



One Franklin Parkway  
San Mateo, CA 94403-1906  
tel 650/312.2000  
franklintempleton.com

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FROM: Franklin Templeton Investments  
Corporate Communications  
Contact: Matt Walsh  
Tel: (650) 312-2245

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**FOR IMMEDIATE RELEASE**

**FRANKLIN TEMPLETON INVESTMENTS ANNOUNCES ENHANCEMENTS TO ITS DEFINED CONTRIBUTION SERVICES' WEB SITE, TIMETOINVEST.COM**

San Mateo, CA, October 14, 2002 – Franklin Templeton Investments today announced enhancements to its Defined Contribution Services' Web site, [timetoinvest.com](http://timetoinvest.com), a window to four user sites: plan participants, plan sponsors, financial advisors and third-party administrators. Each site is customized for the user's specific retirement plan.

Timetoinvest.com earned an overall rating of "Very Good," placing it in the second quartile of all sites ranked in Dalbar's May 2002 *Defined Contribution Web Sites: Trends, Benchmarks, and Best Practices*. "Usability" and "Content and Functionality" were both ranked above average.

"We're committed to making our retirement plans Web site stand out as a valuable, easy-to-use resource," said Dan Reinhold, senior vice president and director of Retirement Plans for Franklin Templeton Investments. "We'll continue to seek opportunities to enhance our users' Web experience by updating relevant information and tools."

This fall, [timetoinvest.com](http://timetoinvest.com) will introduce the Defined Contribution Services' enrollment video, "The Path to Your Retirement Future," to the plan participant site. Also added are enhanced interactive retirement planning calculators and the first of a new series of articles, reinforcing the need for plan participants to take the initiative as they travel on the retirement savings path.

On the plan sponsor site, the featured article explains the importance of investment diversity in a volatile market and provides tools to help plan sponsors encourage employees to review their asset-allocation mix and diversify their investments.

The financial advisor site announces the availability of two new educational seminars. The first, the *Plan Sponsor Seminar*, is an educational presentation for prospects and clients covering topics essential to operating a successful retirement plan: retirement plan trends, recent tax legislation, fiduciary responsibilities, plan design and investment selection. The

second, *Now That You're on the Path*, is an educational presentation for employees, designed to increase plan participation and raise contribution rates.

Franklin Resources, Inc. [NYSE:BEN], is a global investment organization operating as Franklin Templeton Investments. Franklin Templeton provides global and domestic investment management services through its Franklin, Templeton, Mutual Series and Fiduciary Trust subsidiaries. The San Mateo, CA-based company has over 50 years of investment experience and over \$247 billion in assets under management as of September 30, 2002. For more information, please call 1-800/DIAL BEN<sup>®</sup> or visit [franklintempleton.com](http://franklintempleton.com).

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