



T.RowePrice

The Power of Social Security:

# Three things you need to know

T. Rowe Price



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# Agenda

- Common misconceptions
- Different retirement benefits
- Next steps
- Social Security Optimizer
- Monitor your account
- Q&A

“

**Knowledge is a process of piling up facts;  
wisdom lies in their simplification.**

Martin Luther King, Jr.

How are you **feeling** about  
Social Security?

# Is this how you feel?





Today's goal:

**You walk out feeling ...  
confident about taking  
the next step.**





# Common misconceptions



# Misconception 1

Social Security is going away.



# Misconception 1: Social Security is going away

- **Social Security is not going away.**
- **The payments are not going to stop.**
- **Money will continue to flow into and out of the Social Security system.**
- **Proposals to address any issues “grandfather” those close to retirement.**

## Misconception 2

**Social Security payments begin right after you retire from working.**



# Misconception 2: Payments start as soon as you retire

## Reality

- Social Security payments do not automatically begin right after you retire—and they don't need to either.
- Retirement and starting Social Security payments are independent events.
  - **You** decide when to retire.
  - **You** decide when to begin receiving Social Security benefits.

# Misconception 3

"Full Retirement Age" is...

...when you're **supposed** to stop working.

...when you're **required** to start payments.

...the **best age** to start payments.



## Full Retirement Age (FRA) is...

An age set by Congress  
for the Social Security Administration  
to use in calculating benefits.  
It's between ages 66 and 67.

# Your Full Retirement Age (FRA)

**Social Security Full Retirement Age (FRA)<sup>1</sup>**

Birth year	Full retirement age
1943-1954	66 years
1955	66 years, 2 months
1956	66 years, 4 months
1957	66 years, 6 months
1958	66 years, 8 months
1959	66 years, 10 months
1960 and later	67 years

Full Retirement Age is based on the year you were born.

Source: Social Security Administration.  
<sup>1</sup>For people born between 1938 and 1942, FRA is between age 65 and 2 months and age 65 and 10 months, depending on birth year.  
For people born between 1955 and 1959, FRA is between age 66 and 2 months and age 66 and 10 months, depending on birth year.

# From your Social Security statement

## Full Retirement Age

**Retirement Benefits**

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn credits through your work—up to four each year.

Your full retirement age is 67, based on your date of birth: [redacted]. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn [redacted] per year until you start your benefits. Learn more at [ssa.gov/benefits/retirement/learn.html](#).

**Your Social Security Statement**

**Retirement Benefits**

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn credits through your work—up to four each year.

Your full retirement age is 67, based on your date of birth: [redacted]. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn [redacted] per year until you start your benefits. Learn more at [ssa.gov/benefits/retirement/learn.html](#).

**Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)**

Age	Monthly Benefit Amount
62	\$2,631
63	\$2,619
64	\$3,624
65	\$3,290
66	\$3,549
67	\$3,695
68	\$4,009
69	\$4,314
70	\$4,729

**Disability Benefits**

You have earned enough credits to qualify for disability benefits. If you become disabled right now and you have enough recent work, your monthly payment would be about \$3,739. Learn more at [ssa.gov/disability](#).

**Survivors Benefits**

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Beneficiary	Monthly Benefit Amount
Minor child	\$2,823
Spouse, if caring for a disabled child or child younger than age 18	\$2,823
Spouse, if benefits start at full retirement age	\$3,764
Total family benefits cannot be more than	\$6,588

Your spouse or minor child may be eligible for an additional one-time death benefit of \$255. Learn more at [ssa.gov/survivors](#).

**Medicare**

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for people:

- age 65 and older,
- under 65 with certain disabilities, and
- of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 2 months of your 65th birthday to avoid a lifetime late enrollment penalty. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit [medicare.gov](#) or [ssa.gov/medicare](#) or call 1-800-MEDICARE (1-800-650-4227) (TTY: 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at [ssa.gov/TrustFunds](#).

For illustrative purposes only. Personal circumstances will vary.



# Knowledge check 1



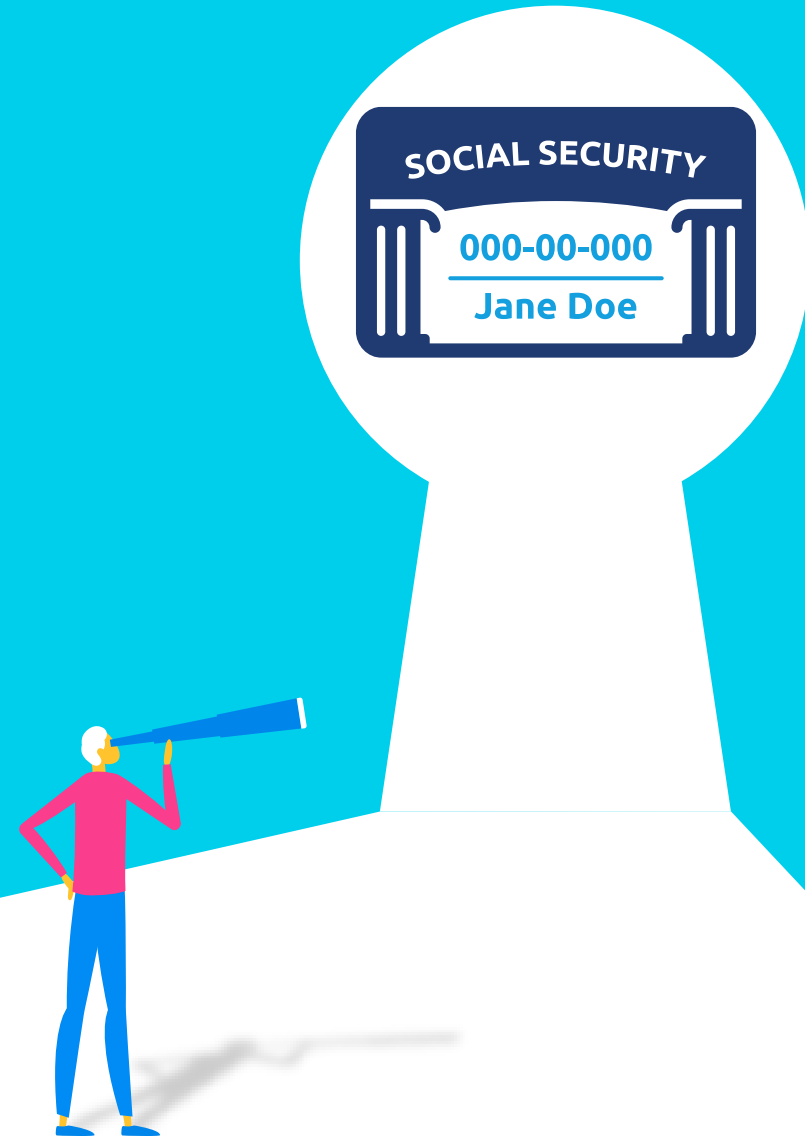
## Meet Susan

**Susan** is a single career woman who has worked for nearly 40 years. She plans on retiring from her full-time job when she's 62, dedicating more time to the nonprofit where she volunteers part time. Her Full Retirement Age (FRA) is 66.

- Since she plans to retire at age 62, should she start her Social Security payments at 62?
- Is Susan required to begin her payments by her FRA of 66?

# Here's what you should be focusing on:

Deciding **when** to begin  
Social Security payments



# Timing matters

- It is **your decision** when you begin to receive Social Security
  - The (only) choice you get to make
  - Significant influence on outcomes



Social Security

# Different retirement benefits

# How Social Security works

## The Social Security Administration (SSA) offers three retirement benefits:

- Your own (as a worker)
- Spousal
- Survivor

## For each benefit, we will cover:

- How you qualify
- The payment amount
- Timing

### **Remember...**

If you qualify for more than one benefit, you get the **higher benefit**—  
NOT both.



Social Security benefit #1

# **Your own benefit (as a worker)**



## Do you qualify?

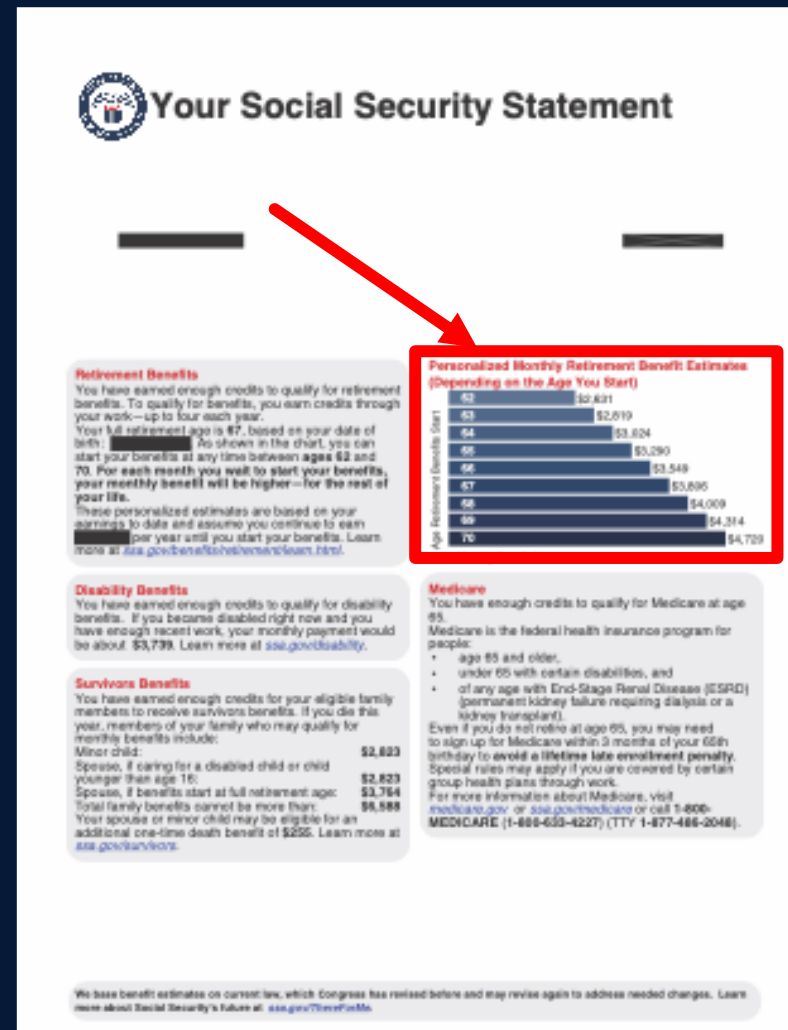
- You are at least age 62
- You worked and paid Social Security taxes for 10 years or more
- Payment amount
- Highest 35 years of earnings

# Worker benefit



## Timing

Your monthly payment is based on the age **you choose to start** receiving your benefit.

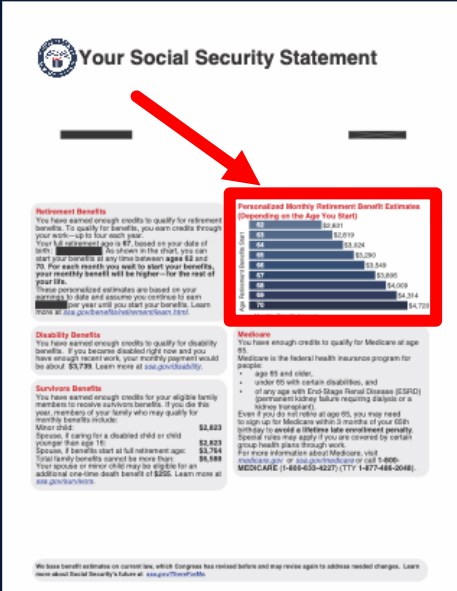
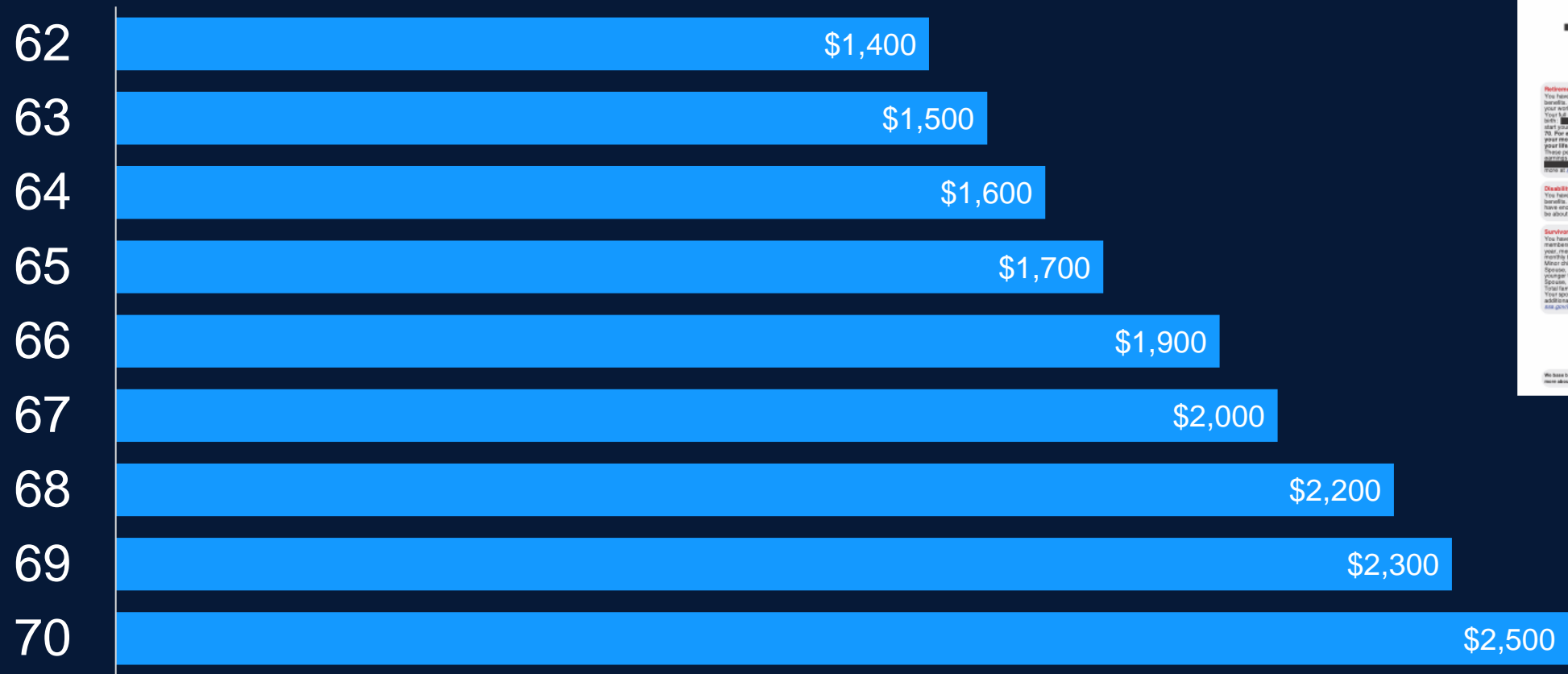




# Worker benefit



## Monthly payment amounts(\$)

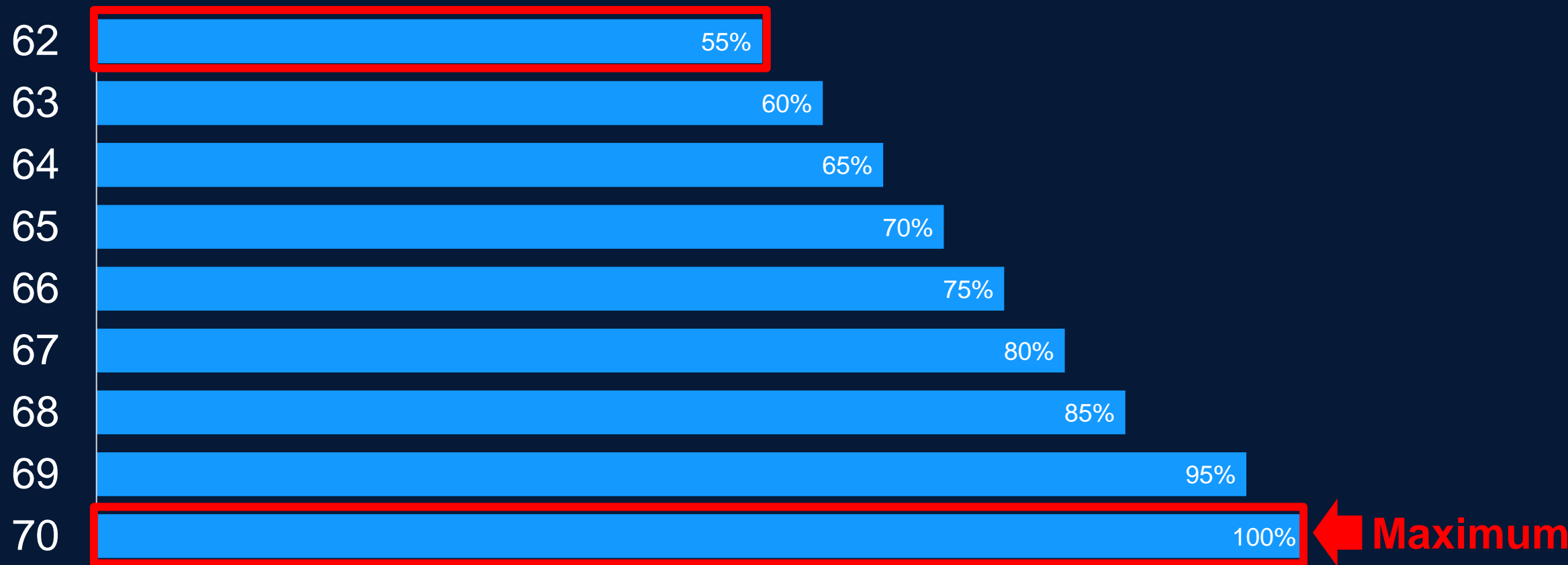


For illustrative purposes only. Personal circumstances will vary.

# Worker benefit

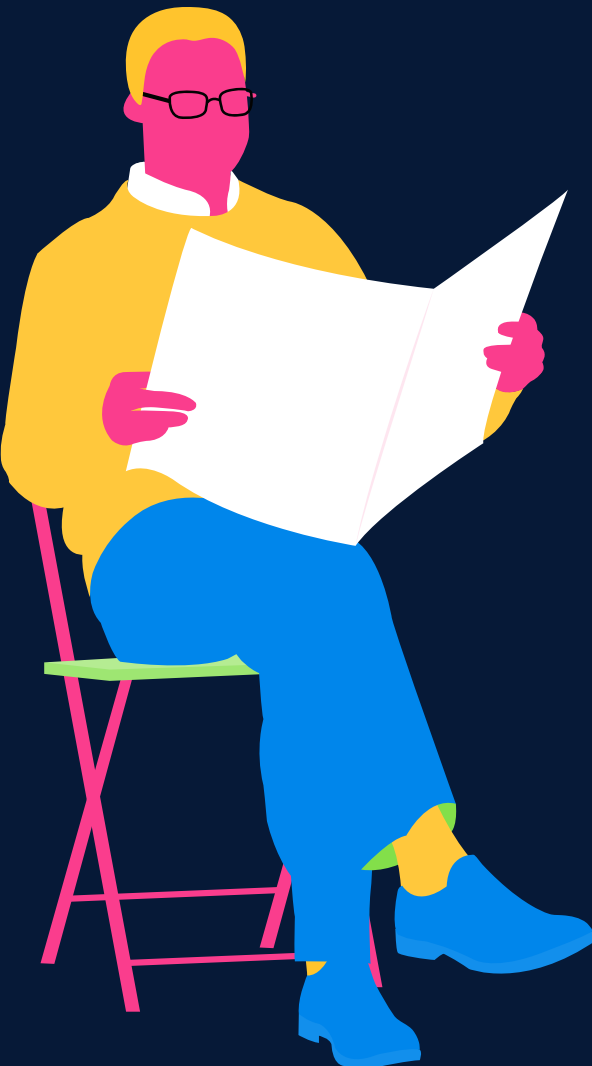


Percent (%) of maximum



For illustrative purposes only. Personal circumstances will vary.

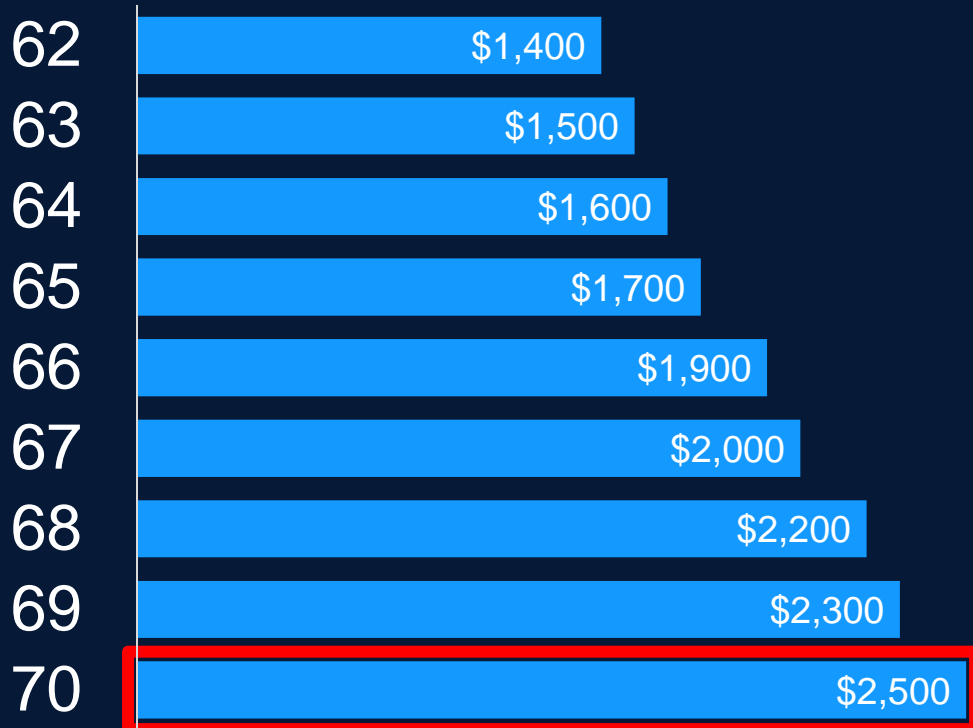
# Knowledge check 2



## Meet Greg

Greg has had a job since he was 16, even working full time to put himself through college. Greg has worked hard to save over the years as he plans for the next chapter—retirement. His Full Retirement Age is 67.

What is the **maximum** payment Greg can receive?



For illustrative purposes only. Personal circumstances will vary.



Social Security benefit #2

# Spousal benefit

# Spousal benefit

## Do you qualify?



### Spouse

- You are at least age 62
- You were married for at least one year
- Your spouse has started receiving their payments

### Ex-spouse

- You are at least age 62
- Your ex-spouse is at least age 62
- Your marriage lasted at least 10 years
- You have been divorced for at least two years
- You are currently unmarried

# Spousal benefit



## Payment amount

Your **maximum payment** is  
50% of  
your spouse's payment  
at **their** Full Retirement Age (FRA)

# From your spouse's Social Security statement



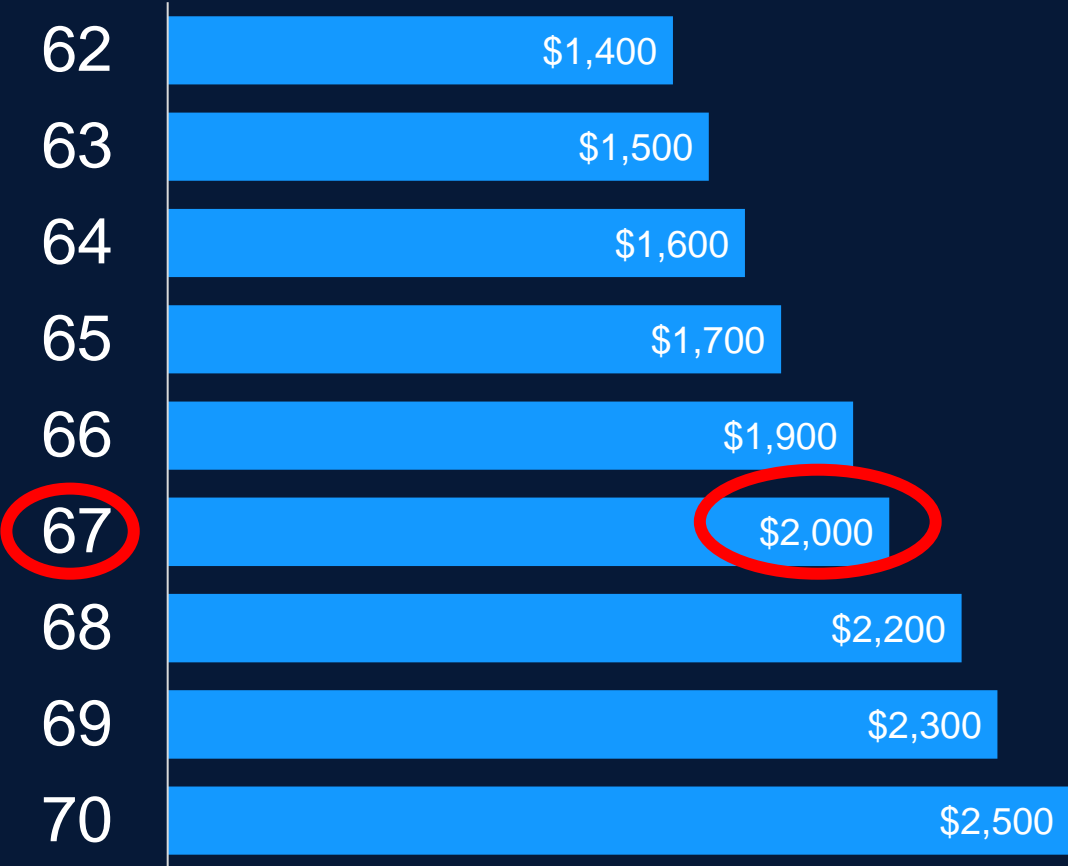
## Payment amount

**Retirement Benefits**

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn credits through your work—up to four each year.

Your full retirement age is 67, based on your date of birth: [redacted]. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn [redacted] per year until you start your benefits. Learn more at [ssa.gov/benefits/retirement/learn.html](#).



For illustrative purposes only. Personal circumstances will vary.

# From your spouse's Social Security statement



## Payment amount

**Retirement Benefits**

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn credits through your work—up to four each year.

Your full retirement age is 67, based on your date of birth: [REDACTED]. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn [REDACTED] per year until you start your benefits. Learn more at [ssa.gov/benefits/retirement/learn.html](#).

## Primary Insurance Amount (PIA)



For illustrative purposes only. Personal circumstances will vary.

FOR ILLUSTRATIVE PURPOSES ONLY. PERSONAL CIRCUMSTANCES WILL VARY.



# Spousal benefit



## Payment amount

Your **maximum payment** is

50% of

your spouse's payment

at **their** Full Retirement Age (FRA)

# Maximum spousal payment amount



- Spouse's PIA = \$2,000
- Your **maximum** spousal benefit:

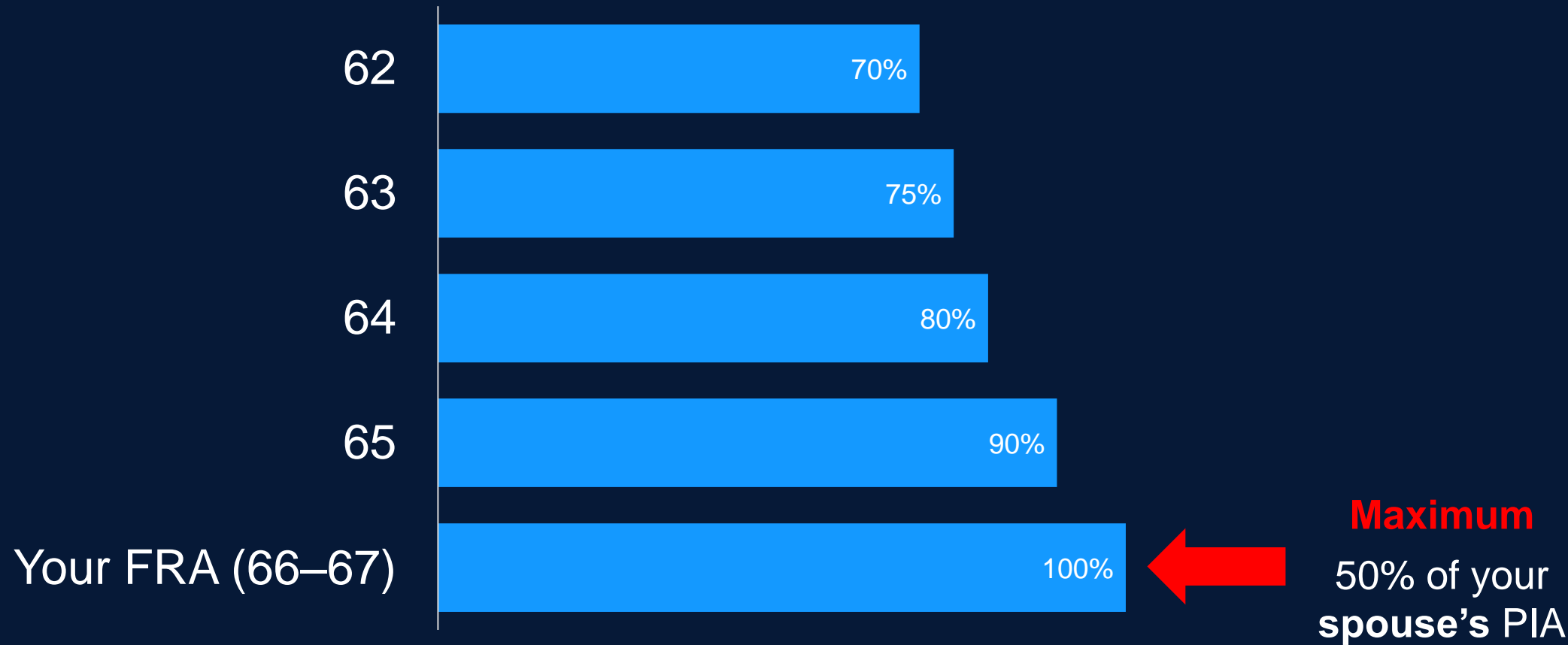
50% of \$2,000 is **\$1,000**

For illustrative purposes only. Personal circumstances will vary.

# Spousal benefit



## Timing



For illustrative purposes only. Personal circumstances will vary.

# Knowledge check 3



## Spousal benefit

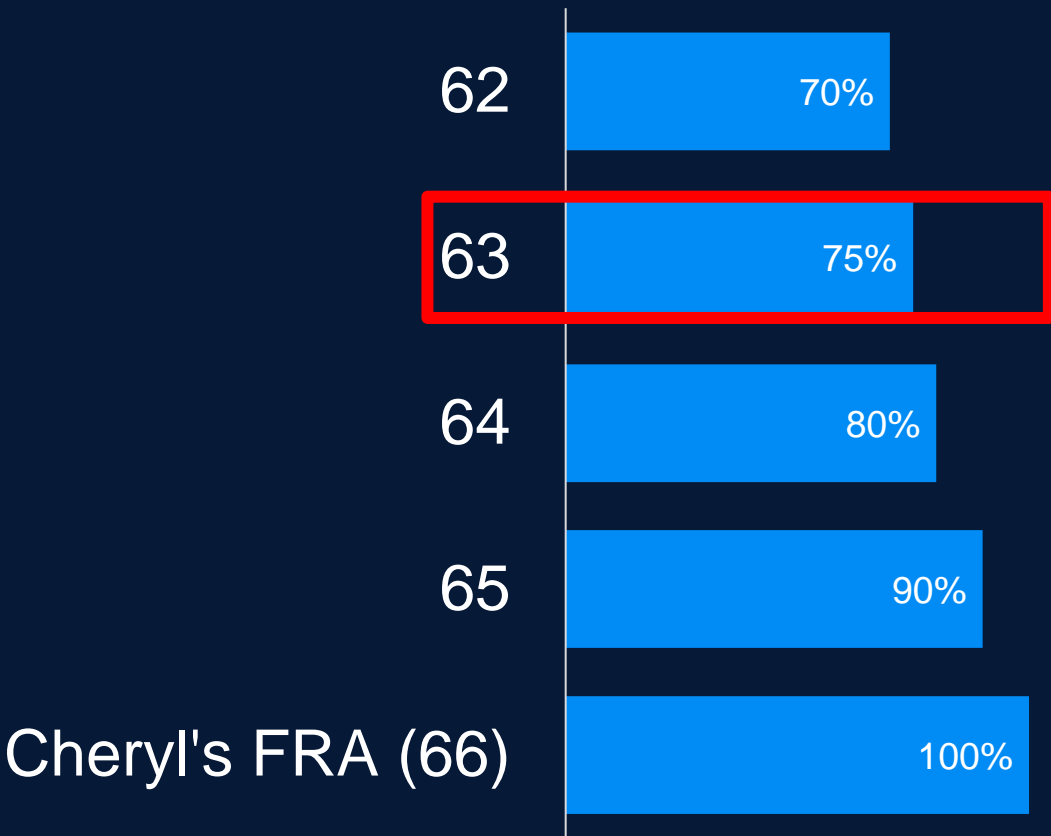
Cheryl and David have been married for 30 years. David has worked full time since graduating from college, while Cheryl stayed home with the kids. Cheryl now volunteers at the local library.

For illustrative purposes only. Personal circumstances will vary.

# Knowledge check 3: Calculation



- David's FRA payment (his PIA) is \$2,000.  
What is Cheryl's maximum payment at her FRA of 66?
  - 50% of \$2,000 is **\$1,000**
- What will Cheryl's monthly payment be if she decides to begin receiving payments at age 63?
  - 75% of \$1,000 is **\$750**



For illustrative purposes only. Personal circumstances will vary.



Social Security benefit #3

# Survivor benefit

# Survivor benefit

## Do you qualify?



### Surviving spouse

- You are at least age 60
- You were married for at least nine months
- You are currently unmarried (or remarried after age 60)

### Surviving ex-spouse

- You are at least age 60
- Your marriage lasted at least 10 years
- You are currently unmarried (or remarried after age 60)

# Survivor benefit



- Maximum is 100% of the payment your spouse was receiving as their own benefit.
- Spouse's payment = \$1,500
- Your maximum survivor payment = \$1,500

For illustrative purposes only. Personal circumstances will vary.



# Survivor benefit

## Timing



### Your spouse's timing decision affects:

- Their payment for their lifetime

and

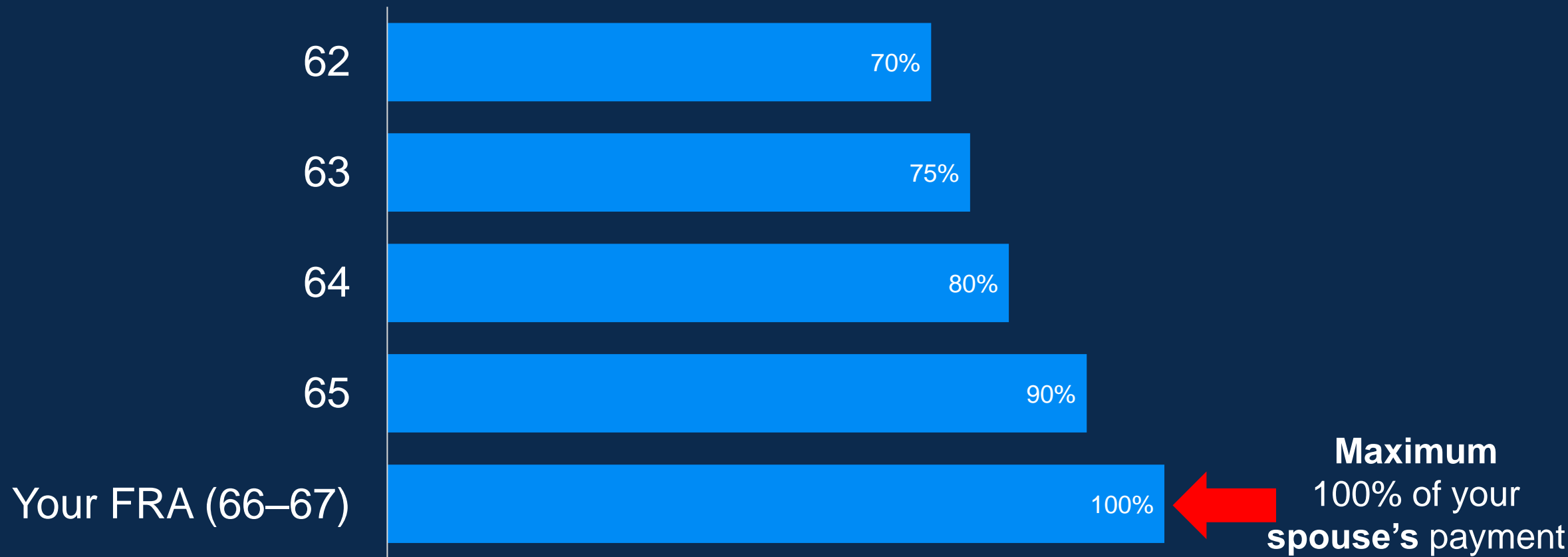
- Your survivor payment for your lifetime



For illustrative purposes only. Personal circumstances will vary.

# Survivor benefit

## Timing



For illustrative purposes only. Personal circumstances will vary.

# Knowledge check 4



## Survivor benefit

Sadly, David passed away. He had waited until age 70 to start his Social Security payments, so he was receiving \$2,500 per month.

For illustrative purposes only. Personal circumstances will vary.

# Knowledge check 4: Calculation



- David’s actual payment amount was \$2,500. What is Cheryl's maximum payment at her FRA of 66?
- What will Cheryl's monthly payment be if she decides to begin receiving payments at age 64?

100% of \$2,500 is **\$2,500**

90% of \$2,500 is **\$2,250**



For illustrative purposes only. Personal circumstances will vary.

# Here are the questions we have answered

## There are three retirement benefits: Your own, spousal, survivor

- How to qualify for each
- How the payment amount is determined
- The importance of timing

## Two key terms

- Full Retirement Age (FRA) = An age set by Congress based on the year you were born
- Primary Insurance Amount (PIA) = The monthly payment amount at FRA

### Remember...

If you qualify for more than one benefit, you get the **higher benefit**—NOT both.



# What to do next

# Remember—timing matters

## You decide when to start your monthly payments

- It's the (only) choice you get to make
- Your decision has a significant influence on the outcome

## Your decision about when to start your own payment affects:

- The amount you receive
- When your spouse can start their spousal payment
- The amount your surviving spouse receives as a survivor payment

# Questions you may (should!) still have

**When should I start my Social Security payments as a **worker**?**

(Especially if my decision affects someone else.)

**If I qualify for more than one benefit, how do I decide **when to start** each one?**

**How does this fit into my **overall retirement strategy**?**





# What to do next

## Three important next steps

### Step 1

Get your information

### Step 2

Learn more

### Step 3

Build your retirement income strategy

# Step 1: Get your information

1



Go to [ssa.gov](https://ssa.gov) and  
click Sign In

2



Download  
statements

3



Review:  
Full Retirement Age (FRA)  
Primary Insurance Amount (PIA)

# Step 2: Learn more

## Complete the interactive workbook



The Power of Social Security:  
**Three things you need to know**

**In This Workbook**

- 3 Common Misconceptions
- 5 Benefits Breakdown
- 15 About You Worksheet
- 17 Additional Resources

**W**hile over 30 million Americans are expected to turn retirement age by 2030, only 20% of workers feel they understand Social Security well, and only 25% of retirees feel the same.\*

If you can relate to this, know that you're not alone.

Funding the retirement you want is complicated. This workbook is designed to help you feel more confident about one of the most stressful aspects of that process, Social Security. It's a benefit that makes up a significant part of many retirement income plans, but it can also be overwhelming.

**This workbook will help you:**

- Dispel common misconceptions.
- Cut through the clutter to build your foundational understanding of the three types of Social Security benefits and the importance and impact of timing on each.
- Build confidence in the role Social Security benefits play in your overall retirement income strategy.

When you're done with this workbook, consider sharing it with your financial professional as you build the retirement income strategy that's best for you.

Let's get started.

**“**Knowledge is a process of piling up facts; wisdom lies in their simplification.  
**”**

—Martin Luther King, Jr.

INVEST WITH CONFIDENCE® 1

Do you feel this way?

**I'm concerned about outliving my money.**

**How do I decide when to start Social Security?**

**I don't want to make a mistake.**

You're not alone. Identifying how you're feeling about Social Security, and ultimately your retirement, is a great place to begin the conversation with your financial professional.

What feelings or concerns do you have when you think about Social Security and developing your retirement income strategy?

It's important to know the facts before you decide to rest.

away.

al Security payments stop.

Every working American, money from Social Security systems. Then it goes right back. That's not changing.

action in benefits may be coming. . . In about time, there won't be enough money coming in that are supposed to get paid at that time—city has collected in the past will be used up [too soon](#).

time as you may think. Many people will see able to address the issue include no benefit rent or already receiving benefits.

s begin right after you

ity payments are two separate decisions same time. After all, retirement means. Many people think, "If my employment big else to replace it. So I should start.

could work part time or change jobs. You it could stay at the workplace. You can also level for retirement.

for you.

when I'm required to stop security payments.

been set by Congress so that the Social Security Administration can calculate benefits. It's not an age where you're supposed to do anything. Everyone's FRA is somewhere between 66 and 67 and can be found on your Social Security statement.

\* The 2014 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance or "Trust Funds."

INVEST WITH CONFIDENCE® 2

Answer 1: Susan should begin receiving Social Security payments at the age that is best for her personal situation.

Answer 2: No, Susan does not have to start her Social Security payments at the beginning of either FRA.

INVEST WITH CONFIDENCE® 3

who has worked for nearly 40 years. She plans when she's 62 and dedicating more time to the her Full Retirement Age (FRA) is 66.

62, should Susan start her Social Security

payments by her FRA of 66?

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INVEST WITH CONFIDENCE® 4

INVEST WITH CONFIDENCE® 5

# Step 2: Learn more

## Useful articles





### How can I create a smarter strategy for claiming my Social Security benefits?

**Make Your Plan**  
March 2024

#### Key Insights

- Starting your benefits at age 70 increases the monthly payments you receive by at least 76% compared with starting at age 62.
- Getting the greatest possible benefit can mean a better standard of living should you outlive your other resources.
- Married couples may have additional flexibility when it comes to coordinating and maximizing their benefits.

**S**ocial Security benefits are a major income source for most retirees. A typical couple in their 60s today may receive \$1 million in lifetime cumulative benefits. If you're like most Americans, you aren't an expert on all of the complicated rules of Social Security, and you may need help using all of the rules to your advantage. Provided you have the income, assets, and inclination to be selective about your claiming decisions, knowing the rules can help you create a smart strategy for maximizing your Social Security benefits.

**Matters of age: full retirement age, break-even age, and plan-to age**

**Full retirement age**

Social Security assigns you a full retirement age (FRA) based on your birth year. At your FRA, the amount of your monthly benefit is called your primary insurance amount (PIA). Several Social Security rules are tied to the FRA and PIA. However, PIA isn't the maximum you can receive—waiting until age 70 to start collecting increases the benefits based on your own earnings history.

Part of the taxes paid into Social Security are intended to support certain surviving family members when a taxpayer passes

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### Plan as a couple for important Social Security survivor benefits

**T. Rowe Price Insights on Retirement**

#### Key Insights

- Intentional planning around Social Security as a couple can help maximize lifetime benefits for both spouses.
- An individual can receive only one set of Social Security benefits at a time.
- In general, the higher-earning spouse should delay claiming their own benefits to ensure the greatest range of options for their surviving spouse.

**S**ocial Security benefits play an important role in retirement planning, as they represent a major source of income for many retirees. While investors have likely thought about when to claim their own benefits, they may not have considered what will happen when one spouse passes away or how their choices today could substantially impact their surviving spouse's income options in the future. Understanding who is eligible for survivor benefits, as well as when and how much they can receive, may help provide some clarity and allow for a wider range of choices in the future.

Importantly, an individual can only receive one set of benefits at a time. If both spouses in a household are receiving Social Security benefits, the surviving spouse will generally receive the equivalent of the larger of the two possible benefits, but not both. As a result, in a household receiving two sets of benefits, the death of one spouse may lead to a significant loss of income from Social Security. Therefore, it's beneficial to plan ahead so

**What are survivor benefits?**

Part of the taxes paid into Social Security are intended to support certain surviving family members when a taxpayer passes

away—perhaps most importantly, widows and widowers. Monthly survivor benefits are based on the deceased taxpayer's earnings record. The amount a surviving spouse receives depends on many factors, including their age, whether they are eligible for benefits of their own, and the claiming status of the deceased spouse, among others.

Importantly, an individual can only receive one set of benefits at a time. If both spouses in a household are receiving Social Security benefits, the surviving spouse will generally receive the equivalent of the larger of the two possible benefits, but not both. As a result, in a household receiving two sets of benefits, the death of one spouse may lead to a significant loss of income from Social Security. Therefore, it's beneficial to plan ahead so

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### 3 ways to make the most of your Social Security income

The amount of your benefits in retirement will depend on a few key factors.

**T. Rowe Price Insights on Retirement**

#### Key Insights

- Three key factors contribute to the amount of Social Security benefits you'll receive.
- These factors include your work history, the age when you start collecting your benefits, and how you coordinate your benefits with those of your spouse.
- With careful planning, you can make the most of your benefits.

**S**ocial Security benefits are an important part of most retirement income plans. There are three key factors that contribute to the amount you'll receive: your work history, the age when you start collecting your benefits, and how you coordinate your benefits with those of your spouse. The choices you make can affect your Social Security benefit amount. Remember that legislation can also influence Social Security, so it's something to keep an eye on as you plan for retirement.

**1: Your work history**

Your Social Security benefits are calculated based on your lifetime earnings, with only the top 35 inflation-adjusted earning years counting in the calculation. While there's only so much planning you can do around

**What to know about Social Security benefits and your taxes**

**Plan ahead to keep Social Security income from raising your marginal tax rate.**

**T. Rowe Price Insights on Retirement**

#### Key Insights

- People in the 10%, 12%, and 22% federal tax brackets could be affected by high marginal tax rates caused by taxation of Social Security benefits.
- Planning ahead for required minimum distributions can help you minimize or avoid high tax rates.
- High marginal tax rates tend to affect people with relatively large annual Social Security benefits, but it's not a good reason to lower your payments by claiming Social Security early.

**F**ederal income taxes are fairly straightforward for most people: during their working years, because their income is primarily derived from a paycheck, income taxes in retirement may get more complicated. However, this is because retirees are often receiving income from multiple sources with different tax characteristics, including Social Security.

A calculation of your overall income, divided by how much of your Social Security benefit is taxable. This calculated income (sometimes called "provisional" or "combined" income) is essentially half of your Social Security benefit plus other income, such as retirement plan distributions and any interest earned on marginal bonds.

Your Social Security benefits aren't taxable up to a certain threshold of provisional income. Once above that threshold, however, there's a graded scale of taxation: If your provisional income is \$25,000 to \$34,000 for single filers (\$37,000 to \$44,000 for joint filers), then up to 50% of your benefits are taxable. If your provisional income is more than \$34,000 (\$44,000 for joint filers), then up to 85% of your benefits are taxable.

In some cases, those in the 22% federal tax bracket could end up paying a marginal tax rate as high as 40.7% because additional retirement income causes more of their Social Security income to become taxable. (See the chart, "Social Security income can raise your marginal tax rate.")

Suppose you and your spouse collect \$72,000 a year in combined annual Social Security benefits and your only other income is \$70,000 of distributions from individual retirement accounts (IRAs). This makes your provisional income \$106,000. At that level, you haven't quite reached the

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## Step 3: Build your retirement income strategy

### Determine how Social Security fits into your overall retirement income strategy

- Review your workbook
- Read our articles
- Talk to the Social Security Administration by calling 800-772-1213

**Your financial professional can help**

# Important information

This overview provides very simplified content and generic examples.

Social Security rules are very complex. There are exceptions, limitations, and rules that may come into play based on very specific facts present in each person's unique situation.

Every person will have a different set of considerations affecting their claiming strategy. Examples are designed to provide a foundational understanding of how Social Security benefits work. It is critical that, before you take any action, you consult a professional who can answer the specific questions related to your personal situation.

**This content should not be considered or construed as advice. T. Rowe Price does not provide tax, legal, or financial advice; this presentation is general education only.**

# Social Security Optimizer

The Social Security Optimizer helps identify the optimal age to start collecting benefits, (assuming the participant and, if applicable, their partner lives to their projected life expectancy) and allows you to:



Increase the likelihood of maximizing your cumulative lifetime benefits.



Reduce the probability of exhausting your financial assets.

It takes just a few minutes.



Visit [rps.troweprice.com/socialsecurity](https://rps.troweprice.com/socialsecurity) to start the optimizer.

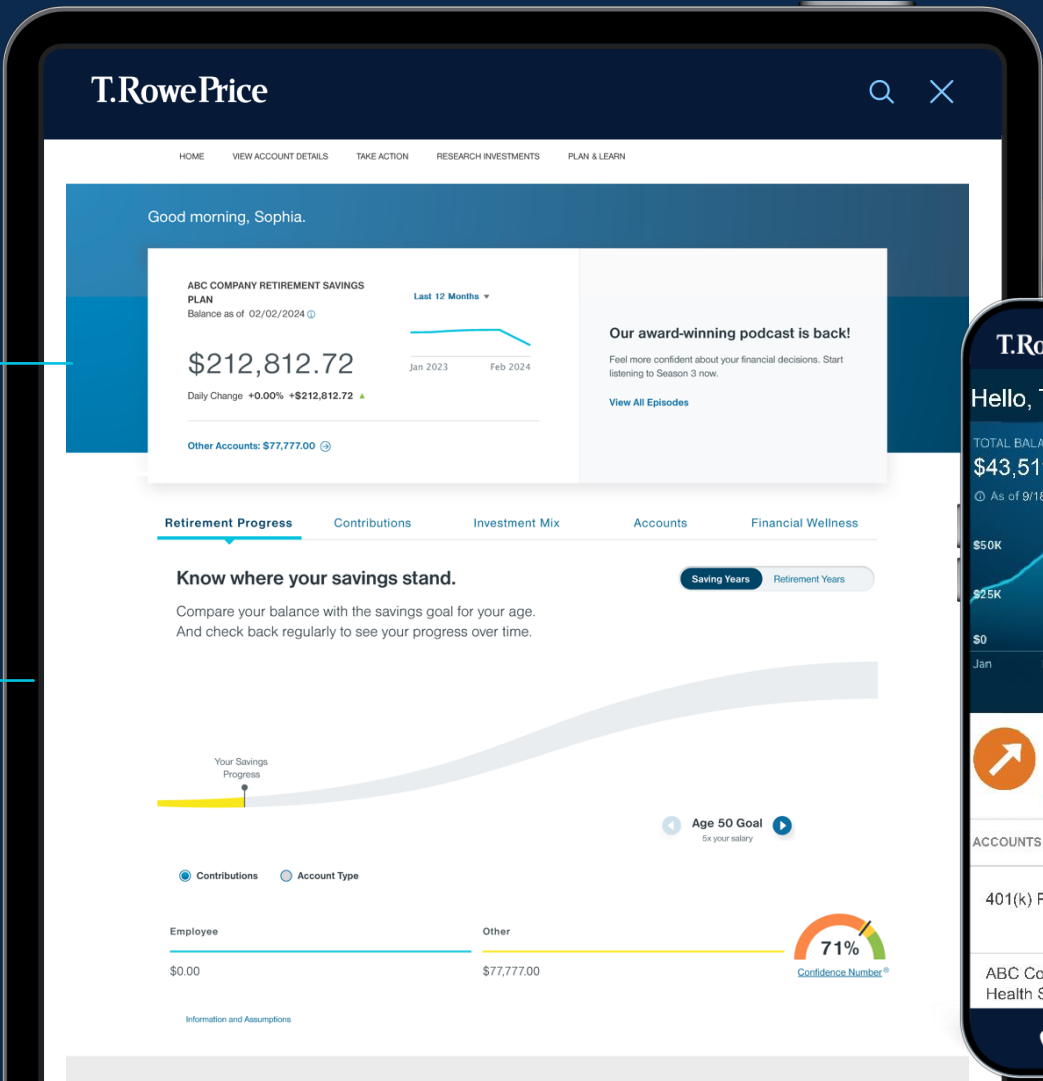
The information provided in the Social Security Optimizer is for general and educational purposes only and is not intended to provide legal, tax, or investment advice. This tool allows you to explore hypothetical scenarios for claiming Social Security benefits. Results are intended as an aid, are not guaranteed, and should not be your only source of information when making financial decisions. Please consider your own circumstances before deciding which claiming strategy is appropriate and seek independent legal, financial, and tax advice before making any decisions. Other T. Rowe Price educational tools or advice services may use different assumptions and methods and may yield different results.



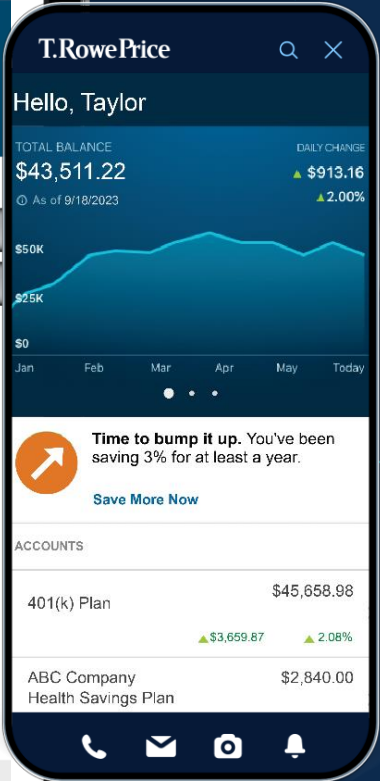
# Monitor your account

Quickly view and **access accounts and balances**

Check in on your **progress toward retirement**



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**Tips and tools** to help you plan for retirement, save for college, pay down debt, and more



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