

# Mutual Fund IRA New Account

✓ **Use this form to:**

- Open a new IRA. 📄 📞
- Open an Inherited IRA or Roth Inherited IRA.

✗ **Do not use this form to:**

- Open a Brokerage IRA. Use the [Brokerage IRA New Account](#) form.
- Open a SEP-IRA or SIMPLE IRA. Visit [troweprice.com/sepira](http://troweprice.com/sepira) or [troweprice.com/simpleira](http://troweprice.com/simpleira).

**Mail to:**

T. Rowe Price  
P.O. Box 17302  
Baltimore, MD 21297-1302

**Express delivery only:**

T. Rowe Price Mail Code 17302  
4515 Painters Mill Road  
Owings Mills, MD 21117-4903

- 📄 This monitor indicates this can be done online.
- 📎 This paper clip indicates you may need to attach documentation.
- 📞 This phone indicates this may be done over the phone.

## 1 IRA Investment Information

Complete one form per IRA type. Visit [troweprice.com/ira](http://troweprice.com/ira) or review the T. Rowe Price [Traditional and Roth IRA Disclosure Statement and Custodial Agreement](#) to determine the appropriate IRA type. **Check one:**

- Traditional IRA 📄 📞   
  Rollover IRA 📄 📞   
  Roth IRA 📄 📞  
 Roth Rollover IRA   
  Inherited IRA   
  Roth Inherited IRA

**Initial Investment Method:**

- Contribution.** Check made payable to T. Rowe Price.
- Prior year.** Amount will be designated a current-year contribution unless you check prior year (must be postmarked on or before your tax filing deadline—not including extensions).

Fund Name	Amount
	\$
	\$

- Transfer IRA.** Attach the [Mutual Fund Transfer](#) form. 📎

Owner Name	Delivering Institution Name
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- Roll over from retirement plan.** Also complete Section 6.

Fund Name	Amount
	%
	%
	%

- Transfer from a T. Rowe Price IRA per divorce.** The surrendering party must complete the [IRA Divorce Transfer](#) form.

Surrendering Party Name	Social Security Number
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As the receiving party, you must provide your requested fund names and allocations. Please review your mutual fund options to make sure they are appropriate investments for you.

- Instead of providing an investment instruction and allocation below, I request the assets be invested in the same mutual funds being transferred from the surrendering party.

Fund Name	Amount
	%
	%

- For more funds, check this box and attach a [separate page](#). 📎

## 2 Owner Information

If a new address is provided, the new address will be applied to any existing accounts in your name(s) unless you indicate otherwise. Please note the residential address is used for tax reporting and, if applicable, federal/state income tax withholding.

### 2A Owner

Name*	Citizenship:* <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> U.S. Resident Alien	
Social Security Number (SSN)*	Date of Birth (mm/dd/yyyy)*	
Residential Address (cannot be a P.O. box)*		
City*	State*	ZIP Code*
Day Phone	Evening Phone	
E-mail Address		
Mailing Address (if different from residential)		
City	State	ZIP Code

**Go Paperless and Qualify for a Fee Waiver**

For mutual fund accounts below the minimum balance, going paperless means we waive the annual account service fee. Statements, confirmations, prospectuses, and shareholder reports are available online for your convenience. Visit [troweprice.com/paperless](http://troweprice.com/paperless) for details.

- Send an e-mail with a link to sign up for paperless.

### 2B Inherited Assets

If inherited assets, the decedent's information is required. Inherited retirement plan assets must be rolled over as a direct rollover. A recent account statement must be included. Review the required minimum distribution (RMD) rules to determine your distribution requirements.

Deceased Owner Name	SSN
Date of Birth (mm/dd/yyyy)	Date of Death (mm/dd/yyyy)



\*NOTE: We are required to have this information in order to open your account and verify your identity pursuant to the USA PATRIOT Act.



## 2C Authorized Person

Complete this section if the IRA owner is a minor or has an assigned guardian or agent (under a power of attorney agreement). The authorized person must sign in Section 7A.

### Check one:

- Parent/guardian of minor.** The Minor's parent or legal guardian must sign the IRA application on behalf of the Minor. T. Rowe Price will only accept instructions from the parent or legal guardian who signed the IRA application until that parent or legal guardian informs us that the IRA owner has reached the age of majority under Maryland law (currently 18 years of age), or the IRA owner provides proof that he or she has reached the age of majority under Maryland law. Once the IRA owner reaches the age of majority, he or she must complete T. Rowe Price's IRA New Account form to take control of the IRA.
- Power of attorney.** Attach copy of power of attorney agreement certified within 90 days of presentment. 
- Guardian/conservator.** Attach copy of guardian/conservator document certified within 120 days of presentment by the court where issued. 

Name of Authorized Person*		Phone
SSN*	Date of Birth (mm/dd/yyyy)*	
Residential Address (cannot be a P.O. box)*		
City*	State*	ZIP Code*

\*NOTE: We are required to have this information in order to open your account and verify your identity pursuant to the USA PATRIOT Act.

## 2D Trusted Contact

By my signature on this form, I authorize T. Rowe Price to share my account information with the named Trusted Contact person(s) identified below.

I authorize T. Rowe Price, at its discretion, to share information with and/or seek information from the Trusted Contact person(s). This information may include, but is not limited to, any of my information regarding my/our account(s) including contact information for account owners, beneficiaries or persons authorized to act on the account, securities held, conducted or proposed transactions, deposits, disbursements, or other financial products or services offered by or through T. Rowe Price.


I understand that T. Rowe Price may contact the Trusted Contact person(s) if there are questions or concerns about any of the account activity or inactivity, any account owner's whereabouts or health status, (e.g., if T. Rowe Price becomes concerned that I might no longer be able to handle my financial affairs) or in the event that T. Rowe Price becomes concerned that I may be or become a victim of fraud or exploitation.

A Trusted Contact person(s) must be 18 years of age. T. Rowe Price suggests that the Trusted Contact be someone not already authorized to transact business on the account. In addition, T. Rowe Price suggests that I advise the Trusted Contact person(s) that I provided the below information to T. Rowe Price and asks that I keep Trusted Contact person(s) updated.

I understand that there is no requirement that T. Rowe Price contact my Trusted Contact person(s) and that I may withdraw a Trusted Contact at any time online through Account Access, by telephone or in writing. By signing below, I hold T. Rowe Price harmless if T. Rowe Price either acts, or fails to act, based upon T. Rowe Price's best judgment.

## Trusted Contact Information

Trusted Contact Name*		
Physical Address (cannot be a P.O. box)		
City	State	ZIP Code
Phone*	Relationship to Owner	
E-mail Address		


- To list one additional Trusted Contact, check this box and attach a [separate page](#). 

\*Required fields

The Trusted Contact person will apply to all new and existing T. Rowe Price accounts. If you wish that the Trusted Contact person(s) be only applied to the accounts being opened please call T. Rowe Price.

## 3 Bank Information

**Required for Electronic Funds Transfers (EFT).** This service allows you to move money between your bank account and your T. Rowe Price mutual fund account(s) quickly and easily via the Automated Clearing House (ACH) network. EFTs occur when you initiate them.

-  **Enclose a voided check or a letter signed by the bank on bank letterhead providing the account number, registration, and ACH instructions.**
  - Checking account **or**  Savings account
  - Instead of submitting a separate check, use the bank account information on the initial investment check enclosed.

## 4 Systematic Plans

This service systematically invests in the fund(s) below. Minimum \$100. Not available for Inherited or Roth Inherited IRAs.

### Check one:

- EFT from bank account.**
- Payroll deduction.** We will mail you instructions to provide to your employer.

### Check frequency:

- Monthly
- Quarterly
- Semiannually
- Annually

**Start date** (mm/yy):  (if blank, current month)

Fund Name	Amount	Date*
	\$	&
	\$	&

\*NOTE: If blank, default is on or about the first business day of the month. Contributions will be current-year contributions unless you check the boxes below to indicate prior year.

- January
- February
- March
- April (on or before the 15th)



## 5 Beneficiaries

Complete this section to name beneficiaries for the IRA type(s) specified above. This will replace any beneficiaries currently on file for the same IRA type(s). If there are no beneficiaries on your account, your surviving spouse will be considered your sole beneficiary. If you do not have a surviving spouse, your estate will be considered your sole beneficiary. A spouse is any individual who is your spouse under federal law. Beneficiary designations must be consistent for all identically registered accounts. Failure to provide a percentage for each named beneficiary or if the percentages provided do not total 100% will result in equal allocation.

Unless you indicate otherwise, T. Rowe Price will distribute to your beneficiaries on a per capita basis. This means if a primary beneficiary dies before you, the percentages will be recalculated proportionately among the surviving primary beneficiaries. Similar rules apply to secondary beneficiaries. Secondary beneficiaries inherit assets only if no primary beneficiaries survive you. You may wish to speak to an estate planner or your legal or tax professional about your personal situation.

**Inherited IRA:** Some states may restrict adding beneficiaries on Inherited IRAs. Consult an attorney or the appropriate state authority.

### A Primary Beneficiaries

1. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)
2. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)
3. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)

\_\_\_\_\_ Total Percentage (%) (Must total 100%)

### B Secondary Beneficiaries

1. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)
2. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)
3. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)

\_\_\_\_\_ Total Percentage (%) (Must total 100%)

For more beneficiaries, check this box and attach a [separate page](#).

## 6 Rollover Instructions

If you checked "Roll over from retirement plan" in Section 1, roll over online at [rollover.troweprice.com](http://rollover.troweprice.com) or provide instructions below.

**Check the type of account where the assets are held:**

- 401(k)  403(b)  457(b)  Profit Sharing  
 Roth 401(k)  Roth 403(b)  Money Purchase Pension

**Check one:**

- I have taken a distribution from my former retirement plan, and I am enclosing a check. **NOTE:** This is not an option for inherited assets.
- I will contact my plan administrator to request a rollover. Open an account and send me the account number.
- Please help initiate the rollover by sending a letter of acceptance to the address below. I have confirmed they require a written request from T. Rowe Price. I have requested a rollover distribution from my former retirement plan of 100% or the percentage  % specified in the box to the right.

Company Name		
Contact Name	Phone	
Name of Financial Institution Holding the Assets		
Financial Institution Mailing Address		
City	State	ZIP Code

For more financial institutions, check this box and attach a [separate page](#).

## 7 Signature(s)

### ACCOUNT AGREEMENT

**By signing this form in Section 7A, I certify and agree to the following:**

- I agree to be bound by the terms of the prospectus for each T. Rowe Price fund (Fund) in which I am investing. I have the authority and legal capacity to purchase mutual funds, and am of legal age in my state.
- I received and read the *T. Rowe Price Traditional and Roth IRA Disclosure Statement and Custodial Agreement* and I agree to the terms and conditions contained within those documents. I understand that these documents may be amended from time to time.
- I authorize T. Rowe Price Services, Inc. (TRPS), the Fund, and their agents to act on any instructions believed to be genuine for any service authorized on this form, including computer/phone services. The Fund and TRPS use reasonable procedures to verify the identity of the shareholder and the person(s) granted trading privileges, if applicable, when servicing an account by telephone. I understand that it is TRPS' policy to accept transaction instructions from, and provide account information to, the registered account owner(s) only, unless the account owner(s) has provided authorization to TRPS, in a form acceptable to TRPS, to grant trading privileges or to provide (or permit access to) account information to another person. I further understand that it is my responsibility to monitor the activity in my account and not to provide account information, including my online user name and password, to anyone. TRPS, the Fund, and their agents are not liable for any losses that may occur from acting on unauthorized instructions. All services are subject to conditions set forth in each Fund's prospectus.





- I agree that computer/phone exchange and redemption services will be activated automatically upon the establishment of my account(s). If I do not want these services, I will contact TRPS to terminate these services.
- By adding a bank account, I hereby authorize TRPS to initiate credit and debit entries to my account(s) at the financial institution indicated and for the financial institution to credit or debit the same to such account(s) through the ACH network, subject to the rules of the financial institution, ACH, and the Fund. TRPS may correct any transaction error with a credit or debit to my financial institution account and/or Fund account. **This authorization, including any credit or debit entries initiated thereunder, is in full force and effect until I notify TRPS of its revocation by phone or in writing and TRPS has had sufficient time to act on it.**
- I understand that, to minimize Fund expenses, it is TRPS' policy to send only one copy of the prospectuses, shareholder reports, and other documents (except account confirmations and statements) to all Fund shareholders residing at the same address. I also understand that this applies to all existing Fund accounts and any accounts I may open in the future. I consent to this policy and understand that I do not need to take action. If I do not consent, I will call TRPS after my account is opened.
- As a feature of my account, I understand that my account qualifies for the T. Rowe Price Summit Program as available from time to time, with benefits determined based on asset levels in this account, plus certain types of other accounts maintained by T. Rowe Price that I and members of my household have (as applicable). I understand that I can go to [troweprice.com/summit](http://troweprice.com/summit) to learn more about the Program, including qualifying and other account types, benefits, how households are determined, information that may be disclosed to members of the household and their agents, and how I can opt out of certain householding features.
- I authorize TRPS to obtain consumer credit reports (which contain information including my creditworthiness, credit standing, and credit capacity) and other information to help verify my identity and to determine whether to establish my account(s) or, after my account(s) is opened, whether to maintain my account(s) or restrict certain services. If, after making reasonable efforts, TRPS is unable to verify my identity, I understand TRPS is authorized to take any action permitted by law, including closing my account(s) and redeeming my account(s) at the net asset value calculated the day the account is closed.

- The Fund can redeem shares from my account(s) to reimburse a Fund for any loss due to nonpayment or other indebtedness.
- I understand that if my account has no activity in it for a period of time, TRPS may be required to transfer it to the appropriate state under abandoned property laws.
- The Social Security number provided on this form is accurate.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification that the Social Security number provided is accurate.

### 7A Account Owner

Signature and Date Required	
Owner	Date (mm/dd/yyyy)
 X	
Authorized Person	Date (mm/dd/yyyy)
 X	

### 7B Bank Account Owner

All owners of the bank account who are not the IRA owner must sign here. EFT services will not be added without the required signature.

Signature(s) and Date(s) Required	
Bank Account Owner	Date (mm/dd/yyyy)
 X	

## T. ROWE PRICE PRIVACY POLICY

In the course of doing business with T. Rowe Price, you share personal and financial information with us. We treat this information as confidential and recognize the importance of protecting access to it. You may provide information when communicating or transacting with us in writing, electronically, or by phone. For instance, information may come from applications, requests for forms or literature, and your transactions and account positions with us. On occasion, such information may come from consumer reporting agencies and those providing services to us.

We do not sell information about current or former customers to any third parties, and we do not disclose it to third parties unless necessary to process a transaction, service an account, or as otherwise permitted by law. We may share information within the T. Rowe Price family of companies in the course of providing or offering products and services to best meet your investing needs. We may also share that information with companies that perform administrative or marketing services for T. Rowe Price; with a research

firm we have hired; or with a business partner, such as a bank or insurance company, with whom we are developing or offering investment products. When we enter into such a relationship, our contracts restrict the companies' use of our customer information, prohibiting them from sharing or using it for any purposes other than those for which they were hired.

We maintain physical, electronic, and procedural safeguards to protect your personal information. Within T. Rowe Price, access to such information is limited to those who need it to perform their jobs, such as servicing your accounts, resolving problems, or informing you of new products or services. Our Code of Ethics, which applies to all employees, restricts the use of customer information and requires that it be held in strict confidence.

The Privacy Policy applies to the following T. Rowe Price companies: T. Rowe Price Associates, Inc.; T. Rowe Price Advisory Services, Inc.; T. Rowe Price Investment Services, Inc.; T. Rowe Price Trust Company; and the T. Rowe Price Funds.

