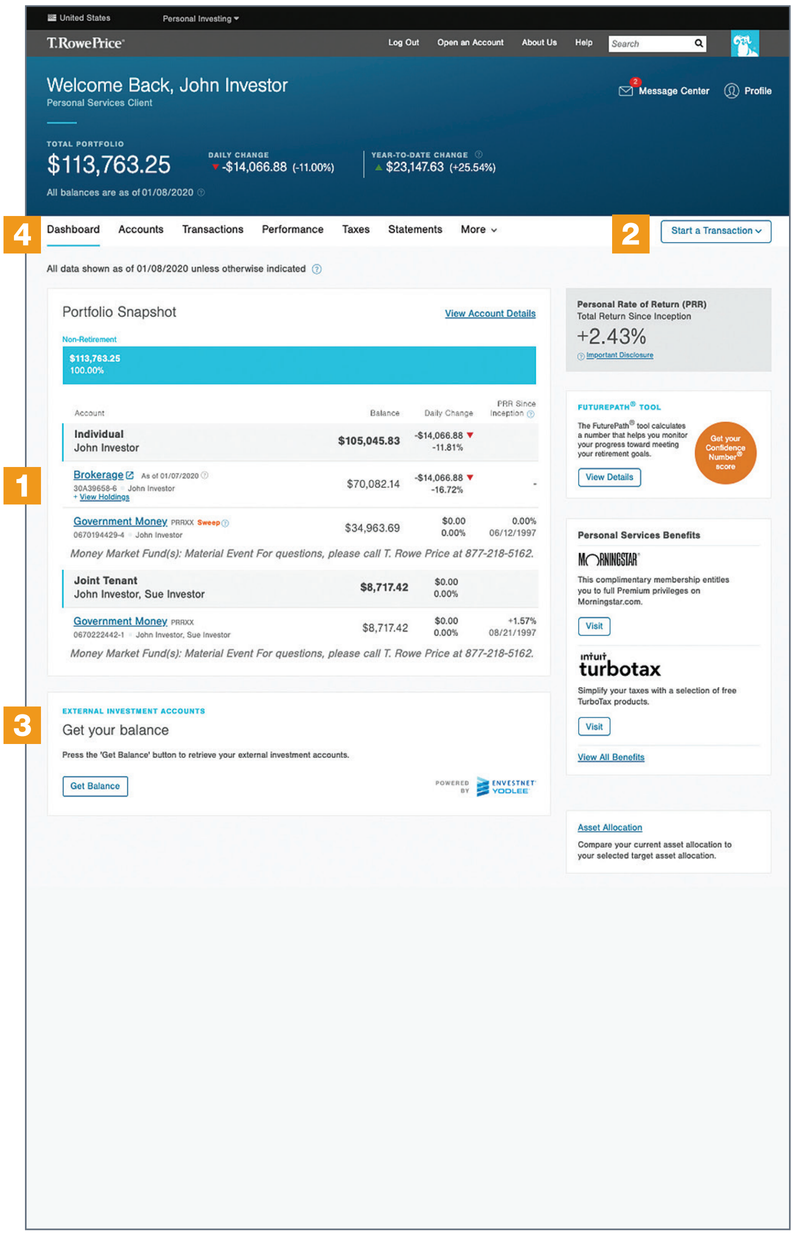
T. Rowe Price®
INVEST WITH CONFIDENCE

Brokerage Quick Reference Guide

Our secure online Brokerage trading platform provides a comprehensive view of your Brokerage portfolio, access to timely news and market information, and trading capabilities. Use this guide to explore the features.

GETTING STARTED—LOG IN FROM A SINGLE LOCATION

We make it easy for you to access and manage all of your T. Rowe Price accounts—Brokerage, mutual fund, and retirement—through a single secure online login, accessible at **troweprice.com/access**.



BROKERAGE ACCOUNTS

1 ACCESS TO YOUR BROKERAGE ACCOUNT

From the **Dashboard or Accounts** View – click on a Brokerage account to access a specific account online and launch the brokerage platform in a separate browser window.

2 QUICK LINK TO TRADING

For a direct link to the Brokerage trading screen: Select Transactions, then Start a Transaction to view brokerage transaction types

- Trade stocks and ETFs
- Trade mutual funds
- Trade options

OTHER T. ROWE PRICE ACCOUNTS

3 VIEW OTHER T. ROWE PRICE ACCOUNTS

Mutual fund and retirement accounts are located on the main Dashboard or Accounts page.

4 GETTING AROUND

Exploring accounts other than Brokerage:

Dashboard and Accounts

View your account balances and customize your dashboard and accounts view.

Transactions

Buy, sell, or exchange T. Rowe Price mutual funds, set up automatic transactions, view activity—and quickly access trading for your Brokerage account, by selecting **Start a Transaction**.

Performance

Includes an Activity Summary, Activity Summary Breakdown, Portfolio Growth, and Personal Rate of Return for your accounts.

Taxes

Access a Tax Summary, IRA Summary, online Tax Forms and Planning Resources.

Statements and Documents

View statements, confirms, and tax forms for your accounts.

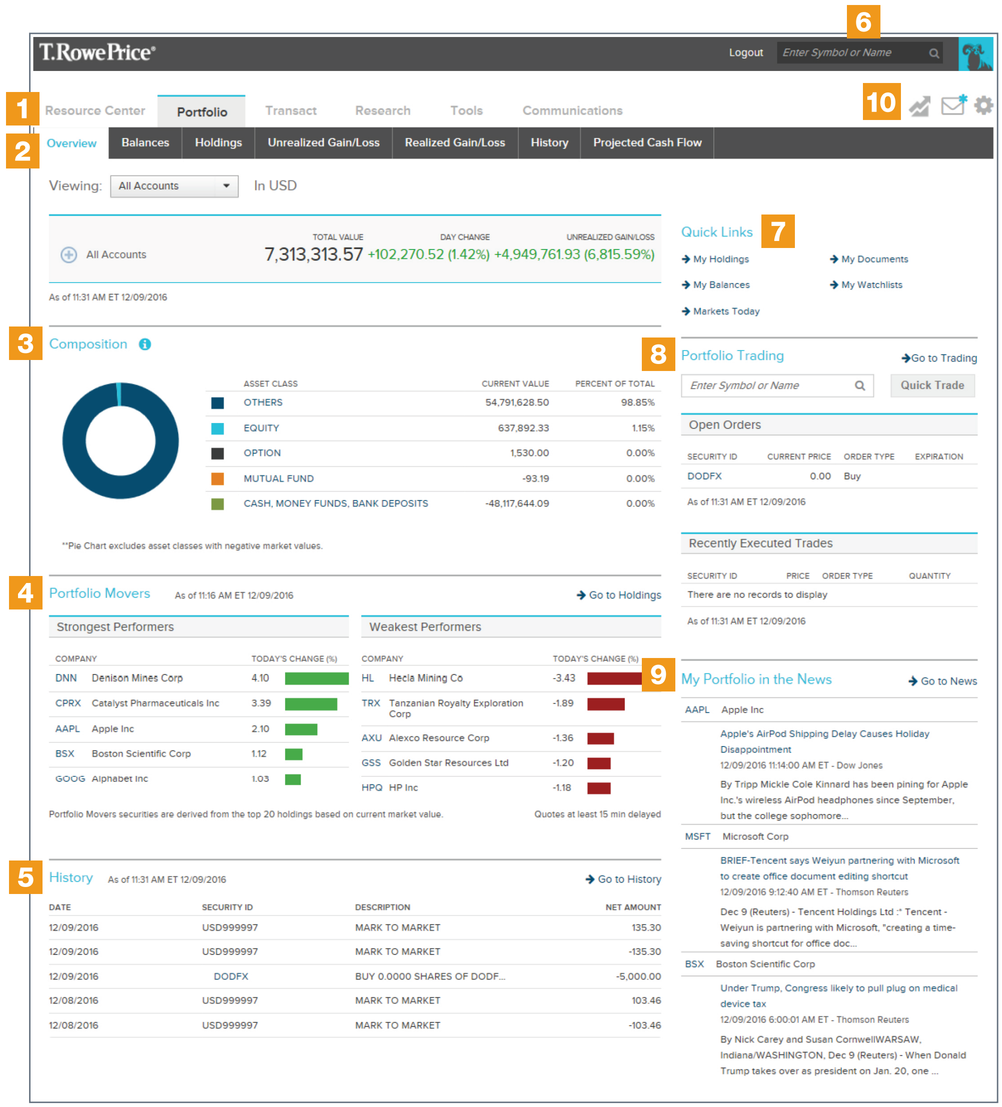
Message Center and Profile

Located adjacent to your personalized greeting, access **Message Center** for important information, or **Profile** update personal information, sign up for e-delivery on all your accounts, add a bank account for faster transactions, and set up or edit dividend and capital gains information.

Portfolio Tab

INTUITIVE NAVIGATION ON THE BROKERAGE PLATFORM

Reach your destination quickly and easily: use tabs to access your portfolio, make transactions, and conduct research.



1 RESOURCE CENTER

Access the Resource Center for links to statements, forms, and information about cost basis, commissions, fees, and more.

2 OVERVIEW AND ACCOUNT SELECTION

See where you stand at first glance with a visual snapshot of your total portfolio or a single account. If you have multiple brokerage accounts, select the account you wish to view using the + or – symbols.

3 COMPOSITION

Check your asset allocation to ensure it's consistent with your investment objectives and goals.

4 PORTFOLIO MOVERS

View your best and worst performers and easily access your holdings to make adjustments.

5 HISTORY

View recent historical transactions or select the quick link to view full history.

6 QUICK QUOTE

Get a stock quote—simply enter a symbol or company name–located here on every page.

7 QUICK LINKS

Use these shortcuts to important features like holdings, balances, and trading menus.

8 PORTFOLIO TRADING

Initiate a trade or view open orders and recently executed trades from the Portfolio Overview page.

9 NEWS ON YOUR PORTFOLIO

View recent news releases, tailored to your portfolio.

10 MORE FEATURES THROUGHOUT THE SITE

Market Snapshot

View major indices from every page.

Message Inbox

View important information from every page.

E-Delivery and Profile Settings

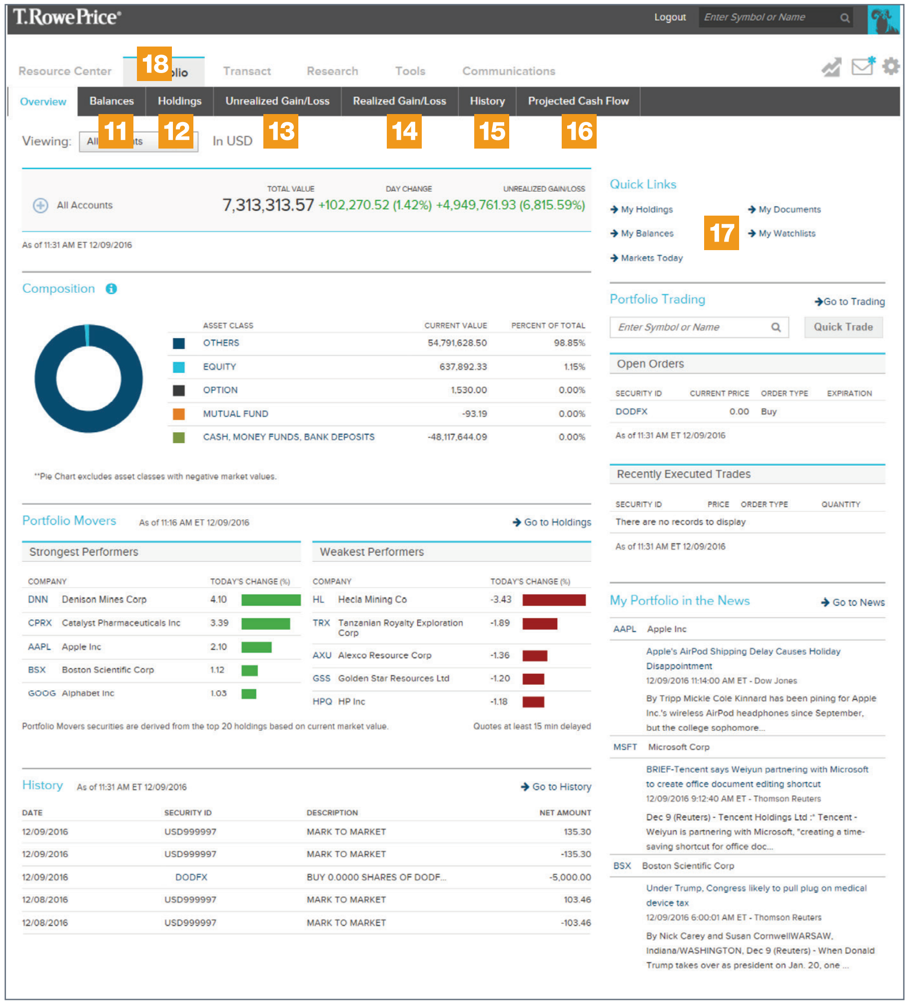
Subscribe to e-delivery to receive prospectuses and proxy/shareholder communications by email—and more.

Research and Analysis

Gain insight to inform your decisions: access integrated research and analysis from industry-leading sources and leverage helpful tools, including stocks, ETFs, and mutual funds.

INTUITIVE NAVIGATION ON THE BROKERAGE PLATFORM

Reach your destination quickly and easily: use tabs to access your portfolio, make transactions, and conduct research.



11 BALANCES PAGE

View the Key Values of your accounts—updated either with delayed or real-time quotes.

12 HOLDINGS PAGE

View a summary of your holdings or view all current holdings in your accounts. Select the + symbol to expand and view position level detail and a quick link to trading menus.

13 UNREALIZED GAIN/LOSS PAGE

See a summary of your account performance, or select the + symbol to view details about a specific holding. If you own multiple tax lots, select View Tax Lots link.

14 REALIZED GAIN/LOSS PAGE

See a summary of the current or previous year's short- or long-term gain/loss, or select the + symbol to view details about a specific transaction. If you traded multiple tax lots, select the View Tax Lots link.

15 HISTORY PAGE

View historical transactions and account activity, updated intra-day as transactions occur. Filter by date, account, account type, CUSIP, transaction type, or amount.

16 PROJECTED CASH FLOW PAGE

View projected cash flow for upcoming cash or reinvested dividends and interest payments.

17 WATCHLIST SET-UP

From the Overview page, easily set up a watchlist, located on the right-hand side of the page.

To set up a Watchlist:

- Select Create New Watchlist.
- Name the Watchlist.
- Add securities to your named Watchlist by entering the symbol in the look-up box.
- Select the symbol to add the security to your Watchlist.

18 VIEW/EDIT YOUR DIVIDEND ELECTION

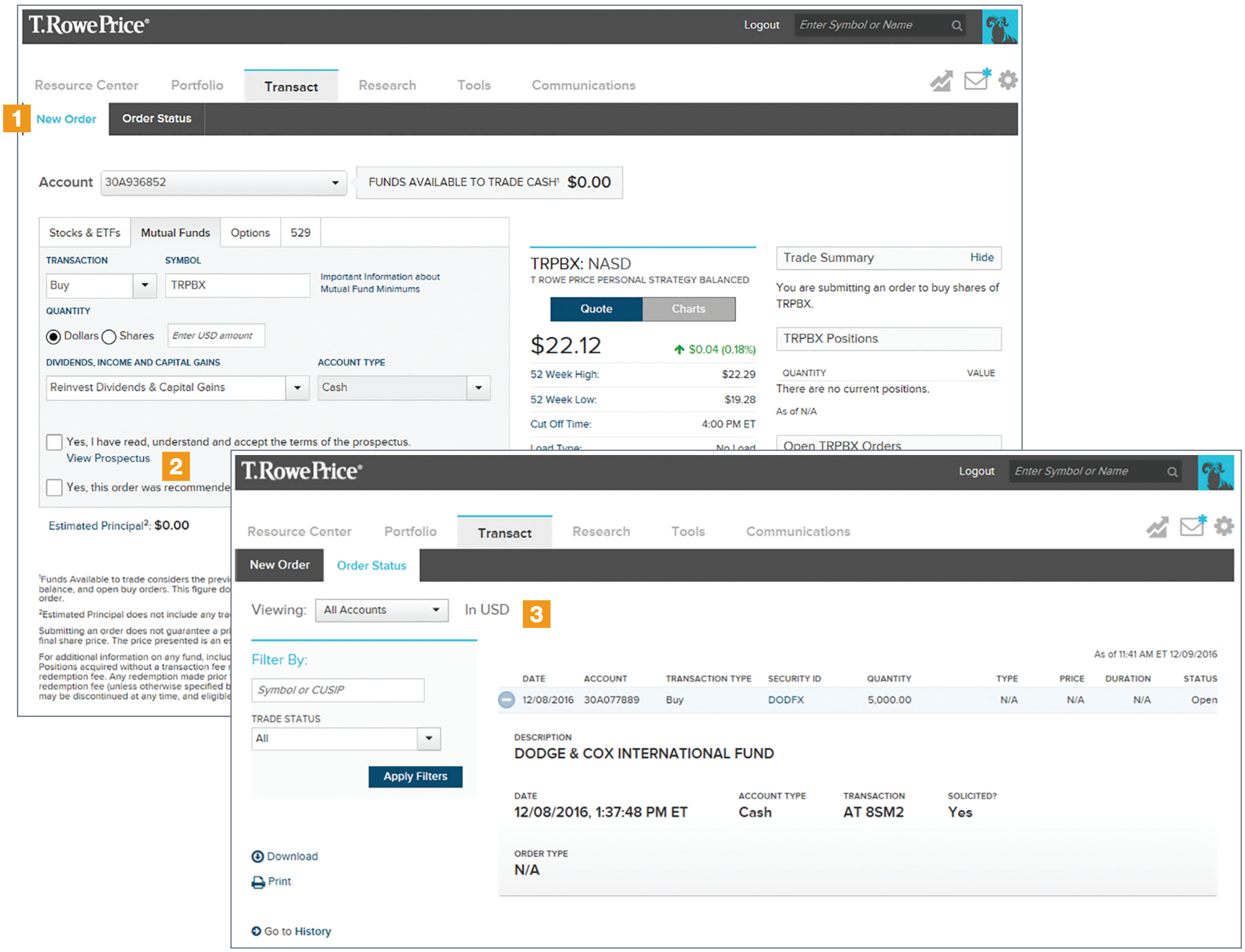
From Holdings page, you may change your dividend election.

To change your dividend election:

- Navigate to Holdings page.
- Select + symbol next to the security you'd like to edit.
- Select Edit.
- Choose Reinvest Dividends or Payout in Cash.
- Save.

STREAMLINED TRADING ON THE BROKERAGE PLATFORM

Trading made easy for stocks, ETFs, and mutual funds.



1 NEW ORDER

Place new orders quickly and easily from the New Order page: select the account you wish to view, then select the appropriate tab to initiate your trade for stocks and ETFs, mutual funds, or options (if your account is eligible). The funds available to trade figure considers the previous day's sweep account balance, any pending debit or credit, and open buy orders, for a dynamic indication of your trading balance.

Account Selection

If you have multiple brokerage accounts, first select the account you wish to view using the + or - symbols.

Trading Stocks and ETFs

Complete the order form to choose your transaction type, symbol, quantity, order type, duration, and account type. A real-time quote will be provided. Select Review Order for additional details prior to submitting the order.

Trading Mutual Funds

Complete the order form to choose your transaction type, symbol, quantity in dollars or shares, disposition of dividends, income, and capital gains, and account type. A real-time quote will be provided. Select Review Order for additional details prior to submitting the order.

2 VIEW PROSPECTUS

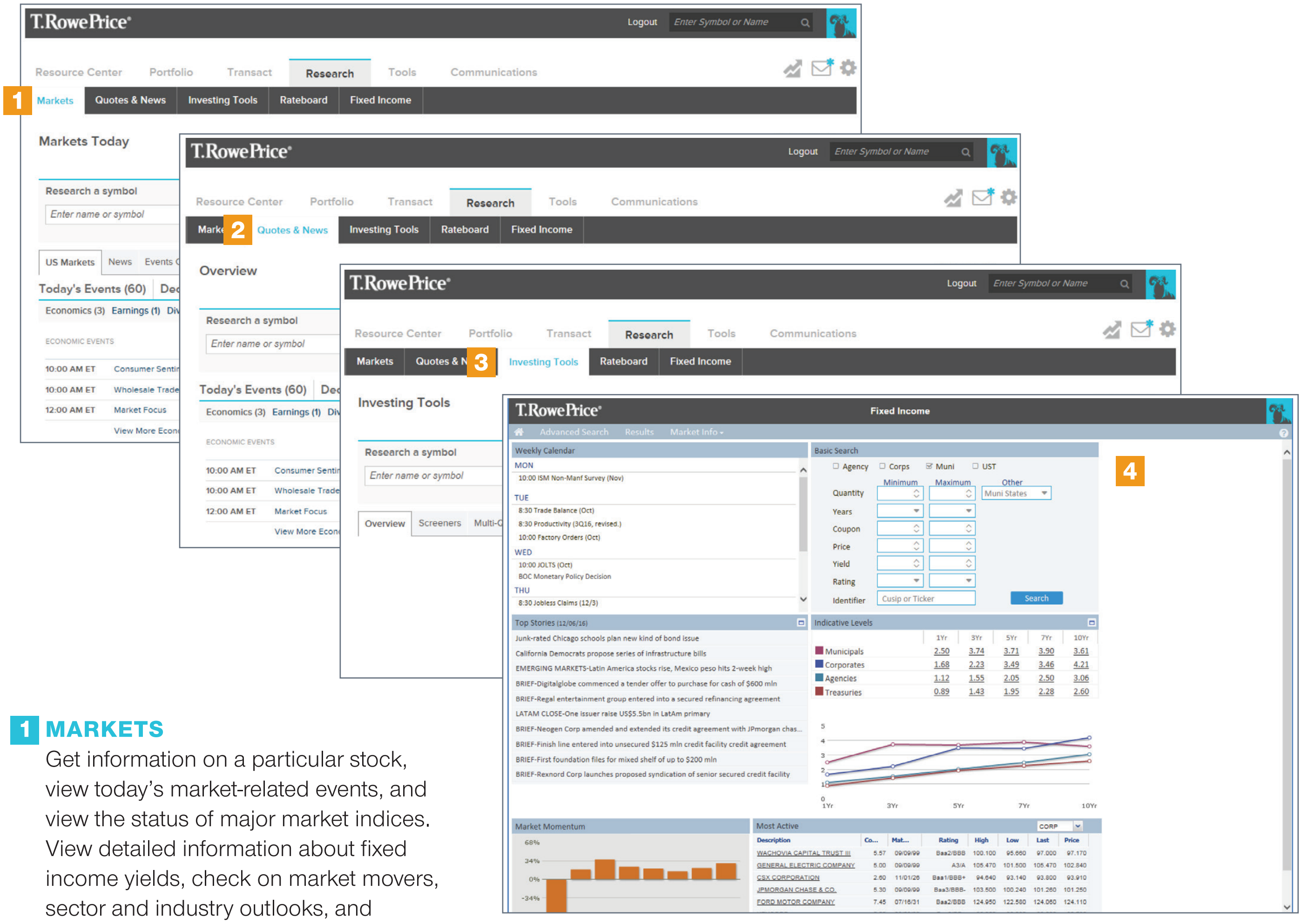
From the New Order page, when purchasing mutual funds, view the fund's latest prospectus before completing your mutual fund order by selecting the View Prospectus link.

3 ORDER STATUS

Select Order Status to view current open orders in your account—updated intra-day as transactions occur. Filter by symbol or trade status to refine your view.

IN-DEPTH RESEARCH ON THE BROKERAGE PLATFORM

Reach your destination quickly and easily: use tabs to access your portfolio, make transactions, and conduct research.



1 MARKETS

Get information on a particular stock, view today's market-related events, and view the status of major market indices. View detailed information about fixed income yields, check on market movers, sector and industry outlooks, and advancers and decliners, and get the latest market news and commentary.

2 QUOTES AND NEWS

Enter a stock symbol for in-depth information—summary, news, charting, earnings, fundamentals, insiders, and an option chain. Drill down for detailed information to help you make informed trading decisions.

3 INVESTING TOOLS

Search for stocks, ETFs, and mutual funds using multiple search criteria. Compare investment options through our multi-quote compare tool, set up and view watchlists, and set market alerts so you never miss an investment opportunity.

4 FIXED INCOME—BONDCENTRAL®

Visit BondCentral[1]—the fixed income marketplace, featuring solutions to meet your investment needs:

- Wide array of solutions, including corporate, municipal, U.S. government agency, and U.S. Treasury bonds.
- More than 170,000 buy and sell prices daily on bonds representing more than $55 billion in trading opportunities.
- Powerful search tools to help you quickly find bonds using criteria such as maturity, yield, and credit rating.
- Convenient access to timely information, including recent trade prices and municipal securities disclosures.

[1]BondCentral is a registered trademark of Pershing, a BNY Mellon Company.

CUSTOMIZED WATCHLISTS AND QUICK ACCESS TO TOOLS ON THE BROKERAGE PLATFORM

Set up watchlists and more.

1 WATCHLIST

Set up a Watchlist to track designated securities and never miss an investment opportunity.

To set up a Watchlist:

- Select Create New Watchlist.
- Name the Watchlist.
- Add securities to your named Watchlist by entering the symbol in the look-up box.
- Select the symbol to add the security to your Watchlist.

2 QUICK TOOLS

Market Snapshot
View the status of major stock market indices from every page.

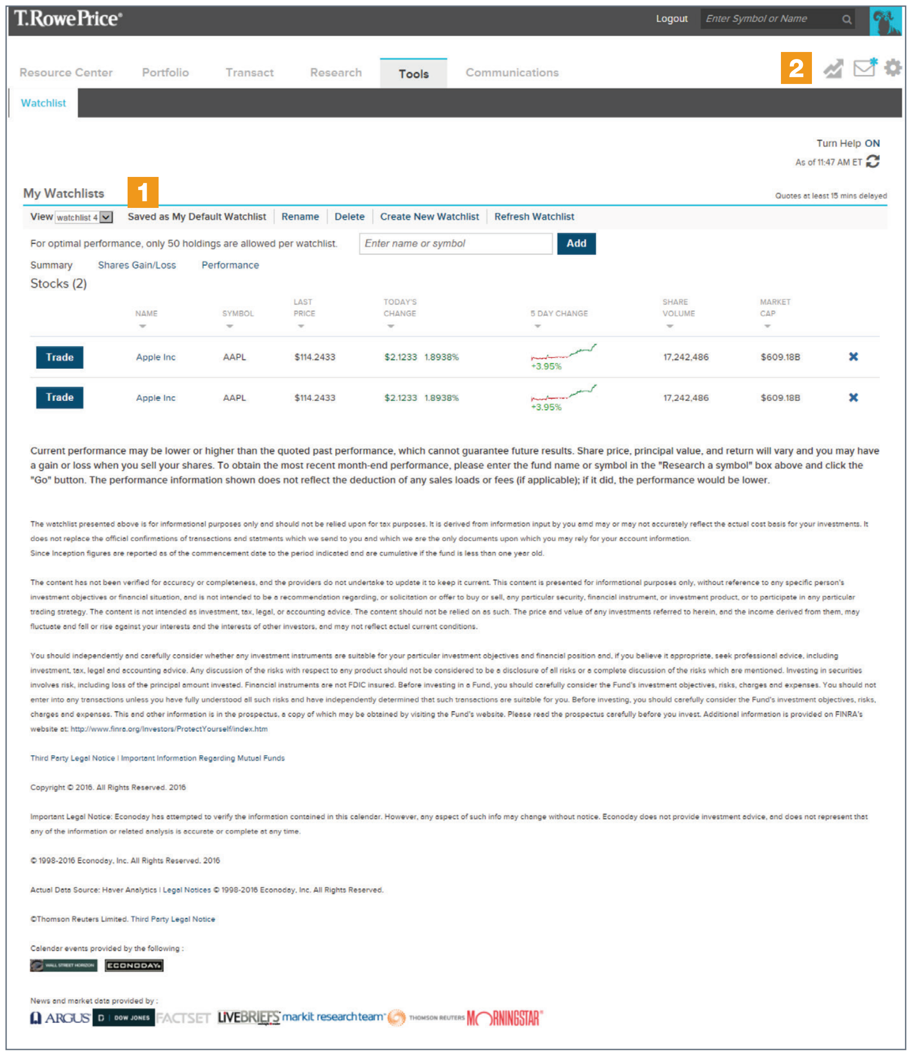
Message Inbox (same as *All Communications* in Communications Tab)
View important information from every page.

Profile Settings (same as *Settings* in Communications Tab)
Fast access to change account preferences.

E-Delivery Preferences
Subscribe to or change your e-delivery preferences for prospectuses and proxy/shareholder communications—and more.

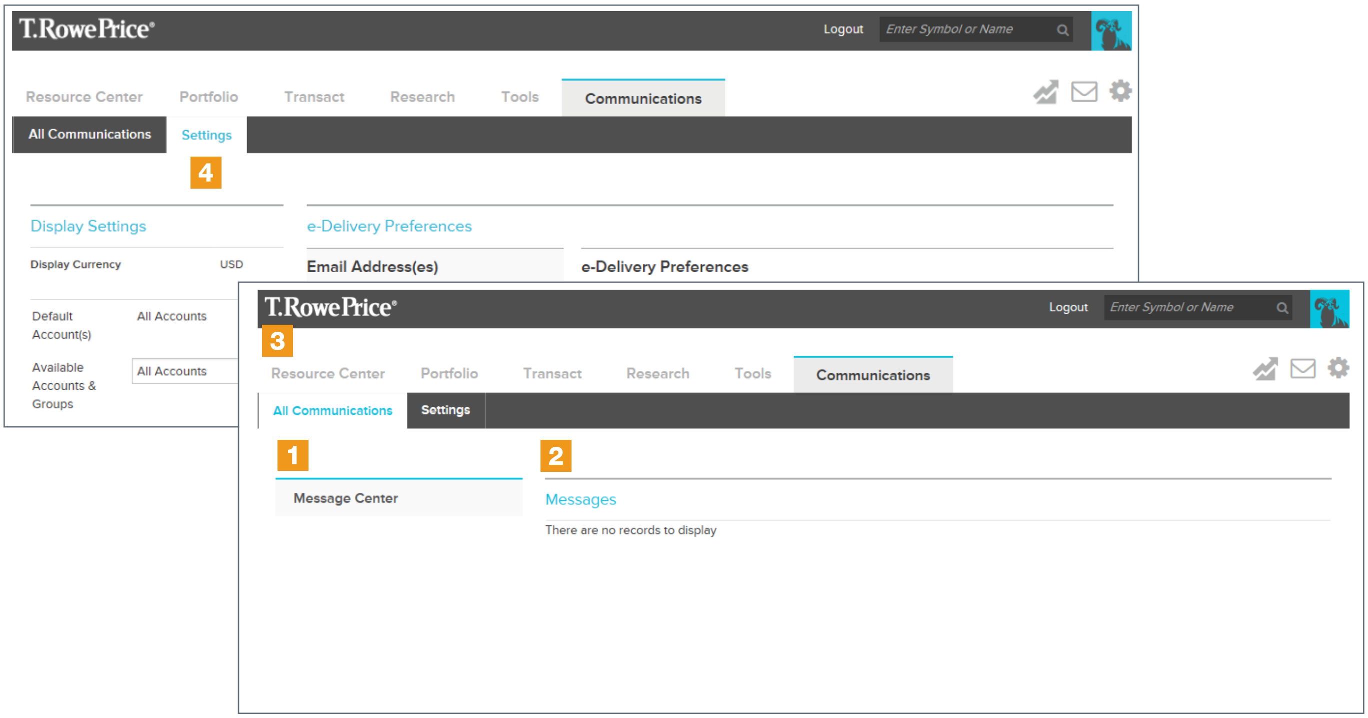
Alerts Setup
Subscribe to or change alert settings, including devices to which you'd like alerts sent.

View/Edit Cost Basis Disposition
Change your disposition methods in this section.



SETTINGS AND MESSAGE INBOX ON THE BROKERAGE PLATFORM

Customize settings and access important information about your Brokerage account.



1 MESSAGE CENTER

T. Rowe Price and Pershing[2] occasionally provide important communications to you regarding your account. Please check periodically for the latest news and information on your account.

2 MESSAGE INBOX

To view your messages, click on the message to open or close it.

To initiate a secure message to T. Rowe Price Brokerage:

- Click on the Resource Center Tab.
- Click Contact Us.
- When redirected to the T. Rowe Price Help Center, click on Email tab.
- Click the link, Contact us by secure email.

3 RESOURCE CENTER PAGE

Visit the Resource Center for answers to common questions and links to important documents and information.

[2]Brokerage accounts are offered by T. Rowe Price Investment Services, Inc., member FINRA/SIPC. Brokerage accounts are carried by Pershing LLC, a BNY Mellon company, member NYSE/FINRA/SIPC.

4 SETTINGS PAGE (same as Gear tool)

Easily customize your account preferences and set up account alerts and e-delivery for shareholder communications.

E-Delivery Preferences

Subscribe to or change your preferences for email delivery of prospectuses and proxy/shareholder communications.

Alerts Setup

Subscribe to or change alert settings, including devices to which you'd like alerts sent.

- Select Profile Settings, or the gear icon, located in the top right-hand corner of every page.
- Select Add Device(s) from the Alerts Setup section.
- Add email address(es) and/or phone number.
- Once your email and/or phone number are set up, you can subscribe to any alert.

View/Edit Cost Basis Disposition

- Select Profile Settings, or the gear icon, located in the top right-hand corner of every page.
- Select an account number from the Accounts and Groups section.
- Select Edit in the Default Disposition Methods section.
- Save after you have made your selection.

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