



February 26, 2015

51

CARRUTH COMPLIANCE CONSULTING INC
11515 SW DURHAM RD STE E10
TIGARD OR 97224-3476

Re: Change in your Listbill Remittance for your Franklin Templeton Bank & Trust (FTB&T) Payroll Deduction Accounts

Dear Plan Administrator,

We are writing to inform you that the recordkeeper for your Franklin Templeton Bank & Trust (FTB&T) payroll deduction accounts is changing to Primerica Shareholder Services ("PSS"), an affiliate of PFS Investments Inc. ("PFSI"), your broker dealer. Please note that as of **March 30, 2015**, Franklin Templeton Bank & Trust (FTB&T) will no longer be processing purchases into your employees' payroll deduction accounts. To avoid processing errors, all salary deferrals (including employer contributions) remitted after March 27, 2015 must be made payable to Primerica Shareholder Services and sent to the address indicated on the attachment.

Any remittances sent the week of March 23rd must be received by Franklin Templeton Bank & Trust (FTB&T) by Friday, March 27th, or it will be returned. If you are not sure a remittance sent the week of March 23rd will be received by FTB&T on or before March 27th, make it payable to Primerica Shareholder Services and send to the address indicated on the attachment. Note that PSS accepts listbills via fax, mail, third party vendor processing, employers' administration systems and BNY Mellon's secure portal. Also, the funds can be delivered via ACH, wire or paper checks. To avoid processing delays, please read and follow the remittance instructions on the attachment.

For employers who are currently using FTB&T's eContributions administration system for listbill remittance and would like to maintain that automation convenience, submitting the listbill via your employer administration system, third party vendor, secure email or secure portal would be comparable for you when submitting the listbill to PSS.

To facilitate an orderly transition, we encourage you to create a listbill template with PSS prior to the conversion date. To create a listbill template, please fax a copy of the most recent listbill that you submitted to FTB&T for processing to 470-564-7024. This will help us streamline your transition to the PSS system and maintain the continuity of your employee / employer contributions without any disruptions. Please keep in mind that FTB&T must receive your last listbill by Friday, March 27, 2015. All listbills and contributions sent on or after March 30, 2015 should be remitted to PSS.

Should you have any questions regarding this notification or how to initiate any of the preceding procedures, please contact Primerica Shareholder Services at 1-800-544-5445, Monday through Friday between 8:00 A.M. and 8:00 P.M. EST.

Sincerely,

Primerica Shareholder Services

FRK LSTB TPA

INSTRUCTIONS FOR TRANSITIONING TO PRIMERICA SHAREHOLDER SERVICES AS
RECORDKEEPER FOR FRANKLIN TEMPLETON PAYROLL DEDUCTION ACCOUNTS
CONVERSION DATE: MARCH 30, 2015

For Listbill Remittances:

To send by mail:

Send listbills, listbill checks and any listbill correspondence to:
Primerica Shareholder Services
P.O. Box 9774
Providence, RI 02940-9774

Send new account applications for establishing new listbill accounts to:
Primerica Shareholder Services
P.O. Box 9662
Providence, RI 02940-9774

To send by overnight delivery:

All overnights go to:
Primerica Shareholder Services
4400 Computer Drive
Westborough, MA 01581

To fax a listbill, please fax to: **508-599-7729**

To use your employer administrative system or third party vendor process please call us at 1-800-544-5445 to initiate set up.

To use the secure portal (Biz Link), please call 470-564-6237 to initiate the process. (Please note it takes about 4-6 weeks for a unique access account set up for Biz Link.)

For Contributions Remittances:

Wire Instructions:

Bank Name: Bank of New York Mellon

ABA Number: 011001234

Account Number: 735604

Credit Shareholder Name: Primerica Deposit DDA

Credit Shareholder fund and Account Number: FBO Shareholder Account Number or Plan Name

ACH Instructions:

Bank Name: Bank of New York Mellon

ABA Number: 011001234

Account Number: 735612

Credit Shareholder Name: Primerica Deposit DDA

Credit Shareholder fund and Account Number: FBO Shareholder Account Number or Plan Name