



Enhanced Personal Services
**A RELATIONSHIP
FOCUSED ON YOUR
SUCCESS**

Welcome

Welcome to Enhanced Personal Services

For your convenience, the full benefits and privileges of this program are detailed in the following pages.

T.RowePrice®



ENHANCED PERSONAL SERVICES

troweprice.com/enhanced

TEAM PHONE

1-800-377-3081

Weekdays: 8 a.m. to 8 p.m. ET

BROKERAGE SERVICES

1-800-225-7720

Weekdays: 8 a.m. to 8 p.m. ET

TABLE OF CONTENTS

- 1 Our Philosophy
- 2 Your Personal Services Team
- 3 T. Rowe Price Investment Insights & Research
- 4 Access To Exclusive Online Resources
- 5 Personalized Investment Advice
- 6 The Advantages of T. Rowe Price Brokerage
- 7 Fee Waivers, Discounts, and Savings
- 8 Additional Programs & Services
- 9 Stay In Touch With T. Rowe Price

OUR PHILOSOPHY

“We believe in strategic investing.
It has guided how we do
business since 1937.”

–Rob Sharps

Head of Investments and Group CIO

Strategic investing means that we don't stop at surface-level analysis. Instead, we go beyond the numbers to uncover new opportunities first-hand. T. Rowe Price investment professionals travel the world, visiting the companies they evaluate. This passion for exploration and understanding has helped inform better decision-making and prudent risk management for our investors.

We also understand that not all investors are alike and as your assets with us increase, so do your expectations. Our client recognition programs were created to meet your additional needs by delivering valuable services, benefits, and investment insights—all designed to help you make sound, well-informed financial decisions.

YOUR PERSONAL SERVICES TEAM

One notable benefit of our highest level of customer service is your experienced Personal Services team, a dedicated group of investment professionals available to discuss your specific financial needs and provide one-on-one assistance to streamline the investment process.

INVESTMENT EDUCATION

Investment education is one of the most important benefits we offer to our clients. We've built an experienced team of Personal Services Specialists, and we encourage you to contact them with any questions you have about your T. Rowe Price investments. Our salaried experts are not commissioned salespeople, so you can trust them to provide objective information and insights focused on your personal investment goals.

PERSONAL SOLUTIONS

Whatever your service needs, you can contact your Personal Services team for individual assistance. We offer you a primary point of contact—a dedicated Specialist—to oversee the entire process of completing important transactions for you.

- Rolling over retirement accounts
- Transferring assets from other institutions
- Changing account ownership or registrations
- Setting up required minimum distributions (RMDs) from your IRA

Your Personal Services Specialist can help you with filling out paperwork; contacting other investment institutions, if necessary; and providing you with status updates.

Please note: As an Enhanced Personal Services client, your new contact telephone number is **1-800-377-3081**.

Your members-only benefits page can be accessed at **troweprice.com/enhanced**.

T. ROWE PRICE INVESTMENT INSIGHTS & RESEARCH

As a valued client, you have access to a wide range of complimentary investment resources that allow you to benefit from our financial expertise. Stay on top of T. Rowe Price's latest thinking—from our perspective on recent market activity to our views on personal finance—with exclusive content and investment planning resources.

T. ROWE PRICE INSIGHTS

You'll have access to a dedicated website for all T. Rowe Price Insights. This exclusive section addresses a variety of concerns for investors with substantial assets. Visit troweprice.com/insights to learn more.

T. ROWE PRICE INSIGHTS E-NEWSLETTER

Gain a greater perspective on the economic and market outlook with our unbiased take on key topics, such as investing for the long term, college savings, tax considerations, and retirement planning, among others. You'll automatically receive this monthly e-newsletter if you've provided us with your email address.

Visit troweprice.com/email to sign up for these communications, set your email preferences, and subscribe to other informative digital publications—including Daily Fund Prices, Global Markets Weekly Update, and Monthly & Quarterly Market Review.

CREATE A PERSONALIZED RETIREMENT STRATEGY

Explore FuturePath®, a retirement planning resource that helps you understand your financial goals and develop a plan to achieve them. To learn more, please visit troweprice.com/futurepath.

FUTUREPATH®

ACCESS TO EXCLUSIVE ONLINE RESOURCES

Your Enhanced Personal Services homepage offers convenient access to premium resources designed to help you analyze your portfolio, including enhanced reporting on your T. Rowe Price investments and the latest, independent perspectives on mutual funds, stocks, and retirement planning.

Access these benefits by logging in to troweprice.com/enhanced.

If you've already registered, simply enter your user name, click on the Continue button, and then enter your password. You'll be taken to your exclusive benefits page where you can access the range of complimentary services you're entitled to.

If you haven't registered, click on the Register button and provide the information requested. Please remember to have your account number handy. You'll then be able to create a user name and password to access your account management page and your new online benefits.

MORNINGSTAR® PREMIUM MEMBERSHIP

This complimentary resource (a \$199/year value) gives you full Premium Membership privileges on Morningstar.com, including these exclusives:

- Morningstar.com's in-depth analyst reports covering stocks, mutual funds, and ETFs
- Advanced stock and mutual fund screeners and watchlists
- Fund family reports



INTERACTIVE ONLINE PORTFOLIO SUMMARY

A timely way to analyze your investments, featuring a consolidated view of eligible accounts, customized performance monitoring, and enhanced visualization. This exclusive resource extends helpful insights about your portfolio performance and allows you to assess investments by product type (T. Rowe Price mutual fund, Brokerage, and College Savings Plan accounts) and purpose (retirement and non-retirement).

Your Portfolio Summary is conveniently integrated within our secure web environment and can be viewed at troweprice.com/portfolio-summary.

THE WALL STREET JOURNAL.

COMPLIMENTARY ACCESS TO THE WALL STREET JOURNAL ONLINESM

As an Enhanced Personal Services client, you have full access to the Online Journal (a \$444/year value), which includes the following timely features:

- *The Wall Street Journal* news and analysis updated 24 hours a day, seven days a week
- Insightful, in-depth coverage of the biggest stories of the day
- Exclusive online stories, columns, and research

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PERSONALIZED INVESTMENT ADVICE

In today's fast-paced world, you need a long-term investment strategy that accurately reflects your personal goals and time horizon. So, whether you're planning on your own or with a partner, our team of experts in the **T. Rowe Price Advisory Planning Service*** are available to provide the reassurance of a professional portfolio evaluation, personalized advice, and investment recommendations based on your specific needs.

The Advisory Planning Service—a \$250 value—is available at no cost for Enhanced Personal Services clients.

We're ready to help with targeted advice for each stage of your financial life. To learn more about putting our expertise to work for you, visit troweprice.com/aps or call us at **1-877-301-9767**.

PUT OUR EXPERTISE TO WORK FOR YOU

We've built a dedicated and experienced Advisory team, including CERTIFIED FINANCIAL PLANNER™ practitioners, to provide you with solutions you can trust. Because our team members are salaried experts, and not commissioned salespeople, they provide objective advice with one-on-one assistance that focuses on your most important financial goals.

HOW THE PROCESS WORKS AND WHAT YOU SHOULD EXPECT

1. Getting Started

We'll begin with a review of your Client Profile to help us get to know you, your current financial situation, and your investment and retirement goals.

2. Analysis and Recommendation

An Advisory Counselor will prepare a personalized analysis that complements the information you've provided with a portfolio evaluation, asset allocation and investment recommendations, and a retirement income strategy (as applicable).

3. Implementing Your Plan

Once you've received your plan, an Advisory Counselor will contact you for a one-on-one review, answer your questions, and help you put your plan into action. You remain in full control of all investment decisions.

*The Advisory Planning Service is valued at \$250. There is no charge for the service for investors. Assets held in estate, corporate, and 401(k) accounts and 529 plans are excluded.

Advisory Planning Service is only appropriate for investors with \$250,000 or more in investable assets.

Advisory services are offered by T. Rowe Price Advisory Services, Inc., a registered investment adviser under the Investment Advisers Act of 1940. T. Rowe Price Advisory Services, Inc., and T. Rowe Price Investment Services, Inc., are affiliated companies.

THE ADVANTAGES OF T. ROWE PRICE BROKERAGE

You'll get the same high standard of service with your Brokerage account that you've come to expect from T. Rowe Price. In addition to affordable prices and quick online access, you'll simplify your financial planning by consolidating your investments in your Brokerage account.

WIDE RANGE OF INVESTMENT PRODUCTS

You can buy and sell stocks, ETFs, bonds, CDs, no-load mutual funds from other fund families, options,¹ and more. Margin trading² is also available, and you have the flexibility to open a traditional Brokerage or Brokerage IRA account.

ONLINE RESEARCH AND NEWS

Find the latest market information, financial news, and research. Do your own analysis using in-depth company financial data along with powerful online tools that help you research stocks, bonds, ETFs, and mutual funds.

ONLINE TOOLS

Conveniently access online resources, such as our security search tools, to help you screen thousands of stocks, ETFs, and no-load mutual funds and identify the investments that best meet your personal objectives and needs.

COMPETITIVE COMMISSIONS

As an Enhanced Personal Services client, you qualify for our lowest Brokerage rates, so you save each time you buy or sell securities. You can trade stocks and ETFs for as little as \$9.95³ (with online option trades available for \$9.95, plus \$1.00 per contract⁴).

Open Your Account Today

You can open an account in just minutes. And you'll receive a single statement—available online or by mail—consolidating your mutual fund and Brokerage accounts to enable you to more easily manage your investments. Please visit troweprice.com/brokerage or call us at **1-800-638-5660**.

Brokerage accounts are offered through T. Rowe Price Investment Services, Inc., member FINRA/SIPC. All rights reserved. Brokerage accounts are carried by Pershing LLC (Pershing), member NYSE/FINRA/SIPC, a BNY Mellon Company, which acts as a clearing broker for T. Rowe Price Investment Services, Inc.

¹ Option trading involves additional risk and is not suitable for all investors.

² Margin trading involves additional risk and is not suitable for all investors.

³ \$9.95 per trade for stock trades. Customers who do not qualify are eligible for our competitive rate of \$19.95 per trade for stock trades.

⁴ Customers who do not qualify are eligible for the rate of \$19.95, plus \$1.00 per contract, for online option trades.

FEE WAIVERS, DISCOUNTS, AND SAVINGS

Another valuable benefit of the Enhanced Personal Services program is substantial savings opportunities on a range of popular products and services.

WAIVED FEES

We will waive the **\$20 annual account service fee** for our Enhanced Personal Services clients.

We'll also waive the **\$30 Brokerage maintenance fee**.

DISCOUNT BROKERAGE¹ TRADING

You can trade stocks and ETFs for as little as \$9.95,² regardless of whether you choose to trade online or with a T. Rowe Price Brokerage representative. This represents a savings of \$10.00 compared with regular prices. Online option trades are also available for \$9.95, plus \$1.00 per contract.³

The full suite of Enhanced Personal Services benefits is available at troweprice.com/enhanced.

MORNINGSTAR[®] PREMIUM MEMBERSHIP

This complimentary subscription provides Premium Membership privileges on Morningstar.com, including:

- Advanced Portfolio X-Ray[®]
- Premium stock and mutual fund screeners



COMPLIMENTARY ACCESS TO THE WALL STREET JOURNAL ONLINESM

Stay on top of the latest financial news and independent perspectives on the markets and investing. As an Enhanced Personal Services client, you enjoy free access to all the content and research available on WSJ.com (a \$444/year value).

THE WALL STREET JOURNAL.

¹ Brokerage services are offered through T. Rowe Price Investment Services, Inc., member FINRA/SIPC.

² Customers who do not qualify are eligible for our competitive rate of \$19.95 per trade for stock trades.

³ Customers who do not qualify are eligible for the rate of \$19.95, plus \$1.00 per contract, for online option trades.

ADDITIONAL PROGRAMS & SERVICES

We appreciate that clients have unique and personal investing objectives, and we are committed to helping you achieve yours. That's why we'd like to make you aware of additional benefits and valuable investing opportunities we make available to you.

HOUSEHOLD RECOGNITION PROGRAM

This exclusive benefit makes it easier for you and other eligible members of your household, who share a common last name or a jointly owned account, to automatically qualify for premium services based on the value of combined assets held at T. Rowe Price.

THE T. ROWE PRICE PROGRAM FOR CHARITABLE GIVING^{SM 1}

This independent, nonprofit corporation and donor-advised fund was founded by T. Rowe Price to assist individuals with planning and managing their charitable giving. The Program is a simple and convenient way to support your favorite charities. You can establish your account by making a tax-deductible donation to the Program and receive these valuable benefits:

- The flexibility to receive a tax deduction now²
- Investment management by T. Rowe Price
- Low administration fees

To learn more about Household Recognition, please visit troweprice.com/householdrecognition.

To learn more about all the benefits of Select Client Services, please visit troweprice.com/benefits.

For more information about the Program, please call us at **1-877-200-5519** or visit ProgramForGiving.org.

¹ The T. Rowe Price Program for Charitable Giving is an independent, nonprofit corporation and donor-advised fund founded by T. Rowe Price to assist individuals with planning and managing their charitable giving.

² Up to IRS limits.

Stay In Touch With T. Rowe Price

We offer multiple, convenient ways for you to reach one of our Investment Specialists: Connect with us on the phone, online, via social media, or using our mobile solutions. No matter which way is best for you, we are dedicated to providing you with a high level of service to ensure that your investment strategy is on track.

Call Us

Phone: 1-800-377-3081

Visit Us Online

Web: troweprice.com

Visit Us Via Social Media

Facebook: www.facebook.com/troweprice

Twitter: www.twitter.com/troweprice

LinkedIn: www.linkedin.com/company/t--rowe-price

YouTube: www.youtube.com/user/TRowePriceGroup

Use Our Mobile Solutions

troweprice.com/mobilesolutions



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Call 1-800-377-3081 to request a prospectus or summary prospectus; each includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

T. Rowe Price reserves the right to amend or cancel select features and benefits at any time without prior notification. In addition, ongoing access by any customer to individual products and services is subject to periodic review and may be restricted based upon criteria established solely by T. Rowe Price.