



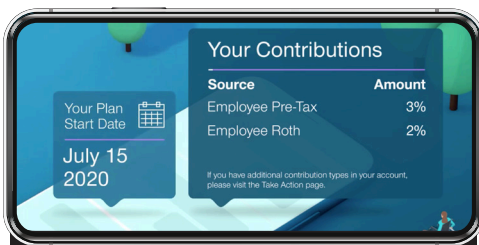
SmartVideo

Personalized Engagement. Measurable Outcomes.



T. Rowe Price's SmartVideo uses real-time data to deliver personalized videos that motivate participants to act. The results have been extraordinary.

Although each video has six or more possible calls to action (CTAs), each participant's video is customized according to their real-time data and will include a maximum of three CTAs per plan participant. Coupled with these proactive, personalized calls to action, our SmartVideos help drive increased participant engagement and positive behavior.



Post-enrollment SmartVideo

Audience:

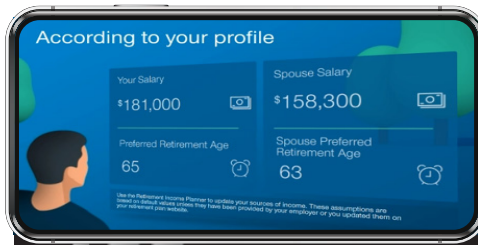
Newly enrolled participants during their first six months in the plan

Goal:

Set up participants for success by encouraging them to take critical next steps

Topics:

- Comparison of savings rate with the 15% rate goal
- Auto-increase tool
- Financial wellness
- Beneficiary designation



Retirement Income SmartVideo

Audience:

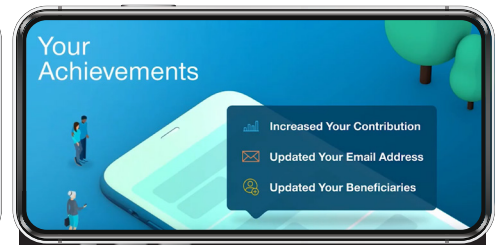
Participants younger than their target retirement age

Goal:

Provide personalized retirement income projections and situational suggestions

Topics:

- Additional income projections for saving at increased rates
- Auto-increase tool
- Closing retirement savings gaps
- Saving limitations due to IRS limits
- Employer match (if applicable)
- Targeted content for highly compensated employees
- Spouse salary information included in projections
- Spanish closed-captioning



Account Check-In SmartVideo

Audience:

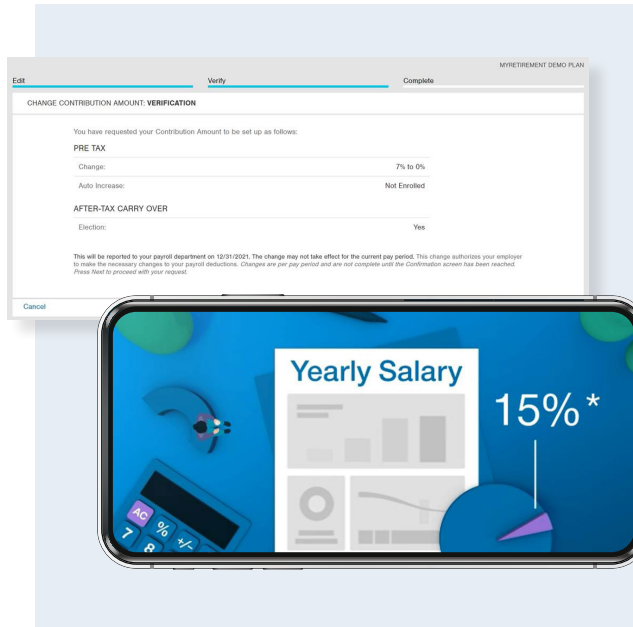
Participants who have been enrolled for at least three months

Goal:

Highlight positive actions taken during the previous time period and provide personalized next steps

Topics:

- Quick summaries at the beginning of the year and midyear show progress and drive action on next steps
- Saving rate and saving more
- Employer match (if applicable)
- Investment allocation
- Financial wellness



Mini Modules: Point-in-Time Guidance

We integrate short-form SmartVideos into specific transactions to provide participants with personalized guidance when they're ready to make a change.

Contribution Change Mini Module

This SmartVideo targets participants who are saving 8% or less when they interact with the online deferral change transaction. The goal is to encourage them to increase their savings and stay on track for retirement.

- Offers messaging if the retirement goal is on or off track
- Compares the current deferral rate with the suggested deferral rate
- Discourages a deferral rate change if the participant is on track

What's Next?

Retirement Plan Features video will highlight plan-specific features, including information about the types of contributions available, vesting, and loans.

Spanish closed-captioning will be further integrated into our Post-Enrollment and Account Check-In SmartVideos.

It works.

SmartVideo viewers are **2X** more likely to increase their deferral rate than non-viewers.

Results based on 78,283 SmartVideo Account Check-In viewers from January 1, 2022, through December 1, 2022. Deferral results do not include participants using the auto-increase service. Results are sourced from TRPEvents dataset within Adobe Data Workbench and compared with a control group of participants with similar eligibility and account characteristics. Source: Ignitio/T. Rowe Price.

Let's work together. Contact your T. Rowe Price representative to learn more about SmartVideo.