

Account security is a **shared responsibility.**

Here's how we can work together.



In the event of fraud, your T. Rowe Price account is protected if certain requirements are followed.

If your account is compromised through unauthorized activity, eligible losses will be restored through the T. Rowe Price Account Protection Program if certain requirements are followed. **To be eligible for this important coverage you should follow these four security best practices:**

1

Establish a T. Rowe Price online account and enable Multi-Factor Authentication

- Go to **rps.troweprice.com**, click on Enable Online Access, and follow the prompts.
- Enable Multi-Factor Authentication in the Profile section of your online account.

2

Maintain up-to-date contact information for your account

- You must maintain an up-to-date mailing address, email address, and phone number on your account.
- Go to the Personal Information section of your account Profile.

3

Monitor all account statements and correspondence

- Review your T. Rowe Price account statements, confirmations, and correspondence within 30 days of being posted to your online account or delivered to you by mail.

4

Call T. Rowe Price immediately if you suspect unauthorized activity

- Contact T. Rowe Price immediately if you suspect any unauthorized account activity, notice errors or any discrepancies in your account, or if you are not receiving your T. Rowe Price account statements.

LEARN MORE: Go to **rps.troweprice.com/accountprotection**

¹The Account Protection Program applies only to T. Rowe Price-covered accounts. Covered accounts are determined by T. Rowe Price in its sole discretion. T. Rowe Price will determine the applicability of the Account Protection Program and the type and amount of any reimbursement by reviewing the facts and circumstances associated with each reported event. The Account Protection Program does not cover legal or professional fees, tax consequences (including but not limited to tax filing fees, income taxes, interest and/or penalties), loss of opportunity or missed trading opportunities, or any indirect, consequential or nonmonetary damages or amounts that are eligible for reimbursement from others (such as by a depository bank or through insurance). T. Rowe Price may seek restitution from the person(s) who committed the unauthorized activity that led to the loss. T. Rowe Price may require the account holder to assign certain rights regarding the loss, file a police report, and/or sign and complete an affidavit and an Account Protection Program Acknowledgement Authorization and Release as a condition of reimbursement. An account holder's rights under the Account Protection Program cannot be assigned to any other person or entity. The Account Protection Program is offered under Maryland law. T. Rowe Price reserves the right to modify or withdraw the Account Protection Program at any time.