



INVESTMENT CENTER

Important Notice Regarding Delivery of Documents **From 1st Franklin Financial Corporation**

Householding Notice

The Securities and Exchange Commission ("SEC") has adopted rules that allow 1st Franklin Financial Corporation to deliver a single copy of each prospectus, prospectus supplement, annual report, and certain other reports that we are required to deliver by law (together, "Reports"), to any address at which two or more 1st Franklin Financial Corporation security holders ("Investors") are located. This procedure is commonly referred to as "householding." We are able to identify Investors eligible for householding based on our records, if our records indicate that these Investors share the same address and either have the same last name or appear to be members of the same family.

In an effort to reduce the number of Reports sent by us and received at any one address, we encourage you to participate in our householding program. Unless we receive notice from you stating that you wish to continue receiving separate copies of Reports, we will begin mailing a single copy of each Report to the Investors at your address as a group and will continue doing so indefinitely. If you object to our proposed householding, you may write to us at the following address:

**Investment Center
1st Franklin Financial Corporation
135 East Tugalo Street, Post Office Box 880
Toccoa, Georgia, 30577**

Or you may telephone the Investment Center staff at the following:

**(706) 886-7571 (local)
800-282-0709 (toll-free)**

You may also call one of the numbers above or write to the address above if you participate in our householding program but later desire to receive a separate copy of any of these Reports at any time. After we receive your notification that you do not wish to participate, or wish to discontinue participation, in our householding program, we will begin sending individual copies of Reports to you within thirty (30) days of our receipt.

If we do not receive notice from you within sixty (60) days, householding will be applied to your address, if applicable. Again, should you wish to not participate in our householding program or to stop participating in the program at any time, you may contact the Investment Center at the contact information above, and we will begin sending copies of each Report to you individually.