

T.RowePrice®
INVEST WITH CONFIDENCE



T. Rowe Price Brokerage Services.
**GREAT REASONS TO START TRADING
TODAY WITH T. ROWE PRICE.**

Reliable trades, low commissions, enhanced online access, and responsive service to help you manage your assets.

Thank you for your interest in T. Rowe Price Brokerage. Our Brokerage services* give you the opportunity to diversify your specific portfolios with stocks, exchange-traded funds (ETFs), and hundreds of no-load funds (many with no transaction fees).

We offer \$0 commissions for online stock and ETF trades. And you also can take advantage of reliable customer service from a trusted company with more than 30 years of Brokerage experience.

If you value objective research, our website gives you current and reliable information to help you make intelligent, informed decisions. You can access company news, retrieve market data, view performance data, set up alerts, and track key account information.

Please read through this brochure for more information on all of the benefits offered by T. Rowe Price Brokerage. We've provided all the information you'll need, including clear instructions for using our website, our online Brokerage platform, and Tele-Trader service. When you're ready, open up a Brokerage account and begin enjoying the world-class service that awaits you.

If you have any questions, please call our representatives at **1-800-638-5660**.

*Brokerage services are offered through T. Rowe Price Investment Services, Inc., member FINRA/SIPC.
All investments involve risk, including possible loss of principal.

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REASON ONE: CHOICES

A dependable way to trade stocks, bonds, mutual funds, ETFs, options, CDs, and more

Enjoy the freedom to trade any way you like. We make it easy to use the trading method that best suits your needs. Whether you prefer using our enhanced online Brokerage platform, which offers \$0 commissions for online stock and ETF trades; our automated phone system (Tele-Trader); or working with our experienced representatives, you can buy or sell securities with ease. We give you the power to choose what works best for you.



FREEDOM LOVER

Wants to have financial freedom—T. Rowe Price funds, other funds, stocks, bonds, ETFs, options, CDs, and more. A T. Rowe Price Brokerage account gives the freedom to choose and the assurance of knowing she's working with a reliable company.

“My financial freedom starts with my Brokerage account.”

Enjoy our easy-to-use online Brokerage platform.

Clear and intuitive navigation tabs make it easier to access your Brokerage portfolio, perform research on the markets, use various investment tools, and complete transactions quicker.

You can set up alerts and watchlists, utilize a multi-quote compare tool, filter pages to narrow any search, and access delayed or real-time quotes. Plus, you have the ability to click on Quick Links to connect to commonly viewed pages like My Holdings, My Balances, My Watchlists, and Markets Today.

Get quick, reliable executions.

With T. Rowe Price Brokerage, you can buy and sell stocks, bonds, mutual funds, ETFs, options, and more with the assurance that our highly qualified client representatives are always ready to help.

Find thousands of fund choices in one convenient location.

Access many mutual fund choices from prominent fund families with T. Rowe Price Brokerage:

- Hundreds of no-load funds available online, many with no transaction fees.
- Access to T. Rowe Price ETFs and other leading ETFs, available online for \$0 commission.

You can perform a search for no-load mutual funds or search for stocks and ETFs using the predefined and advanced screeners available through our online Brokerage platform.

Take control of your retirement savings with a Brokerage IRA.

With a T. Rowe Price Brokerage IRA, you have the flexibility to invest your retirement assets in stocks, bonds, options, and non-T. Rowe Price mutual funds. It's easy to get started—you can open your self-directed IRA with an initial investment of just \$1,000.

If you want to transfer an existing Brokerage IRA to T. Rowe Price Brokerage, we can help you with the paperwork. Consolidating your assets with us can reduce your paperwork and make it easier to keep track of your accounts.

Two Brokerage Account Options Available to You

Each T. Rowe Price Brokerage account offers a high standard of service and online access that every self-directed investor needs. Choose from among these account types.

	BROKERAGE ACCOUNT	BROKERAGE IRA
Account type	Standard investment account	Standard IRA
Minimum initial investment	\$2,500	\$1,000
Mutual Fund Screener	Yes	Yes
Stock Screener	Yes	Yes
ETF Screener	Yes	Yes
Access to research and information	Yes	Yes
Consolidated statement	Yes	Yes
Options trading available ¹	Yes	Yes
Checkwriting Services*	\$500 per check minimum	No
Margin available ²	Yes	No

Call us at **1-800-638-5660**, or visit our website at troweprice.com/brokerage for more information.

* Depending on the account type, you may write checks on your money market sweep fund. Checks will be paid from funds available in your designated sweep account, and only one owner's signature is required, regardless of whether the account has multiple owners or authorized signers.

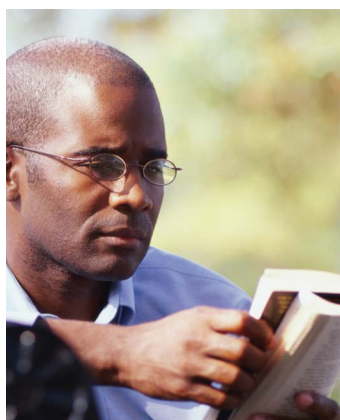
¹ Options trading involves greater risk and is not suitable for all investors. Limited availability and subject to approval by T. Rowe Price Investment Services, Inc.

² Available for customers who have been approved for a margin account. Margin trading involves greater risk and is not suitable for all investors.

REASON TWO: SERVICE

Committed to helping our investors succeed

Depend on a company with a strong reputation for client service. Our commitment to clients is based on the guiding principles established by Thomas Rowe Price, Jr., who believed that “our point of view should be entirely the investor’s.” T. Rowe Price has earned a reputation for putting our clients’ interests first. T. Rowe Price Brokerage reflects that same philosophy and has more than 30 years of experience working with investors.



SOUND SLEEPER

Likes the idea of doing business with a company that has always had a good reputation. Has confidence that trades will be executed quickly and accurately. And likes having access to experienced financial representatives.

“Great value from a company I can trust.”

Obtain online research and news.*

We offer you the latest industry-leading investment analysis, tools, and news so you can do your own research:

- **Stock, Mutual Fund, and ETF Screeners:** Find the securities that help meet your investment goals through predefined or advanced screens.
- **Company news and reports:** Search by company name or ticker symbol for the latest news concerning your stocks and other investments.
- **Quick Links:** Access commonly viewed pages like watchlists, markets, and news.
- **Research:** View consolidated data from several industry-leading sources in one place in an easy-to-read format with graphical visualizations.
- **Resource Center:** Find answers to your questions and get information about your Brokerage account and services, including cost basis, access to forms, and commissions and fees.

Keep up with market moves.

T. Rowe Price Brokerage helps you stay on top of quickly moving markets.

- **Investment alerts:** Set up various alerts to stay on top of news, trades, prices, volume, watchlists, positions, and other important data for delivery by email or to your mobile device.
- **Quick Quotes Search:** Get delayed or real-time quotes, when available, for a specific security.
- **Watchlists:** Add, monitor, and manage the securities that interest you, all from a single page.

Work with helpful representatives.

Our licensed client representatives earn a salary instead of commission, so they provide only the information you want, when you want it. They will be ready to answer your questions and make sure everything runs as smoothly as possible.

*The information provided through this service is prepared by independent research companies that are not affiliated with T. Rowe Price. While the information provided is deemed reliable, T. Rowe Price, T. Rowe Price Brokerage, and the information providers do not guarantee the accuracy or completeness of the information or make any warranties with regard to the results obtained from its use.

REASON THREE: VALUE

World-class service at low cost

Trade online for \$0. Enjoy \$0 commission for all online stock and ETF trades, and commissions as low as \$9.95 plus \$1.00 per contract for online options trades.¹ T. Rowe Price ETFs are available for \$0 commission, regardless of the channel you choose (online, representative-assisted, or Tele-Trader).



SMART SHOPPER

Never buys an overpriced item. Doesn't get fooled by the cheapest, either. Recognizes a good value at a competitive price. Choosing T. Rowe Price Brokerage was a no-brainer.

“Getting a good price matters, whether I'm buying a stock or choosing a broker.”

Assurance of quality service for smart investors.

Although you make your own investment decisions, you may still want the assurance of having knowledgeable professionals available to support you. Our experienced client representatives are ready to help if you have any questions or need assistance, so you never have to feel like you're on your own.

Our mix of low prices and personalized customer service ensures that you get more for your money every time you trade.

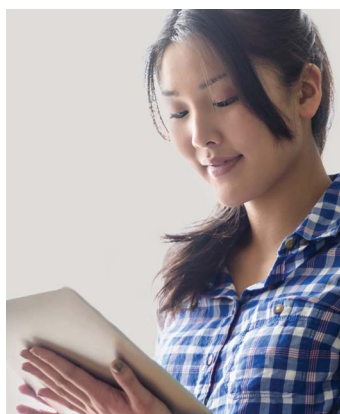
Note: Our full commission and fee schedule is shown on pages 6 through 11.

¹ Customers who do not qualify for our Summit Program are not entitled to our rate of \$9.95 plus \$1.00 per contract for online option trades but are entitled to a rate of \$19.95 plus \$1.00 per contract.

REASON FOUR: SIMPLICITY

Everything you need to make investing simpler

Stay nimble—move money quickly between your funds and Brokerage account. You have to be able to act quickly in today's fast-paced markets. We make it easy for you to move money between your mutual funds and T. Rowe Price Brokerage account via the Web or over the phone. You can save time and be sure your money is invested exactly where you want it, without delay.



THE SIMPLIFIER

Adding a Brokerage account lets her consolidate her accounts and easily move money among T. Rowe Price funds, other funds, stocks, and more.

“The less paperwork I have, the better.”

Keep it simple by consolidating with one trusted company.

If you have assets with a broker or another fund family, you can save time and paperwork by transferring them to your new T. Rowe Price Brokerage account. You'll get one clear, concise statement that covers both your retirement and taxable investments. Consolidating all your assets in one place makes it easier to see exactly what's in your portfolio.

Keep your money working with a sweep account.

You can open a sweep account, which may allow your money to earn interest for you when it's not invested in securities or mutual funds. Simply designate a T. Rowe Price government money market fund, and we'll link it to your Brokerage account.* Then any money from securities or mutual fund transactions and dividend payments will be transferred to your sweep account to earn competitive rates. If you want to make a Brokerage purchase, the money in your sweep account can be used whenever you like.

Go paperless.

T. Rowe Price offers online access to statements, confirmations, prospectuses, and shareholder reports, as well as tax form alerts. Rather than receiving paper materials, you will receive an email when your information is available online. It's free and a great way to save time and reduce paper.

*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 has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Commission and Fee Schedule

Effective August 2, 2021

Stocks and ETFs¹

ONLINE	\$0 commission on all stock and ETF trades.
TELE-TRADER	\$9.95 per trade for customers who qualify for the Enhanced Personal Services tier of the T. Rowe Price Summit Program. ² \$25 for all others. \$0 commissions on transactions for T. Rowe Price ETFs.
REPRESENTATIVE-ASSISTED	\$9.95 per trade for customers who qualify for the Enhanced Personal Services tier of the T. Rowe Price Summit Program. ² \$25 for all others. \$0 commissions on transactions for T. Rowe Price ETFs.

Options

ONLINE	\$9.95 plus \$1 per contract for customers who qualify for the T. Rowe Price Summit Program. ² \$19.95 plus \$1 per contract for all other accounts.
TELE-TRADER	10% off regular representative-assisted rates (subject to a minimum commission of \$35).
REPRESENTATIVE-ASSISTED	\$34.95 plus \$1 per contract.

Orders partially executed across multiple trading days are subject to a separate commission charge for each day the order partially executes.

¹ The commission charged for any stock trade will not exceed 3% of the principal value of the trade, subject to the applicable minimums listed above. Security markets have their own set of additional fees and/or taxes assessed by local governments and exchanges. These assessments are imposed on the financial services industry to cover the regulatory costs, and in all cases, the fees/taxes collected are passed on to the appropriate regulatory body or government agency. In addition, Agent Servicing fees may be imposed for American Depositary Receipts (ADRs).

² The Summit Program (the "Program") is a tiered benefit program offered by T. Rowe Price®. Assignment to a benefit tier is based on the amount of assets in qualifying investment accounts and other accounts that you or members of your Program household have with T. Rowe Price. View the Summit Program FAQs at www.troweprice.com/summit to learn more, including: account types automatically qualified for the Program; other types of accounts you may authorize to be measured within the Program; how Program households are determined and how this impacts your benefit tier; the information that may be disclosed to members of Program households and their agents; and, how you may opt out of certain house-holding features. If you have elected e-delivery for account confirmations, information about this Program, including communications concerning your tier status and benefits, will be sent electronically. To access certain Program benefits, you must log in to www.troweprice.com/access. If your Program household's assets fall below the minimums needed to maintain your current tier status, you will be notified before you are moved to a lower level. The Program is subject to change without prior notice.

Mutual Funds and UITs

NO-TRANSACTION-FEE (NTF) FUNDS¹	No charge. ²
TRANSACTION-FEE FUNDS¹	\$35
LOAD FUNDS AND UITs	<p>Load Funds: No new purchases allowed—subsequent purchases and redemptions only. Subsequent purchases and redemptions subject to any applicable stated load.³</p> <p>UITs: No new or subsequent UIT purchases allowed—redemptions only.</p>

Short-Term Trading Fee

T. Rowe Price Brokerage charges a short-term trading fee equal to the greater of \$50 or 1%, not to exceed \$250, for no-load, and certain load, no-transaction-fee fund shares held for less than six months. A short-term trading fee of \$5 applies to those shares purchased systematically and held for less than six months. These fees are in addition to any redemption fee that a particular fund may charge. Short-term trading fees do not apply to T. Rowe Price funds; however, investors violating the T. Rowe Price fund excessive trading policy may be restricted from future purchases, as disclosed in the fund's prospectus.

Bonds and CDs

PRODUCT	COMMISSION
Treasury Auctions	\$50
Treasury Bills	\$50
Agency (FNMA, FHLMC), TIPS, Treasury and Coupon Notes and Bonds, Treasury 0% Coupon Bonds	\$1 per \$1,000 Bond ⁴
GNMAs and CMOs ⁴ (Minimum of \$25,000)	\$1 per \$1,000 Bond ⁴
Corporate Bonds	\$5 per \$1,000 Bond ⁴
Municipals (Minimum of \$5,000)	\$5 per \$1,000 Bond ⁴
PRODUCT	SALES CHARGE PER \$1,000 BOND
Certificate of Deposit (CD) (Minimum varies by issue)	CDs purchased at par (\$1,000)

Precious Metals (Sale Transactions Only)⁵

PRODUCT	QUANTITY	COMMISSION ⁵
Gold, Silver, Palladium, and Platinum	Principal Value (PV)	Commission Charge (PV x %)
	\$0–\$9,999	.025
	\$10,000–\$49,999	.020
	\$50,000–\$99,999	.015
	\$100,000 and over	.0075

Commissions for Precious Metal, Bonds and CDs are for Rep-Assisted Trading and can be traded by calling 1-800-225-7720.

¹ If fund minimums are not met, certain fees may apply. If you hold no-transaction-fee fund positions along with transaction-fee fund positions, the no-transaction-fee fund positions will liquidate first.

² T. Rowe Price Investment Services, Inc., may receive fees in connection with no-transaction-fee mutual funds for activities such as recordkeeping and shareholder services. T. Rowe Price reserves the right to change the funds available with no transaction fees and reinstate the fees on any funds as well as the right to charge a transaction fee if your short-term trading becomes excessive. If you purchased a fund and paid a transaction fee, one will be charged upon its sale even if it becomes a no-transaction-fee fund after your purchase. Please review each prospectus carefully, as each fund family may have different share classes and costs to ensure that you select the share class most appropriate for you.

³ Effective January 1, 2018—T. Rowe Price will not accept new Load Fund or UIT purchases. Subsequent purchases of Load Funds already held will be permitted for breakpoint considerations, as well as redemptions of both Load Funds and UITs are permitted. Certain Fidelity Funds are also charged a \$35 transaction fee.

⁴ Subject to a \$35 minimum/\$250 maximum. (Effective January 1, 2018—T. Rowe Price will not accept new CMO purchases).

⁵ Effective January 1, 2018—T. Rowe Price will not accept new purchases or incoming Precious Metals transfers. Commissions apply to sale transactions and are subject to a minimum commission of \$35.

Fees for T. Rowe Price Brokerage Services

ANNUAL ACCOUNT MAINTENANCE FEE			
\$30 Fee	The \$30 fee is waived for: <ul style="list-style-type: none"> ▪ Brokerage customers who hold \$50,000 or more in T. Rowe Price mutual funds and/or Brokerage accounts at T. Rowe Price (includes those who qualify for the Summit Program)¹ ▪ Brokerage customers who subscribe to paperless delivery of T. Rowe Price statements and confirmation ▪ Brokerage Advantage* customers subject to the \$40 cash management service fee (see below) 		
CASH MANAGEMENT SERVICE FEE			
\$40 Fee	The \$40 fee will be charged: <ul style="list-style-type: none"> ▪ For Brokerage Advantage accounts approved or activated for debit card or checkwriting services ▪ In the anniversary month of account opening 		
MISCELLANEOUS FEES			
Account Transfer Out or Termination	\$50	Precious Metals Storage Fee	.75% of market value per annum, billed in arrears Minimum of \$5 per quarter
Returned Deposit Checks	\$20	Annual Custody Fee for Special Products (Limited Partnerships and Direct Participation Programs)	\$35 per position
Wire Transfer Out of Brokerage Account	\$15	Foreign Securities Transfers	Fee based on rate for country of origin. Up to \$75 for each foreign security transferred to or from T. Rowe Price Brokerage
From Your Linked Money Market Account: \$5,000 or more Less than \$5,000	No fee \$5 per wire	Foreign Securities Orders**	Fee based on rate for country of origin. Ranges from \$21–\$121 per purchase or sale, in addition to the applicable commission

¹ The Summit Program (the "Program") is a tiered benefit program offered by T. Rowe Price®. Assignment to a benefit tier is based on the amount of assets in qualifying investment accounts and other accounts that you or members of your Program household have with T. Rowe Price. View the Summit Program FAQs at www.troweprice.com/summit to learn more, including: account types automatically qualified for the Program; other types of accounts you may authorize to be measured within the Program; how Program households are determined and how this impacts your benefit tier; the information that may be disclosed to members of Program households and their agents; and, how you may opt out of certain house-holding features. If you have elected e-delivery for account confirmations, information about this Program, including communications concerning your tier status and benefits, will be sent electronically. To access certain Program benefits, you must log in to www.troweprice.com/access. If your Program household's assets fall below the minimums needed to maintain your current tier status, you will be notified before you are moved to a lower level. The Program is subject to change without prior notice.

* We no longer open Brokerage Advantage accounts. Fees applicable to existing Brokerage Advantage accounts.

** Orders for foreign stocks that trade as an equivalent on U.S. OTC Bulletin Board or Pink Sheet Markets.

MISCELLANEOUS FEES

Certificates and Direct Registration Services (Register and Ship)	\$15 (Only available on a limited number of securities)
Overnight Courier per Item Delivery Fee	Standard=\$12 Saturday=\$18 International=\$25 <i>Waived for Brokerage clients who qualify for the Summit Program</i>
IRS Form 990T Filing (For RICs, REITs, Limited Partnerships)***	\$200
Physical Securities Processing	Transfer Agent processing fees for deposit, issuance, transfer, or cancellation of physical certificates Fees vary by Transfer Agent, and are not eligible for waiver consideration

*** Pershing applies a filing fee to the applicable tax-deferred account for each tax return prepared and filed. This filing fee is not dependent on whether a tax is owed.

Margin Schedule

These services are available only to Brokerage and Brokerage Advantage* account clients

DEBIT BALANCES	PERCENTAGE ABOVE PERSHING'S BASE LENDING RATE
\$0–\$9,999	1.75% above the Pershing base lending rate
\$10,000–\$29,999	1.25% above the Pershing base lending rate
\$30,000–\$49,999	.75% above the Pershing base lending rate
\$50,000 and over	.25% above the Pershing base lending rate

Fees for Brokerage Advantage Account Clients*

CHECKING		VISA® GOLD ATM DEBIT/CHECK CARD	
Check Amount Minimum	None	ATM Withdrawal Fee ¹	None
Check Reorder Fee	No charge for first 40 checks; \$10 per 150 checks thereafter		
Copies of ATM, Sales, or Cash Advance Receipts	\$2.50	Daily Maximum ATM Withdrawal	The lesser of \$500 or your available balance ²
Stop Payments	\$10	Daily Maximum for VISA® Gold Card Transactions	The lesser of \$10,000 or your available balance ²
Returned Checks	\$15		
Check Copies	\$2.50		

* We no longer open Brokerage Advantage accounts. Fees applicable to existing Brokerage Advantage accounts.

¹ Third-party ATM surcharges may apply to transactions performed at certain ATMs.

² Available balance includes a secured credit line backed by the value of the securities held in the margin account (provided the account is approved for margin privileges).

VISA is a registered trademark of VISA U.S.A., Inc.

T. Rowe Price Brokerage is a division of T. Rowe Price Investment Services, Inc., member FINRA/SIPC. Brokerage accounts are carried by Pershing LLC (Pershing), member NYSE/FINRA/SIPC, a BNY Mellon company. T. Rowe Price mutual funds not held as positions in your Brokerage account are serviced by T. Rowe Price Services, Inc., and are not carried by Pershing.

Increase your savings potential with a T. Rowe Price Brokerage IRA

Your T. Rowe Price Brokerage IRA can be an effective way to save for your future.

Annual contribution limits for your combined IRAs are adjusted periodically by the IRS and allow catch-up contributions for those who are age 50 or older. The deadline to contribute for a particular tax year generally is April 15 of the following year. We give you the flexibility to invest in stocks, options, bonds, and mutual funds, and we can help you save even more by holding down your commission costs. You'll also get the fast, responsive service you want for your retirement money.

HELPFUL REMINDERS FOR IRAs:

Choose the right IRA for your financial goals.

You can invest in different types of IRAs, including a Roth IRA and Traditional IRA. Both give you tax-advantaged savings potential for your money. While there are some differences with regard to contributions, the differences are most pronounced in making withdrawals.

Traditional IRA contributions may be tax-deductible.

Contributions to a Traditional IRA may be tax-deductible, depending on your participation in an employer-sponsored plan and income level. Withdrawals from your Traditional IRA will generally be taxed as ordinary income, and there are usually penalties for any withdrawals made before age 59½.

A Roth IRA allows tax-free withdrawals.

You can withdraw earnings from your Roth IRA tax-free if you've had the account for at least five years and are at least age 59½, are disabled, or use the money for a qualifying home purchase (up to a \$10,000 lifetime limit). Contributions to a Roth IRA are never taxed when withdrawn. Unlike contributions to a Traditional IRA, Roth IRA contributions are never tax-deductible.

Convert a Traditional IRA to a Roth IRA.

You can convert a Traditional IRA to a Roth IRA regardless of income. Generally, any Traditional IRA assets converted to a Roth IRA must be reported as taxable income for the year the conversion occurs. You should consult a tax advisor for details on how a Roth IRA conversion might impact your personal tax and financial planning goals.

Call 1-800-638-5660 to request a prospectus or, if available, a summary prospectus; each includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

For more information regarding retirement plans or contribution guidelines, please visit the IRS website at [irs.gov/Retirement-Plans](https://www.irs.gov/Retirement-Plans).

GETTING STARTED

Open your Brokerage account for all the right reasons

How to open your T. Rowe Price Brokerage account: Open your account and get better value when you buy or sell securities. We make it easy for you to save on commissions while you trade with a reliable, trusted company. Our complete line of Brokerage services gives you the best value for your money with:

- Commissions as low as \$9.95 for stock and ETF trades. \$0 commissions on transactions for T. Rowe Price ETFs.
- Real-time access to research and account information through our website.
- Convenient access to thousands of funds from other fund families.
- Experienced, highly qualified representatives to answer questions and help you execute trades.
- Consolidated view—a convenient feature that brings all the information you need to trade, together in one place.

There are three easy ways you can open your T. Rowe Price Brokerage account or IRA. To get started, you can:

- Go online to troweprice.com/brokerage.
- Call **1-800-638-5660** to open an account by phone.
- Mail your completed New Account Application along with a check (if applicable) in the enclosed postage-paid envelope.

If you have any questions, please call **1-800-638-5660**.

To open your account online, go to troweprice.com/brokerage.

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