



T.RowePrice

Service Terms (effective July 15, 2024)

For your convenience, we make available to you optional services and tools provided by our third-party service provider, Envestnet | Yodlee (“**Yodlee**”). For example, we may provide you the ability through Yodlee to link financial accounts you hold outside of T. Rowe Price (“**External Accounts**”) from various third-party sources (“**External Account Providers**”) so you see them together with your T. Rowe Price accounts on our website and as part of retirement/financial information and tools that we provide and operate on our website. The services on our website also may include other tools provided and operated by Yodlee, such as for budgeting and financial management. Collectively, these information services and tools are referred to as the “**Services**.” External Account information and other information you provide (or is generated for you) in relation to use of the Services is referred to as “**your data**.” References to “**our website**” refer to the T. Rowe Price website or mobile app which you are using in connection with the Services. If you have Personal Investing and Workplace Retirement balances, External Account information will appear and be incorporated into your views for both websites.

The Services are connected by Yodlee. When you request External Account information from a source connected to the Services, Yodlee collects that External Account information and provides it to us. Yodlee acts on our behalf in this process, which means we share your External Account information with Yodlee as one of our service providers. For more information on how Yodlee collects, uses, stores, and handles your data, please see Envestnet | Yodlee’s Terms of Service (www.yodlee.com/clients-consumers). For example,

- Yodlee obtains data (such as balances and transactions) for the External Accounts you link each time you log in to T. Rowe Price so that your data can be made available to you for the Services. Yodlee also obtains your data if you use other tools provided and operated by Yodlee.
- Yodlee and T. Rowe Price have the right to use your data to provide and improve Services.
- Yodlee and T. Rowe Price* also have the right to de-identify your data, take steps to ensure it cannot be reasonably linked back to you, and then use or disclose the de-identified data.

*In cases when T. Rowe Price is making the Services available to you as part of an employer-sponsored retirement plan in which you participate, T. Rowe Price will handle your data in accordance with its responsibilities to the plan sponsor.

Please read these Service Terms (the “**Terms**”) carefully as they affect your legal rights and obligations and govern your access to, and use of, the Services. If you are using the Services in connection with other services we offer, these Terms supplement the applicable agreement or disclosure for the other services. In addition to provisions in these Terms, information about our practices regarding personal information that you supply or that is received or developed in connection with use of the Services can be found in the [T. Rowe Price Privacy Notice](#). When you link External Accounts, Yodlee will collect from you and maintain your log-in credentials (“**Credentials**”), such as username and password, for your External Accounts. Yodlee will not provide your Credentials to T. Rowe Price.

You provide Credentials to your External Accounts at your own risk.

By using the Services, you agree that the External Account Providers that maintain your External Accounts and any third parties that interact with your Credentials or your External Account information in connection with the Services are not liable for any loss, theft, compromise, or misuse whatsoever in connection with the Services (including negligence), except to the extent such liability cannot be limited under applicable law.

External Account Providers make no warranties of any kind related to your External Account information provided by the Services--whether express, implied, statutory, or otherwise. Except for PDFs of official External Account documents we may retrieve on your behalf and provide to you without alteration, no information provided by the Services is an official record of any of your External Accounts.

EXTERNAL ACCOUNT CREDENTIALS AND EXTERNAL ACCOUNT INFORMATION. You agree to provide true, accurate, current, and complete Credentials for External Accounts and represent and warrant that you have a right to access and link to such External Accounts as part of the Services. You agree to not misrepresent your identity or Credentials. You agree to keep your Credentials up-to-date and to promptly un-link an External Account if you no longer want to include it as part of the Services going forward. T. Rowe Price or Yodlee is not responsible for the timeliness, accuracy, deletion, mis-delivery or failure to store any External Account information, Credentials, or any other data, communications or personalized settings in connection with the Services. For example, when displayed through the Services, External Account information is gathered from multiple sources as of a variety of dates and times. Such External Account information may be more up-to-date when obtained directly from the relevant External Account Provider.

By using the Services, you authorize T. Rowe Price and Yodlee to access sites of External Account Providers designated by you, on your behalf to retrieve information requested by you. **YOU ACKNOWLEDGE AND AGREE THAT WHEN T. ROWE PRICE AND YODLEE ACCESS AND RETRIEVE YOUR EXTERNAL ACCOUNT INFORMATION, T. ROWE PRICE AND YODLEE ARE ACTING AS YOUR AGENT, AND NOT THE AGENT OR ON BEHALF OF THE EXTERNAL ACCOUNT PROVIDERS.** You agree that T. Rowe Price and Yodlee shall be entitled to rely on the foregoing authorization granted by you. You understand and agree that the Services are not endorsed or sponsored by any External Account Provider accessible through the Services.

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DISCLAIMER OF WARRANTIES. YOU EXPRESSLY UNDERSTAND AND AGREE THAT: YOUR USE OF THE SERVICES AND ALL INFORMATION, PRODUCTS, AND OTHER CONTENT (INCLUDING THAT OF EXTERNAL SERVICE PROVIDERS) INCLUDED IN OR ACCESSIBLE FROM THE SERVICES IS AT YOUR SOLE RISK. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. YOU EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE SERVICES AND ALL INFORMATION, PRODUCTS, AND OTHER CONTENT (INCLUDING THAT OF THIRD-PARTY SITES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT.

T. ROWE PRICE AND YODLEE MAKE NO WARRANTY THAT (i) THE SERVICES WILL MEET YOUR REQUIREMENTS, (ii) THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICES WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICES WILL MEET YOUR EXPECTATIONS, OR (v) ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED.

ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICES IS DONE AT YOUR OWN DISCRETION AND RISK AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM T. ROWE PRICE OR YODLEE THROUGH OR FROM THE SERVICES WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.

Some jurisdictions do not allow the exclusion of certain warranties. Accordingly, some of the above limitations may not apply to you.

TO THE EXTENT THAT ANY PART OF THIS SECTION IS NOT CONSISTENT WITH ANY OTHER PART OF THESE TERMS, THEN THIS SECTION WILL CONTROL.

LIMITATION OF LIABILITY. YOU AGREE THAT NEITHER T. ROWE PRICE OR YODLEE NOR ANY OF THEIR RESPECTIVE AFFILIATES, OR ANY EXTERNAL ACCOUNT PROVIDERS NOR ANY OF THEIR RESPECTIVE AFFILIATES WILL BE LIABLE FOR ANY HARMS, WHICH LAWYERS, AND COURTS OFTEN CALL DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF T. ROWE PRICE OR YODLEE OR ANY OF THEIR RESPECTIVE AFFILIATES, OR ANY THIRD-PARTY SITES OR ANY OF THEIR RESPECTIVE AFFILIATES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM: (i) THE USE OR THE INABILITY TO USE THE SERVICES; (ii) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE SERVICES; (iii) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (iv) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICES; (v) THE USE, INABILITY TO USE, UNAUTHORIZED USE, PERFORMANCE OR NON-PERFORMANCE OF ANY THIRD-PARTY SITE, EVEN IF THE THIRD-PARTY SITE HAS BEEN ADVISED PREVIOUSLY OF THE POSSIBILITY OF SUCH DAMAGES; OR (vi) ANY OTHER MATTER RELATING TO THE SERVICES.

Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages. Accordingly, some of the above limitations may not apply to you.

INDEMNIFICATION. You agree to protect and fully compensate T. Rowe Price and Yodlee and each of their respective affiliates from any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorney fees) caused by or arising from your use of the Services, your violation of these Terms, your infringement of any intellectual property or other right of T. Rowe Price, Yodlee, or any other third party, or T. Rowe Price's or Yodlee's use of your data in accordance with these Terms.

STOPPING USE OF SOME OR ALL OF THE SERVICES. You can choose to delete some or all of your External Accounts from being part of the Services. This will stop them from being included on our websites to view with your T. Rowe Price accounts and as part of future projections, tools, or other services we offer. Deleting an External Account will not change past uses of External Account data, and de-identified data that was created previously can continue to be used and disclosed. But when you delete an External Account, Yodlee will stop obtaining new data for that External Account and will delete identifiable activity-type data it holds (such as balances and transactions) for that External Account according to its deletion schedules. Yodlee deletes the Credentials it holds for External Accounts at a specific External Account Provider when you have deleted all of the External Accounts for that External Account Provider from the Services. For tools provided as part of the Services where you have manually added inputs, such as in budgeting or other financial management tools, you can delete your manual inputs at any time.

CHANGES IN THE SERVICES. T. Rowe Price reserves the right to add, change, remove, suspend or discontinue your use of the Services or any features or functionality of the Services at any time for any reason and without notice to you. We may also impose limits on certain features and services or restrict access to parts of, or all of, the Services without notice to you or liability to us.

EFFECTIVE DATE AND NOTICE OF CHANGES. The effective date of these Terms is set forth at the beginning. From time to time, we may make changes to these Terms and if we do so, we will update the effective date. You can determine whether there have been changes since the last time you reviewed them by simply checking the effective date.