepted, it will be returned to the account of origin.

## Deferred contributions

A Franklin Templeton Charitable Giving Program account may be named as the beneficiary of a charitable bequest, a charitable remainder trust, charitable lead trust, a qualified retirement plan or a private foundation. When doing this, RCF should be named for deferred contributions in care of the donor’s account in Franklin Templeton Charitable Giving Program.

Donors should first consult their tax, legal and financial professionals when setting up any deferred contribution or trust. To open an account with a deferred contribution, donors should complete a *Donor Contribution Agreement*, name the account and choose successors or charitable beneficiaries.

# Account valuation

**“It is every man’s obligation to put back into the world at least the equivalent of what he takes out of it.”**

Dr. Albert Einstein

## **Check, wire or transfer**

Franklin Templeton Charitable Giving Program account will be credited with the value of the donor’s contribution.

## **Publicly traded stock**

The account will be credited with the net proceeds, after liquidation costs, from the sale of the securities contributed by the donor.

## **Liquidation**

The Program will seek to liquidate securities contributed by the donor promptly, which is usually on the next trading day but only after RCF matches the contributed securities with a specific donor.

## **Account value and income**

At any point, account value will be computed as the sum of the initial net contributions plus interest, dividends and other investment income, including capital gain distributions from underlying investment vehicles, less grant distributions and other operating expenses. The value of the account will also fluctuate with market movements.

If your contribution includes the following, please contact your financial professional or call Renaissance Charitable Foundation at (800) 843-7997, for assistance in determining eligibility.

- 1 | Restricted, closely held or non-publicly traded securities
- 2 | Appreciated real estate
- 3 | Art or other collectibles

## **Trading disclosure**

*In its sole discretion, RCF will determine the timing and execution of a sales strategy for any asset, including a contributed asset, and reserves the right to sell at any time. Generally, RCF liquidates contributed assets only after associating a contribution with its Donor. Some assets, such as large positions and shares traded on a foreign exchange, may take multiple trading days to liquidate. At its sole discretion, RCF may engage a third-party broker or a trading desk to determine and execute a selling strategy. Any costs, including commissions, incurred in managing or liquidating an asset will be paid from the sale proceeds. Market fluctuations and costs to liquidate an asset may cause the net liquidation proceeds of a contributed asset to be worth more or less than the value of the contribution to the DAF.*

# Investment options

Franklin Templeton provides professional investment management for the Franklin Templeton Charitable Giving Program.

Each time you make a contribution to your Franklin Templeton Charitable Giving account, you can select the investment option(s) for that contribution, providing the potential to grow your contributed assets and an opportunity to increase the amount you have available for charitable grants in the future.

## Investing your contribution

Donors have the option to choose their investments by allocating their contribution among the following Franklin Templeton mutual funds:

### Global

#### **Templeton Growth Fund, Inc.**

The fund seeks long-term capital growth by investing primarily in the equity securities of companies located anywhere in the world, including developing markets.

### Growth

#### **Franklin Growth Opportunities Fund**

The fund seeks capital appreciation by investing predominantly in equity securities of companies demonstrating accelerating growth, increasing profitability, or above average growth or growth potential as compared with the overall economy.

#### **Franklin Growth Fund**

The fund seeks long-term capital appreciation by investing substantially in the equity securities of companies that are leaders in their industries, and which the managers believe are suitable for a buy-and-hold strategy.

#### **Franklin Small-Mid Cap Growth Fund**

The fund seeks long-term capital growth by investing at least 80% of its net assets in equity securities of small and medium-sized companies, within the market capitalization ranges of the Russell 2500<sup>®</sup> Index for small-sized companies and Russell Midcap<sup>®</sup> Index for medium-sized companies, at the time of purchase.

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

## Value

### **Franklin Mutual Shares Fund**

The fund seeks capital appreciation, which may occasionally be short term, with income as a secondary goal. Its strategy is focused on undervalued mid- and large-cap equity securities, which may include foreign securities and, to a lesser extent, distressed securities and merger arbitrage.

## Blend

### **Franklin Rising Dividends Fund**

The fund seeks long-term capital appreciation by investing at least 80% of its net assets in companies of any size that have paid consistently rising dividends.

## Fixed income

### **Franklin U.S. Government Money Fund\***

The investment objective of the fund is to seek high current income as is consistent with the preservation of shareholders' capital and liquidity. The fund will invest at least 99.5% of its total assets in the U.S. government securities, cash and repurchase agreements collateralized fully by the U.S. government securities or cash. The fund seeks to maintain a stable \$1 share price.

### **Franklin Total Return Fund**

The fund seeks to provide high current income consistent with preservation of capital. Capital appreciation over the long term is a secondary goal. The fund primarily invests in debt securities, which may be represented by derivatives that provide exposure to debt securities. The fund focuses on government and corporate debt securities and mortgage- and asset-backed securities.

### **Franklin U.S. Government Securities Fund**

The fund's investment goal is income. Since 1983, the fund has invested substantially in Government National Mortgage Association securities, or Ginnie Maes (GNMAs). These securities carry a guarantee backed by the full faith and credit of the US government as to timely payment of principal and interest.

\* You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress. Although the fund invests in U.S. government obligations, an investment in the fund is neither insured nor guaranteed by the U.S. government.

## Hybrid

### Franklin Equity Income Fund

The fund's investment goal is to maximize total return by emphasizing high current income and long-term capital appreciation, consistent with reasonable risk. The fund normally invests at least 80% of its net assets in equity securities, with a focus on financially-strong "blue chip" companies, and the remainder of its assets in other equity-related instruments such as convertible securities and equity-linked notes.

### Franklin Income Fund

The fund seeks to maximize income, while maintaining prospects for capital appreciation, by investing in a diversified portfolio of stocks and bonds.

**All investments involve risks, including possible loss of principal.** *Investors should carefully consider a fund's investment goals, risks, charges and expenses before investing. To obtain a summary prospectus and/or prospectus, which contains this and other information, talk to your financial professional, call us at (800) 632-2350 ext. 1134243 or visit [franklintempleton.com](http://franklintempleton.com). Please carefully read a prospectus before you invest or send money. See Important Disclosures on pages 17 & 18 for more information.*

RCF will invest the donor's contribution as soon as administratively possible, though the date of purchase may be delayed by market deadlines, trade settlements and other factors. The value of each investment will be determined at the end of each business day, based on the prices of the underlying mutual fund shares. This value will include any realized or unrealized gains or losses and undistributed net investment income attributable to the investments (if applicable).

Donors may select up to five different funds for their investment allocation. Donors may change their investment strategy composition by submitting a reallocation request. If a donor does not select an investment strategy, the contributions will be automatically invested in the Franklin U.S. Government Securities Fund. The Program's Board of Directors has the sole responsibility and authority for investing the program's assets and may adjust the composition of its investment strategies from time to time. Please remember, there is no assurance that any mutual fund will achieve its objective. Share prices and investment returns will fluctuate with changes in the market.

# Tax deductions

**“If you want one year of prosperity, grow grain. If you want ten years of prosperity, grow trees. If you want one hundred years of prosperity, grow people.”**

Chinese Proverb

Franklin Templeton Charitable Giving Program offers many tax advantages. In addition to receiving an immediate federal income tax deduction, you have the opportunity to lower your current taxes, and the convenience of being able to more easily track and plan your charitable activities for future tax years.

Your contributions to the program are considered irrevocable charitable donations, fully deductible on the date it's received by RCF. The extent of your deduction depends on the type of asset being contributed, as well as your particular tax situation. *Please consult your legal or tax professional for more information.*

## **Check, wire or transfer contributions**

Cash contributions are eligible for a federal income tax deduction of up to 60% of your adjusted gross income (AGI) in the tax year in which the contribution is made or 50% depending on your other charitable gifts. If your contribution exceeds this limit, you may carry the deduction forward up to five years.

## **Publicly traded securities**

For publicly traded securities held for more than one year, the amount of the deduction is the mean value of the high and low prices of the security on the date of the contribution.

You may generally deduct up to 30% of your AGI for contributions of appreciated securities held more than one year. For securities held for one year or less, the deduction is based on either your cost basis or fair market value, whichever is lower. If your contribution exceeds the 30% AGI limit, you can carry the deduction forward up to five years.

## **Estate taxes**

All contributions to Franklin Templeton Charitable Giving Program are irrevocable contributions and therefore are not subject to estate taxes.

## **Account growth**

Any growth of your donor-advised fund account resulting from investment growth is exempt from US federal income taxes, but is not deductible.

## **Capital gains**

One of the most rewarding benefits of donor-advised funds is the ability to contribute appreciated assets without incurring US federal capital gains tax liability.

# Recommending grants

Donors and Grant Advisors may recommend grants to qualified charitable organizations by submitting a Grant Recommendation Request through the dedicated online Donor Portal at [ft.donorfirstx.com](https://ft.donorfirstx.com). Upon receipt of a donor's recommendation, RCF will verify that the charitable organization is eligible to receive the grant (see Allowable Charities and Restrictions below).

Grants are made electronically (via Automated Clearing House (ACH)) or by check, depending on the charity. Each grant will include the name of the Franklin Templeton Charitable Giving Program account and a letter will be provided reflecting the donor's preference, which could include the account name and the donor's name, a special acknowledgment (e.g. in memory of, in honor of) or no donor information, if preferred. Quarterly statements will list the donor-advised fund account's grants for the preceding quarter.

## Grant Facts

<b>Anonymous Grants</b>	Donors can designate that a grant be anonymous or be given in the name of another individual.
<b>Allocating Grants</b>	Grants funded by redeeming fund shares will be processed in a manner that maintains the current portfolio allocation.
<b>Minimum Grant Amounts</b>	The minimum grant amount is \$50.
<b>Number of Grants</b>	Donors may make unlimited grants from an account.

## Allowable charities

Grants can be made to qualified charities and nonprofit organizations recognized by the IRS as able to receive tax-deductible contributions.

### Public charities

Grants can be made to charitable organizations that are tax-exempt under Code Section 501(c)(3) and to certain private foundations under Code Section 509(a). Grants can be made to private operating foundations but cannot be made to private non-operating foundations or to certain supporting organizations.<sup>7</sup>

### Religious and educational

Most established religious organizations and educational institutions are not listed as 501(c)(3) nonprofits but are nevertheless tax-exempt charitable organizations. RCF will facilitate making grants to such organizations.

### Foreign charitable organizations

RCF can make grants to certain foreign charities. If applicable, additional fees may be charged to the account for any additional due diligence and processing costs.

## Restrictions

### General restrictions

RCF will not approve grants to individuals, to private non-operating foundations or to political candidates or parties. RCF also will not approve grants to satisfy a pre-existing pledge or for any private benefit such as dues, tuition, membership fees, or goods purchased at a charitable auction.

<sup>7</sup> *Non-functionally Integrated Type III Supporting Organizations*: Type III supporting organizations that are not "functionally integrated" are not eligible to receive grants from RCF. Supporting organizations are public charities described in sections 501(c)(3) and 509(a)(3) of the Code, which are organized and operated exclusively for the benefit of specified public charities. Supporting organizations are public charities specifically defined by the type of relationship they have with their publicly supported organizations. Section 4943(f)(5)(A) for the Code describes "Type III" supporting organizations. Type III supporting organizations that are "not functionally integrated" are those other than Type III supporting organizations described in section 4943(f)(5)(B) of the Code.

# Fees and expenses

## Charitable administration fee

Renaissance charges an annual administrative fee, applied monthly, as compensation for its services under this Agreement as provided in this section. Unless a special fee arrangement is agreed to for a specific DAF, each DAF shall bear its own portion of the annual administration fee based on the weighted average of the basis points associated with each asset tier in the following fee schedule:

Month-End Account Balance	Annual Administration Fee <sup>8</sup>
Up to \$1,000,000	0.75% of assets or \$100 (whichever is greater)
Next \$1,500,000	0.65%
Next \$2,500,000	0.55%
Assets over \$5,000,000	0.35%

Each month, Renaissance will be entitled to assess, in arrears, a  $\frac{1}{12}$  portion of the annual administrative fee for each DAF in the DAF Program with the annual administrative fee for each DAF in that month based on the market value of such DAF on the last business day of the prior month. Each month, Renaissance shall withdraw such fee from the investments held in the DAF Program.

For clarity, the following is an example of how the monthly fees would be assessed by Renaissance:

### Example

If a DAF has a balance of \$75,000 on January 31, the monthly fee assessed by Renaissance for January would be 0.0625% (0.75% divided by 12) multiplied by \$75,000, or \$46.88.

If, on February 28, the same DAF has a balance of \$8,000,000, the monthly fee assessed for February would be \$3,458.33, calculated as follows:

Tier 1	0.75% x \$1,000,000	\$7,500
Tier 2	0.65% x \$1,500,000	\$9,750
Tier 3	0.55% x \$2,500,000	\$13,750
Tier 4	0.35% x \$3,000,000	\$10,500
<b>Sum of Tiers 1–4</b>		<b>\$41,500</b>
<b>Sum Divided by 1/12</b>		<b>\$3,458.33</b>

8. Renaissance reserves the right to increase annually the Annual Administration Fee to correct for inflation. Such increase will be based on the Consumer Price Index as published by the U.S. Bureau of Labor Statistics and will be capped at 3%. Renaissance will provide at least ninety (90) days prior written notice to Customer of any increase to the Annual Administration Fee.

## Investment expenses

Franklin Templeton provides professional investment management for the mutual funds available to the Franklin Templeton Charitable Giving Program. Franklin Templeton mutual funds are subject to varying levels of operating, management and distribution expenses. No separate fees are charged to individual accounts for investment services, and no sales charges are incurred on purchases of mutual funds. Operating, management and distribution expenses vary and are disclosed in individual mutual fund prospectuses. You can order any of the funds' prospectuses by calling (800) DIAL BEN®/342-5236 or by visiting franklintempleton.com.

Your financial professional will not receive any upfront compensation at the time you make your contribution. Your financial professional will, however, receive ongoing, annual compensation (paid monthly under the applicable Franklin Templeton mutual fund's distribution plan) of up to 25 basis points per year on the account balance. Your financial professional's annual compensation is included in the estimated annual expense fee. Refer to each individual fund's prospectus for additional information.

Investment Options <sup>9</sup>	Estimated Annual Expense Ratio <sup>10</sup>
Templeton Growth Fund	1.04%
Franklin Growth Opportunities Fund	0.94%
Franklin Growth Fund	0.80%
Franklin Small-Mid Cap Growth Fund	0.90%
Franklin Mutual Shares Fund	1.00%
Franklin Rising Dividends Fund	0.84%
Franklin U.S. Government Money Fund	0.51%
Franklin Total Return Fund	0.89%
Franklin U.S. Government Securities Fund	0.86%
Franklin Equity Income Fund	0.83%
Franklin Income Fund	0.71%

9. Franklin Templeton Charitable Giving Program assets are invested in Class A at NAV.

10. Refer to each individual fund's prospectus for more details on annual expense ratios.

# Reporting and receipts

**“The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart.”**

Helen Keller

Donors will be provided with quarterly statements showing account balances and activity. Online account access is also available at [ft.donorfirstx.com](http://ft.donorfirstx.com).

RCF will provide donors with a written acknowledgement showing an estimate of the fair market value of the publicly traded securities contributed. Any fair market value computation is a good faith estimate, and donors should consult with a tax professional to determine applicable deductibility.

Donors will be provided with any other financial reports or information required by law.

## Have questions?

Consult with your tax or financial professional to determine how the Donor-Advised Fund may best suit your philanthropic needs. If you'd like more information, contact Renaissance at (800) 843-7997 or visit us online at [ft.donorfirstx.com](http://ft.donorfirstx.com).

# Enjoy instant account access

Whether you're looking for comprehensive account information, want to research charitable organizations or make a grant, you can do it all online—securely and conveniently. Franklin Templeton Charitable Giving Program offers a number of online features and services, including:

## Opening and updating accounts

With the assistance of your financial professional, you can fill out a *Donor Contribution Agreement* online and provide information on donors, Grant Advisors and successors.<sup>11</sup>

## Accessing your secure account

Your account is protected through a secure password system that only you and your designated financial professional(s) have access to. You'll be able to view your account balance and activity, detailed account history and the status of all contributions to your account and grants recommended from it. In addition to online access, you'll receive quarterly statements, summarizing all activity in your account.

## Making contributions

Through your financial professional, you can initiate contributions of securities or cash to your account online.

## Researching charities

You can use the nonprofit search engine link from your online account to research and locate charitable or 501(c)(3) organizations in the United States. The search result includes the purpose of the charity or nonprofit and the information required to recommend a grant to the organization.

Online account access is available at [ft.donorfirstx.com](http://ft.donorfirstx.com).

<sup>11</sup>. Please remember that while you and your financial professional can open an account online, your financial professional must also fax a copy of the *Donor Contribution Agreement* to Renaissance Charitable Foundation Inc.

# Other information

## Conflict of terms

In the event of an inconsistency between the terms of this document and RCF's bylaws and articles of incorporation, RCF's bylaws and articles of incorporation will govern the rights and obligations of Franklin Templeton Charitable Giving Program and its donors. RCF bylaws, articles of incorporation and other supporting documents can be found at <https://www.renaissancecharitable.org/resources>.

## State disclosure notices

Some corporations or other business entities have created a donor-advised fund account rather than start a foundation or other giving program. While the terms and conditions described in this document generally apply to all donors, corporate donor-advised fund accounts may be subject to different administrative procedures and account charges depending on the amount of account activity they anticipate. State disclosure notices

A copy of the current financial statement of Renaissance Charitable Foundation Inc. is available by writing 8888 Keystone Crossing, Suite 1222, Indianapolis, IN 46240, or by calling (866) 803-0389. Renaissance Charitable Foundation Inc. is registered to solicit contributions in every state where such registration is required, including the District of Columbia. The following disclosure notices are required by state laws:

**Florida:** A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION FOR RENAISSANCE CHARITABLE FOUNDATION INC. (REGISTRATION NO. CH13085), MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING (800) 435-7352 OR VISITING THEIR WEBSITE [WWW.800HELPFLA.COM](http://WWW.800HELPFLA.COM). REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.

**Georgia:** A full and fair description of the programs and financial statement summary of Renaissance Charitable Foundation Inc. is available upon request at the office and phone number indicated above.

**Maryland:** Documents and information submitted under the Maryland Solicitations Act are also available, for the cost of postage and copies, from the Secretary of State, State House, Annapolis, MD 21401 (410) 974-5534).

**Michigan:** MICS No. 25719.

**Mississippi:** The official registration and financial information of Renaissance Charitable Foundation Inc. may be obtained from the Mississippi Secretary of State's office by calling (888) 236-6167. Registration by the Secretary of State does not imply endorsement.

**New Jersey:** INFORMATION FILED WITH THE ATTORNEY GENERAL CONCERNING THIS CHARITABLE SOLICITATION AND THE PERCENTAGE OF CONTRIBUTIONS RECEIVED BY THE CHARITY DURING THE LAST REPORTING PERIOD THAT WERE DEDICATED TO THE CHARITABLE PURPOSE MAY BE OBTAINED FROM THE ATTORNEY GENERAL OF THE STATE OF NEW JERSEY BY CALLING (973) 504-6215 AND IS AVAILABLE ON THE INTERNET AT <http://www.state.nj.us/lps/ca/charity/chardir.htm>. REGISTRATION WITH THE ATTORNEY GENERAL DOES NOT IMPLY ENDORSEMENT.

## Contact information

---

### Administrator

**Renaissance Charitable Foundation Inc.**  
8888 Keystone Crossing, Suite 1222  
Indianapolis, IN 46240  
Tel: (800) 843-7997  
Fax: (877) 222-1829  
[fcgf@reninc.com](mailto:fcgf@reninc.com)  
[ft.donorfirstx.com](http://ft.donorfirstx.com)

---

### Sponsor and investment advisor

**Franklin Templeton**  
3344 Quality Drive  
Rancho Cordova, CA 95670-7313  
Tel: (800) 632-2301  
[franklintempleton.com](http://franklintempleton.com)

**New York:** Upon request, a copy of the latest annual report can be obtained from the organization or from the Office of the Attorney General by writing to the Charities Bureau at 120 Broadway, New York, NY 10271.

**North Carolina:** Financial information about this organization and a copy of its license are available from the State Solicitation Licensing Branch at (888) 830-4989 or (919) 807-2214. The license is not an endorsement by the State.

**Pennsylvania:** The official registration and financial information of Renaissance Charitable Foundation Inc. may be obtained from the Pennsylvania Department of State by calling (800) 732-0999. Registration does not imply endorsement.

**Virginia:** Financial statements are available from the Virginia Department of Agriculture and Consumer Services, 102 Governor Street, Richmond, VA 23219.

**Washington:** Renaissance Charitable Foundation Inc. is registered with Washington State's Charities Program as required by law and additional information is available by calling (800) 332-4483 or visiting [www.sos.wa.gov/charities](http://www.sos.wa.gov/charities), or on file at Charities Division, Office of the Secretary of State, State of Washington, Olympia, WA 98504.

**West Virginia:** Residents may obtain a summary of the registration and financial documents from: Secretary of State, State Capitol, Charleston, WV 25305.

**Wisconsin:** A financial statement of the charitable organization disclosing assets, liabilities, fund balances, revenue and expenses for the preceding fiscal year will be provided to any person upon request.

REGISTRATION IN A STATE DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION OF RENAISSANCE CHARITABLE FOUNDATION INC. BY THE STATE.

# Important disclosures

**Contributors to the Franklin Templeton Charitable Giving Program should carefully consider a fund's investment goals, risks, charges and expenses before contributing. To obtain a summary prospectus and/or prospectus, which contains this and other information, talk to your financial professional, call us at (800) DIAL BEN/342-5236 or visit franklintempleton.com. Please carefully read a prospectus before you contribute or send money.**

A donor advised fund is a separately identified account that is maintained and operated by a section 501(c)(3) organization, and is not a registered investment company.

Contributions to The Franklin Templeton Charitable Giving Program are irrevocable contributions made to Renaissance Charitable Foundation, Inc., a public charity. Individuals considering a contribution to The Franklin Templeton Charitable Giving Program should consult their legal and tax professionals regarding deductions, based on their personal considerations.

**All investments involve risks, including possible loss of principal. The risks below and other risks, are discussed in the fund's prospectus.**

## Franklin Growth Opportunities Fund

The **investment style** may become out of favor, which may have a negative impact on performance. To the extent the portfolio invests in a **concentration of certain securities, regions or industries**, it is subject to increased volatility. **Small- and mid-cap stocks** involve greater risks and volatility than large-cap stocks. The manager may consider **environmental, social and governance (ESG) criteria** in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated. These and other risks are discussed in the fund's prospectus.

## Franklin Growth Fund

To the extent the portfolio invests in a **concentration of certain securities, regions or industries**, it is subject to increased volatility. **Large-capitalization companies** may fall out of favor with investors based on market and economic conditions. **Small- and mid-cap stocks** involve greater risks and volatility than large-cap stocks. The **investment style** may become out of favor, which may have a negative impact on performance. **International investments** are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in **emerging markets**. The manager may consider **environmental, social and governance (ESG) criteria** in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated. These and other risks are discussed pls fix space d's prospectus.

## Templeton Growth Fund, Inc.

**International investments** are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in **emerging markets**. To the extent the fund invests in companies in a specific **country or region**, the fund may experience greater volatility than a fund that is more broadly diversified geographically. **Derivative instruments** can be illiquid, may disproportionately increase losses, and have a potentially large impact on performance. **Small- and mid-cap stocks** involve greater risks and volatility than large-cap stocks. The manager may consider **environmental, social and governance (ESG) criteria** in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated. These and other risks are discussed in the fund's prospectus.

## Franklin Mutual Shares Fund

The **investment style** may become out of favor, which may have a negative impact on performance. **International investments** are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in **emerging markets**. Investments in companies engaged in **mergers, reorganizations or liquidations** also involve special risks as pending deals may not be completed on time or on favorable terms. **Low-rated, high-yield bonds** are subject to greater price volatility, illiquidity and possibility of default. The manager may consider **environmental, social and governance (ESG) criteria** in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated. These and other risks are discussed in the fund's prospectus.

### Franklin Income Fund

**Low-rated, high-yield bonds** are subject to greater price volatility, illiquidity and possibility of default. **Fixed income securities** involve interest rate, credit, inflation and reinvestment risks, and possible loss of principal. As interest rates rise, the value of fixed income securities falls. **Changes in the credit rating** of a bond, or in the credit rating or financial strength of a bond's issuer, insurer or guarantor, may affect the bond's value. **Equity securities** are subject to price fluctuation and possible loss of principal. **International investments** are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in **emerging markets**. The manager may consider **environmental, social and governance (ESG) criteria** in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated. These and other risks are discussed in the fund's prospectus.

### Franklin Equity Income Fund

**Equity securities** are subject to price fluctuation and possible loss of principal. **Distributions** are not guaranteed and are subject to change. Investments in **equity-linked notes** often have risks similar to their underlying securities, which could include management risk, market risk and, as applicable, foreign securities and currency risks. **Convertible securities** are subject to the risks of stocks when the underlying stock price is high relative to the conversion price and debt securities when the underlying stock price is low relative to the conversion price. **International investments** are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in **emerging markets**. The manager may consider **environmental, social and governance (ESG) criteria** in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated. These and other risks are discussed in the fund's prospectus.

### Franklin Rising Dividends Fund

The **investment style** may become out of favor, which may have a negative impact on performance. **Dividends** may fluctuate and are not guaranteed, and a company may reduce or eliminate its dividend at any time. **Small- and mid-cap stocks** involve greater risks and volatility than large-cap stocks. The manager may consider **environmental, social and governance (ESG) criteria** in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated. These and other risks are discussed in the fund's prospectus.

### Franklin Total Return Fund

**Fixed income securities** involve interest rate, credit, inflation and reinvestment risks, and possible loss of principal. As interest rates rise, the value of fixed income securities falls. **Asset-backed, mortgage-backed or mortgage-related securities** are subject to prepayment and extension risks. **Changes in the credit rating** of a bond, or in the credit rating or financial strength of a bond's issuer, insurer or guarantor, may affect the bond's value. **Low-rated, high-yield bonds** are subject to greater price volatility, illiquidity and possibility of default. **International investments** are subject to special risks, including currency fluctuations and social, economic and political uncertainties, which could increase volatility. These risks are magnified in **emerging markets**. **Derivative instruments** can be illiquid, may disproportionately increase losses, and have a potentially large impact on performance. The manager may consider **environmental, social and governance (ESG) criteria** in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated. These and other risks are discussed in the fund's prospectus.

### Franklin U.S. Government Securities Fund

**Fixed income securities** involve interest rate, credit, inflation and reinvestment risks, and possible loss of principal. As interest rates rise, the value of fixed income securities falls. **Asset-backed, mortgage-backed or mortgage-related securities** are subject to prepayment and extension risks. **Changes in the credit rating** of a bond, or in the credit rating or financial strength of a bond's issuer, insurer or guarantor, may affect the bond's value. These and other risks are discussed in the fund's prospectus.

### Franklin Small-Mid Cap Growth Fund

The **investment style** may become out of favor, which may have a negative impact on performance. **Small- and mid-cap stocks** involve greater risks and volatility than large-cap stocks. To the extent the portfolio invests in a **concentration of certain securities, regions or industries**, it is subject to increased volatility. **Liquidity risk** exists when securities or other investments become more difficult to sell, or are unable to be sold, at the price at which they have been valued. The manager may consider **environmental, social and governance (ESG) criteria** in the research or investment process; however, ESG considerations may not be a determinative factor in security selection. In addition, the manager may not assess every investment for ESG criteria, and not every ESG factor may be identified or evaluated. These and other risks are discussed in the fund's prospectus.



# Franklin Templeton Charitable Giving Program Donor Contribution Agreement

CGP-APP-0824

Since 2005, Franklin Templeton Charitable Giving Program has been serviced by Renaissance Charitable Foundation, an industry leader in philanthropic services. Please contact Renaissance Charitable Foundation at (800) 843-7997 if you require assistance completing this form.

Use this form to establish an account in the Franklin Templeton Charitable Giving Program with your irrevocable contribution of \$5,000 or more. To save time, a *Donor Contribution Agreement* can also be completed online through your Franklin Templeton Charitable Giving Program account access at [ft.donorfirstx.com](http://ft.donorfirstx.com).

Before completing this agreement, please read the *Franklin Templeton Charitable Giving Program Donor Program Circular and Forms* booklet and discuss with your financial professional how the program can help to meet your philanthropic goals. For your convenience, additional forms are available at [ft.donorfirstx.com](http://ft.donorfirstx.com). Please contact your financial professional for additional assistance.

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

## 1 NAME YOUR ACCOUNT

Please create a name for your Franklin Templeton Charitable Giving Program account. You can name the account after your family or any other name that you choose. With each grant recommendation, you may elect to have the accompanying letter acknowledge a donor's name, your personalized account name (e.g., The Smith Family Fund) or indicate an anonymous donor.

**ACCOUNT NAME:**

## 2 AREA OF INTEREST

In the event that the account has no grant or contribution activity for three consecutive years, Renaissance Charitable Foundation Inc. will make reasonable attempts to contact the donor or named successors of record. If Renaissance Charitable Foundation Inc. cannot contact those parties, its Directors will direct grants from the account.

To honor your charitable intent, please indicate a charitable organization, area of interest or geographical area below in order to guide the Directors, if necessary, in making grants from the account.

Area of interest (e.g., cancer research, education, historic preservation).

## 3 DONOR INFORMATION

Name the individual(s) who will contribute to and advise on the account. Please note that a Donor will automatically be established as a Grant Advisor. To name additional Grant Advisors, complete Section 4.

**PRIMARY DONOR:**

First name	M.I.	Last name	Date of birth (mm/dd/yyyy)	SSN/TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address of residence (no P.O. Box address)	City	State	ZIP	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mailing address (if different from above)	City	State	ZIP	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email address	Phone number			
<input type="text"/>	<input type="text"/>			

**SECONDARY DONOR:**

First name	M.I.	Last name	Date of birth (mm/dd/yyyy)	SSN/TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address of residence (no P.O. Box address)	City	State	ZIP	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mailing address (if different from above)	City	State	ZIP	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email address	Phone number			
<input type="text"/>	<input type="text"/>			

You can name individuals to the account who will have the authority to recommend grants. These individuals will not succeed the donors unless they are named as Account Successors. Do not list Donor(s) named in Section 3 as Donors are automatically established as Grant Advisors.

**GRANT ADVISOR 1:**

First name	M.I.	Last name	Date of birth (mm/dd/yyyy)	SSN/TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address of residence (no P.O. Box address)		City	State	ZIP
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing address (if different from above)		City	State	ZIP
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	Phone number			
<input type="text"/>	<input type="text"/>			

**GRANT ADVISOR 2:**

First name	M.I.	Last name	Date of birth (mm/dd/yyyy)	SSN/TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address of residence (no P.O. Box address)		City	State	ZIP
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing address (if different from above)		City	State	ZIP
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	Phone number			
<input type="text"/>	<input type="text"/>			

You can name successors to the account to succeed you in advising on the account after your death **OR** you can elect to have specific charities receive all or 4% annually of the remaining assets in the account.

Please fill in either the Account Successor(s) section below **OR** the Charitable Beneficiary(ies) section on the following page.

**ACCOUNT SUCCESSOR(S)**

Upon the death or incapacity of all the original donors of the account, please select one of the following options:

- Successors will succeed the account and share equal responsibility.  
 Successors will split the account.<sup>1</sup>

**SUCCESSOR 1:**

First name	M.I.	Last name	Date of birth (mm/dd/yyyy)	SSN/TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address of residence (no P.O. Box address)		City	State	ZIP
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing address (if different from above)		City	State	ZIP
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	Phone number			
<input type="text"/>	<input type="text"/>			

**SUCCESSOR 2:**

First name	M.I.	Last name	Date of birth (mm/dd/yyyy)	SSN/TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address of residence (no P.O. Box address)		City	State	ZIP
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing address (if different from above)		City	State	ZIP
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	Phone number			
<input type="text"/>	<input type="text"/>			

– OR –

1. The account will be divided equally among successors. Your financial professional will contact the successors to rename their account, and, if necessary, to reallocate investments and to name advisor(s) and successor(s) to the newly created donor-advised fund.

**5 ACCOUNT SUCCESSOR(S) AND CHARITABLE BENEFICIARY(IES) (cont'd.)**

**CHARITABLE BENEFICIARY(IES)**

If you would like either all of the remaining assets in the account or 4% annually granted to a charitable organization(s) upon the death of all original donors, please complete this section in its entirety. In the event the recommended charity no longer exists or does not qualify to receive grants from a donor-advised fund, Renaissance Charitable Foundation Inc. will award grants to a charity similar to the original charity.

**RECOMMEND:**      THE BALANCE OF THE ACCOUNT ASSETS      4% ANNUALLY OF THE ACCOUNT BALANCE

**CHARITABLE ORGANIZATION 1:**

Official name

Mailing address (grants are mailed directly to the charitable organization)     City     State     ZIP  
              

Tax ID number (if known)     Email address (if known)     Organization's website (if known)  
         

Contact person at organization     Contact phone  
     (     )

**GRANT PURPOSE**

Does this grant have a special purpose?

The grant purpose is unrestricted  
 There is a special grant purpose:

**CHARITABLE ORGANIZATION 2:**

Official name

Mailing address (grants are mailed directly to the charitable organization)     City     State     ZIP  
              

Tax ID number (if known)     Email address (if known)     Organization's website (if known)  
         

Contact person at organization     Contact phone  
     (     )

**GRANT PURPOSE**

Does this grant have a special purpose?

The grant purpose is unrestricted  
 There is a special grant purpose:

**6 FINANCIAL PROFESSIONAL INFORMATION (TO BE COMPLETED BY THE FINANCIAL PROFESSIONAL, IF ANY)**

**IMPORTANT:** To prevent delays, please complete this section in its entirety.

Financial professional     Name of firm  
    

Dealer number     Branch number     Rep number  
         

Email address     Phone number  
     (     )

Main office address     City     State     ZIP  
              

Branch address     City     State     ZIP  
              

Financial professional signature     Date

**7 CONTRIBUTION INFORMATION**

Prior to sending a contribution to your account via check, wire, ACH or transfer of stock/mutual funds, please notify Renaissance Charitable Foundation, Inc. by completing the "Plan a Contribution" section online, submitting an Additional Contribution Agreement form or calling (800) 843-7997. This process will not initiate your contribution or transfer; however, it will ensure the proceeds are allocated to the correct account. After you plan this contribution, you may submit your contribution or transfer.

The minimum initial contribution is \$5,000. Each individual asset must have an estimated fair market value of at least \$1,000. Please review the *Donor Program Circular* for information on asset types that can be contributed. You may also contact your financial professional for assistance.

**CASH** Dollar amount  Bank name (where cash is currently held, if applicable)

You may send cash via ACH or wire, or send checks directly to your Franklin Templeton Charitable Giving Program account at Renaissance Charitable Foundation Inc.

**Please note that Renaissance Charitable Foundation Inc. does NOT initiate the ACH or wire transfer.**

**ACH** **Beneficiary Name:** Renaissance Charitable Foundation Inc.  
**Bank Name:** Wells Fargo Bank, N.A.  
**Bank City/State:** Minneapolis, MN  
**DDA/Account #:** 3249028071  
**ABA #:** 102307164  
**Account Type:** Checking  
**Donor Name/Account #:**

**WIRE** **Bank Name:** Wells Fargo Bank, N.A.  
**Bank Address:** 420 Montgomery St., San Francisco, CA 94104  
**Account Name:** Renaissance Charitable Foundation  
**Beneficiary Address:** 8888 Keystone Crossing, Suite 1222, Indianapolis, IN 46240  
**Account #:** 4483394052  
**ABA #:** 121000248  
**Memo:** Donor Name/Account #

**CHECK**

- Make payable to Renaissance Charitable Foundation Inc.
- Include the donor name, account name or account number in the memo section of the check
- Return check with this Agreement

**Mail check to:**  
Renaissance Charitable Foundation Inc.  
c/o Franklin Templeton Charitable Giving Program  
8888 Keystone Crossing, Suite 1222  
Indianapolis, IN 46240

**SECURITIES**  
**Please note that Renaissance Charitable Foundation Inc. does NOT initiate the asset transfer.** To transfer securities to your Franklin Templeton Charitable Giving Program account, contact the financial institution where the assets are currently held. Market conditions may affect your actual contributed amount.

**SECURITY 1:**  
Name of security

Number of shares  Estimated dollar value  Type of security (stock, bond, mutual fund)  CUSIP or symbol

Physical certificate:  Yes  No

Where securities are currently held  Account number

**SECURITY 2:**  
Name of security

Number of shares  Estimated dollar value  Type of security (stock, bond, mutual fund)  CUSIP or symbol

Physical certificate:  Yes  No

Where securities are currently held  Account number

**SECURITIES** Deliver all eligible securities to:  
**DTC/ACAT**  
**Bank Name:** Wells Fargo Clearing Services, LLC  
**DTC Participant #:** 0141  
**Account Name:** Renaissance Charitable Foundation Inc.  
**Account #:** 5545-7454  
**FBO:** Franklin Templeton Charitable Gift Program  
**Donor Name/Account #:**

**OTHER** For Physical Stock Certificates, Euroclear, GNMA/Government Securities, Foreign Equities, and DRS/DWAC Deliveries, please contact Renaissance Charitable Foundation Inc. at (800) 843-7997 to coordinate delivery.

**DONATION FROM OTHER CHARITABLE ORGANIZATION**  
Name of charitable organization

Type of contribution  Estimated dollar value

Special instructions

Please select up to five different funds for your asset allocation.

- The total percentage must equal 100%.
- If a fund selection is not provided, the Franklin U.S. Government Securities fund will be the default investment option.

**PERCENTAGE**

**Global**

Templeton Growth Fund  %

**Growth**

Franklin Growth Opportunities Fund  %

Franklin Growth Fund  %

Franklin Small-Mid Cap Growth Fund  %

**Value**

Franklin Mutual Shares Fund  %

**Blend**

Franklin Rising Dividends Fund  %

**Fixed Income**

Franklin U.S. Government Money Fund  %

Franklin Total Return Fund  %

Franklin U.S. Government Securities Fund  %

**Hybrid**

Franklin Equity Income Fund  %

Franklin Income Fund  %

**TOTAL:**  **100 %**

Donors will be provided with quarterly paper statements showing account balances and activity. Paper statements are mailed out to donors after the end of each quarter. Statements are also available online at [ft.donorfirstx.com](http://ft.donorfirstx.com). If you provided your email address in Section 3, you will be notified via email when quarterly statements are available to view online, in addition to receiving paper statements. **To opt out of receiving paper statements, please check the box below.**

By checking this box, I am opting out of receiving paper statements.

Franklin Templeton Charitable Giving Program is a program operated by Renaissance Charitable Foundation Inc., a 501(c)(3) national public charity under the Internal Revenue Code of 1986.

**BY SIGNING THIS FORM:**

- I authorize Franklin Templeton Charitable Giving Program to establish a donor-advised fund account.
- I have received the *Donor Program Circular* and I understand that I am responsible for reading it. I agree to be legally bound to the *Donor Program Circular's* terms and conditions, as currently in effect and as amended from time to time, and the terms and conditions set forth in all related forms.
- I am aware that any recommendations I suggest will be considered but are subject to approval by the Board of Directors concerning the investment selections, grants and awards to any charitable organization.
- I understand that no grants may be made to a private non-operating foundation, to satisfy a binding pledge, for any private benefit (dues, membership, etc.) or to support any political campaign activities.
- I understand that any contributions I make to Renaissance Charitable Foundation Inc. through Franklin Templeton Charitable Giving Program are irrevocable contributions that are not refundable to me for any reason.
- I realize that any dividend interest and capital gains generated from my account belong to Renaissance Charitable Foundation Inc.; therefore, I cannot and will not claim that income as additional tax deductions. Once the contributions have been accepted, they are the property of Renaissance Charitable Foundation Inc., governed by an independent Board of Directors.
- I understand that Renaissance Charitable Foundation Inc. retains the final authority to determine the amount and recipient of any grant.
- I also understand that Renaissance Charitable Foundation Inc. will charge charitable administration fees in accordance with its standard procedures.

To the best of my knowledge, all information enclosed is accurate, and I will immediately notify Franklin Templeton Charitable Giving Program if any changes occur. My signature below constitutes my agreement and acceptance of all terms, conditions and features selected in all parts of this agreement and in all additional forms.

**SIGNATURES REQUIRED FROM ALL DONORS LISTED ON THE ACCOUNT**

Primary donor signature Date  
 X \_\_\_\_\_

Secondary donor signature Date  
 X \_\_\_\_\_

**Please return this completed, signed form to your financial professional.**  
 You may also submit the form to Renaissance Charitable Foundation Inc. by:

- Completing it online at [ft.donorfirstx.com](http://ft.donorfirstx.com)
- Email to [fcgf@reninc.com](mailto:fcgf@reninc.com)
- Fax to (877) 222-1829

**Do not return this form to Franklin Templeton.**

**FOR FINANCIAL PROFESSIONAL USE ONLY**  
 If required by your broker-dealer, a branch manager must provide a signature before this request can be processed.

Branch manager signature Date  
 X \_\_\_\_\_



# Gifts of stock

Giving stock is a tax-efficient way to make a charitable gift. You receive a US federal income tax deduction for the fair market value of your stock on the date of your gift and avoid all US federal capital gains taxes that would have been due if you sold the stock first.

There are two main ways to make a stock gift to Renaissance Charitable Foundation Inc.: by electronic transfer or by mailing your certificates. Electronic transfer works much faster.

## Electronic transfer of shares

- 1 | Provide written instructions for your financial professional to make a transfer to Renaissance Charitable Foundation Inc., specifying the name of the stock and the number of shares to be transferred. If you instruct your financial professional verbally, we suggest you follow up in writing.
- 2 | Your financial professional will need the following routing information to transfer stock into Renaissance Charitable Foundation's account:

### DTC/ACAT

**Bank Name:** Wells Fargo Clearing Services, LLC

**DTC Participant #:** 0141

**Account Name:** Renaissance Charitable Foundation Inc.

**Account #:** 5545-7454

**FBO:** Franklin Templeton Charitable Gift Program

**Donor Name/Account #:**

## Transfer of shares held in certificate form

Please contact Renaissance Charitable Foundation at (800) 843-7997 for forms needed to gift share certificates.

DO NOT sign the back of your certificate(s). Doing so will delay the date of your gift until the certificates are transferred into our name on the company's records.

**Renaissance Charitable Foundation Inc.  
c/o Franklin Templeton Charitable Giving Program  
8888 Keystone Crossing, Suite 1222  
Indianapolis, IN 46240**

**IMPORTANT: For all gifts of stock made by electronic transfer—including gifts you may make in the future—you or your financial professional must promptly notify Renaissance Charitable Foundation Inc. so that proceeds can be allocated to the correct account and receipt of your gift can be sent to you for your tax records.**

- Notification can be made by identifying your gift on the initial *Donor Contribution Agreement* (page 19).
- After the account is established, identify future gifts by logging into the account at [ft.donorfirstx.com](http://ft.donorfirstx.com), submitting an *Additional Contribution Agreement* or by calling Renaissance Charitable Foundation at (800) 843-7997.

## Stock valuation

- The date of your gift is the date on which you give up control. In most cases, this is the date you transfer the shares electronically into Renaissance Charitable Foundation's account or the postmark date on which you mail your certificates, stock powers, stock waivers, and/or Letters of Authorization to Renaissance Charitable Foundation. In some cases, the date of your gift is delayed until the company's transfer agent changes their official records to reflect ownership of the shares by Renaissance Charitable Foundation.
- In most cases, the tax-deductible value of your gift is the average of the highest and lowest trading prices on the date of your gift multiplied by the number of shares given.

**For further information, please contact Renaissance Charitable Foundation at (800) 843-7997 or visit [ft.donorfirstx.com](http://ft.donorfirstx.com).**





# Franklin Templeton Charitable Giving Program Asset Transfer Request Form

Since 2005, Franklin Templeton Charitable Giving Program has been serviced by Renaissance Charitable Foundation, an industry leader in philanthropic services. Please contact Renaissance Charitable Foundation at (800) 843-7997 if you require assistance completing this form.

Use this form to transfer securities to your Franklin Templeton Charitable Giving Program. Please note that Renaissance Charitable Foundation Inc., does NOT initiate the asset transfer. Forward the completed form to the company where the assets are currently held. Note: Some financial institutions may require additional forms and/or information.

For information on how to transfer assets or endorse securities, please refer to the *Franklin Templeton Charitable Giving Program Donor Program Circular and Forms* booklet or speak to your financial professional. Note that all account owners (donors) must sign this letter. A signature guarantee may be necessary if transferring securities from another financial institution.

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

## 1 AUTHORIZATION LETTER FOR TRANSFER OF SECURITIES TO FRANKLIN TEMPLETON CHARITABLE GIVING PROGRAM

Name of delivering institution  
\_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Please accept this letter of authorization to transfer the ownership of the following positions from my account to Renaissance Charitable Foundation Inc., a 501(c)(3) organization under the Internal Revenue Code of 1986, as amended.

Account owner(s) \_\_\_\_\_ Account number \_\_\_\_\_

Security 1 \_\_\_\_\_ CUSIP or symbol \_\_\_\_\_ Number of shares \_\_\_\_\_ Approximate dollar value \$ \_\_\_\_\_

Security 2 \_\_\_\_\_ CUSIP or symbol \_\_\_\_\_ Number of shares \_\_\_\_\_ Approximate dollar value \$ \_\_\_\_\_

**PLEASE NOTE:** This transaction is a transfer-in-kind. Securities are not to be liquidated.

Signature \_\_\_\_\_ Print name \_\_\_\_\_ Date \_\_\_\_\_  
X \_\_\_\_\_

Signature 2 (if applicable) \_\_\_\_\_ Print name \_\_\_\_\_ Date \_\_\_\_\_  
X \_\_\_\_\_

**SIGNATURE GUARANTEE:** (Each signature requires a guarantee.)  
\_\_\_\_\_  
\_\_\_\_\_

**SIGNATURE GUARANTEE:** (Each signature requires a guarantee.)  
\_\_\_\_\_  
\_\_\_\_\_

To ensure proceeds are allocated to the correct account and receipt of your gift is sent to you for your tax records, you or your financial professional must notify Renaissance Charitable Foundation Inc., of the asset transfer by:

- Inputting the contribution information online at ft.donorfirstx.com
- Calling (800) 843-7997
- Emailing fcgf@reninc.com
- Faxing (877) 222-1829

## 2 DELIVERY INSTRUCTIONS

### SECURITIES

Deliver all eligible securities to:

#### DTC/ACAT

Bank Name: Wells Fargo Clearing Services, LLC

DTC Participant #: 0141

Account Name: Renaissance Charitable Foundation Inc.

Account #: 5545-7454

FBO: Franklin Templeton Charitable Gift Program

Donor Name/Account #:

### OTHER

For Physical Stock Certificates, Euroclear, GNMA/Government Securities, Foreign Equities, and DRS/DWAC Deliveries, please contact Renaissance Charitable Foundation Inc., at (800) 843-7997 to coordinate delivery.









**FRANKLIN  
TEMPLETON**

**(800) 843-7997  
franklintempleton.com**