T. Rowe Price Privacy Notice (U.S. & Canada)

References to "our", "us", "we", or "T. Rowe Price" within this Privacy Notice are to the T. Rowe Price family of companies, and to the T. Rowe Price mutual funds and other commingled investment vehicles, that provide services or operate in the United States, and to the T. Rowe Price family of companies that provide services or operate in Canada. This Privacy Notice addresses the collection and use of personal information by T. Rowe Price in relation to individuals outside of T. Rowe Price (referred to as “you” or “your” in this Privacy Notice), unless you are interacting with us in relation to a product, service, or digital property for which a separate Privacy Policy or Privacy Notice applies. We may obtain your personal information in a variety of ways, both online and offline. Examples include interactions involving a product or service you obtain from us; when you visit our websites; or when you are a representative of or are associated with another person or entity, such as when you are an employee of a company that is our client, a service provider, a counterparty, or other financial services firm.

This Privacy Notice explains the types of personal information we collect, how we use it, who we share it with, how we protect it, and your legal rights. Please read the following carefully as it explains our views and practices regarding your personal information and how it is handled. “Personal information” means information that (either in isolation or in combination with other available information) enables you to be identified as an individual or recognized directly or indirectly. It would not include aggregate or deidentified information or various types of publicly available information.

In the table below, we summarize the categories of personal information we may collect and examples of data within each category. We may collect personal information directly from you, or it may be supplied to us by another party, such as your employer. We may also collect personal information from other publicly or commercially available sources. We may create personal information about you, such as notes of interactions with you or records of your transactions. We may use cookies and other technologies to collect personal information with our digital content, such as our websites, mobile applications, or emails. To learn more about how we use cookies and how you can control your digital experiences, please see our Cookie Policy. We process all data we obtain from you or other sources or that we create in accordance with this Privacy Notice.

In some cases, you may provide personal information to us about another person. In such cases, you should only do so if you have the authorization of such person to provide us with this information and for us to use this information as explained in this Privacy Notice.

Categories of Personal Information

<table>
<thead>
<tr>
<th>Category of Personal Information</th>
<th>Representative Data Elements</th>
<th>Purpose for Collecting and Sharing the Personal Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Information</td>
<td>• Full name, nicknames, and previous names (such as maiden names)</td>
<td>We use this type of information to identify you and communicate with you, including:</td>
</tr>
<tr>
<td></td>
<td>• Honorifics and titles</td>
<td>• To send transactional messages (such as account statements, confirmations, responses to your inquiries, and notifications about changes to our products or services)</td>
</tr>
<tr>
<td></td>
<td>• Mailing address</td>
<td>• To personalize our communications and provide client service</td>
</tr>
<tr>
<td></td>
<td>• Email address</td>
<td>• To send marketing communications, surveys, and invitations</td>
</tr>
<tr>
<td></td>
<td>• Telephone, mobile, and fax numbers</td>
<td>• To keep an up-to-date suppression list where you have asked not to be contacted, in order for us to not inadvertently re-contact you. If you opt out of marketing communications, we may still send important information relating to accounts held with us to comply with laws or contractual obligations</td>
</tr>
<tr>
<td></td>
<td>• Contact information for related persons, such as authorized users of your account</td>
<td>• For our Everyday Business Purposes*</td>
</tr>
<tr>
<td>Government-Issued Identification Numbers</td>
<td>• Social Security number</td>
<td>We use this type of information:</td>
</tr>
<tr>
<td></td>
<td>• Driver’s license number</td>
<td>• To identify you</td>
</tr>
<tr>
<td></td>
<td>• Passport number</td>
<td>• To maintain the integrity of our records</td>
</tr>
<tr>
<td></td>
<td>• Other government-issued identifiers as may be needed for compliance</td>
<td>• For client verification and credit and reference checks</td>
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| **Biometric Identifiers**        | • Voiceprint                  | • For security and risk management, fraud prevention, and similar purposes  
|                                  |                               | • For our Everyday Business Purposes*                           |
| **Other Unique Identifiers**     | • T. Rowe Price unique identification numbers (e.g., client number, account number)  
|                                  | • System identifiers (e.g., user names or online credentials)  
|                                  | • Device identifier  
|                                  | • Advertising identifier  
|                                  | • Other unique identification numbers assigned by us or other entities | We use this type of information:  
|                                  |                               | • To identify you or your device, including to associate you with different devices that you may use  
|                                  |                               | • For recordkeeping and reporting, including for data matching  
|                                  |                               | • For metrics and analytics  
|                                  |                               | • To track your use of products, services, and digital content, including for ad delivery and personalization  
|                                  |                               | • For our Everyday Business Purposes*                           |
| **Relationship Information**     | • Personal characteristics and preferences, such as your age range, date of birth, gender, marital and family status, and language preferences  
|                                  | • Communication and marketing preferences  
|                                  | • Beneficiary information  
|                                  | • Demographic data  
|                                  | • Household demographic data, including from real estate records and census data  
|                                  | • Data from social media profiles, such as Facebook, Twitter, LinkedIn, and similar platforms  
|                                  | • Education information  
|                                  | • Professional information  
|                                  | • Hobbies and interests  
|                                  | • Propensity scores obtained from third parties, such as likelihood that you may be interested in certain purchases or experiencing life events  
|                                  | • Travel preferences  
|                                  | • Market research and survey data, as well as views you have shared with us | We use this type of information:  
|                                  |                               | • To better understand you and to understand our clients generally  
|                                  |                               | • To fulfill our business relationship with you or the person or entity you are associated with, including client service  
|                                  |                               | • To design and improve our products, services, and programs that benefit our clients  
|                                  |                               | • To facilitate event registration and management for online and in-person events  
|                                  |                               | • For recordkeeping and compliance, including dispute resolution  
|                                  |                               | • To identify prospective clients  
|                                  |                               | • For our Everyday Business Purposes*                           |
| **Transaction and Interaction Information** | • Client account information, qualification data, transaction history, instructions, and related records  
|                                  | • Client service records  
|                                  | • Data collected by T. Rowe Price in connection with our activities as a service provider  
|                                  | • Data collected by T. Rowe Price in connection with our activities with suppliers, counterparties, or other financial services providers  
|                                  | • Non-biometric data collected for authentication or authorization (passwords, signatures, account security questions, data collected by premises-monitoring devices) | We use this type of information:  
|                                  |                               | • To fulfill our business relationship with you or the person or entity you are associated with, including client service  
|                                  |                               | • For recordkeeping and compliance, including dispute resolution  
|                                  |                               | • For risk management, fraud prevention, and similar purposes  
<p>|                                  |                               | • For our Everyday Business Purposes*                           |</p>
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| **Inferred and Derived Information** | • Propensities, attributes, and/or scores generated by internal analytics programs  
• Your household or device based on your interactions with us and on our digital content | We use this type of information:  
• To better understand you and to understand our clients generally  
• To design and improve our products, services, and programs that benefit our clients  
• To identify prospective clients  
• For marketing purposes  
• For information security and anti-fraud purposes  
• For our Everyday Business Purposes* |
| **Online and Technical Information** | • Internet protocol (IP) address  
• MAC address, SSIDs, and other device or persistent identifiers  
• Online user ID  
• Password  
• Device characteristics (such as browser information)  
• Web server logs  
• Application logs  
• Browsing data  
• First-party cookies  
• Third-party cookies  
• Web beacons, clear GIFs, and pixel tags | We use this type of information:  
• For system administration and technology management, including optimizing our websites and applications  
• For information security and cybersecurity purposes, including detecting threats  
• For recordkeeping, including logs and records that are maintained as part of transaction information  
• To better understand our clients and prospective clients and to enhance our relationship information, including by associating you with different devices and browsers that you may use  
• For online targeting and advertising purposes  
• For our Everyday Business Purposes* |
| **Audio Visual Information** | • Photographs  
• Video images  
• Audio recordings  
• Closed-circuit television (CCTV) recordings  
• Call center recordings and call monitoring records  
• Voicemails | We use this type of information:  
• For relationship purposes, such as use of photos and videos for publication purposes  
• For premises security purposes and loss prevention  
• For our Everyday Business Purposes* |
| **Financial Information** | • Bank account number and details  
• Payment card information  
• Credit reports and credit scores  
• Nonpublic financial information subject to the Gramm-Leach-Bliley Act (GLBA) | We use this type of information:  
• To fulfill our business relationship with you, including processing subscriptions, redemptions, and other payments  
• For recordkeeping and compliance, including dispute resolution  
• For risk management, fraud prevention, and similar purposes  
• For our Everyday Business Purposes* |
| **Health Information** | • Information about physical or mental health, disability status, medical treatment or diagnosis, or information on payment for health care services that you have provided in relation to client service (e.g., hardship forms, investment planning questionnaires)  
• Information needed to accommodate disabilities  
• Information about workplace accidents and occupational safety | We use this type of information:  
• To fulfill our business relationship with you, including client service  
• For recordkeeping and compliance, including dispute resolution  
• For risk management, fraud prevention, and similar purposes  
• For our Everyday Business Purposes* |
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| Internet of Things (IoT) Information | • IoT and smart device records, such as data collected by “always on” devices and other consumer-activated devices | We use this type of information:  
  • To enable application functionality  
  • For relationship purposes, including analytics regarding product usage  
  • For our Everyday Business Purposes* |
| Geolocation Information | • Approximate location or region you are in when you interact with our digital content or for telephone calls  
  • Precise location when you visit our premises (e.g., from mobile devices or CCTV) | We use this type of information:  
  • To provide the information or services requested  
  • For information security and fraud prevention  
  • For our Everyday Business Purposes* |
| Children’s Information | • Information about children listed as beneficiaries of account(s)  
  • Information about children provided by you in relation to client service (e.g., included in investment planning questionnaires)  
  • Data collected from mobile games, apps, and websites | We use this type of information:  
  • To provide the information, products, or services requested  
  • For our Everyday Business Purposes* |
| Compliance Information | • Compliance program data, including client screening records, individual rights requests, consents, and other records maintained to demonstrate compliance with applicable laws, such as tax laws, Know Your Customer (KYC), Office of Foreign Assets Control (OFAC), anti-money laundering (AML), Foreign Corrupt Practices Act (FCPA)  
  • Occupational and environmental safety records  
  • Records maintained in conjunction with legal matters or litigation that are subject to legal holds  
  • Records relating to complaints and internal investigations, including compliance hotline reports  
  • Records of privacy and security incidents, including any security breach notifications | We use this type of information:  
  • To comply with and demonstrate compliance with applicable laws  
  • For legal matters, including litigation and regulatory matters, including for use in connection with civil, criminal, administrative, or arbitral proceedings, or before regulatory or self-regulatory bodies, including service of process, investigations in anticipation of litigation, or execution or enforcement of judgments and orders  
  • For our Everyday Business Purposes* |

*Everyday Business Purposes encompasses purposes for which personal information may be used:  
• To provide the information, product, or service requested by the individual or as reasonably expected given the context in which the personal information was collected (such as client credentialing, providing client service, personalization and preference management, providing product updates, bug fixes, and dispute resolution)  
• For identity and credential management, including identity verification and authentication, system and technology administration  
• To protect the security and integrity of systems, networks, applications, and data, including debugging activities to identify and repair errors; detecting, analyzing, and resolving security threats and incidents; and collaborating with cybersecurity centers, consortia, and law enforcement regarding the same  
• For fraud detection and prevention, including protecting against malicious, deceptive, fraudulent, or illegal activity, and collaborating with law enforcement and anti-fraud industry groups regarding the same  
• For auditing related to interactions with an individual and concurrent transactions, including counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with specifications and standards  
• To perform services on behalf of us or a service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling requests, processing payments, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of us or a service provider  
• For short-term, transient use, subject to restrictions as may apply under applicable law  
• For legal and regulatory compliance, including all uses and disclosures of personal information that are required or permitted by law or reasonably needed for compliance with company policies and procedures, such as anti-money laundering programs, security and incident response programs, intellectual property protection programs, and corporate ethics and compliance hotlines  
• For internal business purposes, such as service provider management, finance, security, information technology and physical infrastructure, record retention, corporate audit, analysis, training, quality assurance, and reporting  
• To enforce our contracts and to protect against injury, theft, legal liability, fraud, or abuse or to protect people or property, including physical security programs
With whom do we share personal information

Your personal information is intended for T. Rowe Price and may be shared with T. Rowe Price affiliates and subsidiaries and in certain circumstances with service providers and other third parties, including to third parties as directed by you. We do not sell personal information, and we do not disclose it to service providers and other third parties unless necessary to process a transaction, service an account, or as otherwise permitted by law.

When we are acting as a service provider to an outside entity (such as for college savings plan (529) accounts or when we are serving as recordkeeper for the employer-sponsored retirement plan in which you participate or are associated with), we handle your personal information in accordance with this Privacy Notice and the requirements of the program or plan. For such relationships, in addition to the types of sharing described below, your personal information may be shared with the outside entity that engaged us as well as others as authorized by your program or plan sponsor.

We may share your personal information with:

- **T. Rowe Price’s family of companies.** We may share your personal information among our family of companies, including our subsidiaries and affiliates, in order to administer our services and products, provide you with client support, understand your preferences, send you information about products and services that may be of interest to you (with your consent when required), and conduct the other activities described in this Privacy Notice.

- **Our service providers.** We use other companies or contractors (service providers) to perform services on our behalf or to assist us with the provision of the T. Rowe Price products or services to you. While we may use a service provider to assist in relation to any of the purposes for which we may collect personal information, they generally fit within one or more of the following categories of service providers:
  - External auditors, accountants, and legal and other professional advisors;
  - Infrastructure and technology service providers;
  - Marketing, advertising, analysis, research, event, and communications providers; or
  - Providers of administrative services for T. Rowe Price products or services, such as transfer agencies, custodians, and securities’ pricing providers.

In the course of providing such services, these service providers may have access to your personal information. However, we will only provide our service providers with the information that is necessary for them to perform the services, they will act under our instructions, and we instruct them not to use your personal information for any other purpose. We will always use our best efforts to ensure that the service providers we work with will keep your personal information secure.

- **Third parties permitted by law.** In certain circumstances, we may disclose or share your personal information, such as when we need to comply with a legal or regulatory obligation (for example, we may be required to disclose personal information to the police, regulators, government agencies, or judicial or administrative authorities) or to perform transactions (for example, we may disclose personal information to a custodian or other third party in connection with the purchase or sale of securities you have requested). We may also disclose your personal information to third parties where disclosure is both legally permissible and necessary to protect or defend our rights, matters of national security, law enforcement, to enforce our agreements, or to protect your rights or those of the public.

- **Your company or agents and other third parties.** We may transfer your personal information to your company or other agent, such as when you are included on an email with others or to confirm your details or role. We also may transfer your information to third parties connected with your company or an account or in relation to business transactions we have with you or your company.

- **Third parties connected with business transfers.** We may transfer your personal information to third parties (including existing or newly formed companies in the T. Rowe Price family of companies) in connection with a reorganization, restructuring, merger, acquisition, or transfer of assets, provided that the receiving party agrees to treat your personal information in a manner consistent with this Privacy Notice.
Security and Location of Personal Information

We have implemented technical and organizational security measures in an effort to safeguard personal information in our custody and control. Such measures we have implemented include limiting access to personal information only to employees, contractors, and authorized service providers who need to know such information for the purposes described in this Privacy Notice; training for our employees and contractors; and other technical, administrative, and physical safeguards. While we endeavor to always protect our systems, sites, operations, and information against unauthorized access, use, modification, and disclosure, due to the inherent nature of the internet as an open global communications vehicle and other risk factors, we cannot guarantee that any information, during transmission or while stored on our systems, will be absolutely safe from intrusion by others, such as hackers. For more information about our security measures and technologies we make available to you, see the Security Measures section of our website.

The personal information that we collect may be accessed from or stored in the United States. Due to the nature of our business and the technologies used, personal information may be accessed from, or transferred to and stored in, other jurisdictions. Regardless of location, we will put into place appropriate protection to help keep personal information secure and in compliance with applicable privacy/data protection laws.

How You Can Manage Your Digital Communication Preferences With T. Rowe Price

If we send you an email with information on additional products and services that may be of interest to you, the email will include instructions and links for unsubscribing from these types of mailings in the future. If you have online account access with us, you can change your email preferences with us (including subscriptions) by logging in and then updating your email preferences within your profile. While we will take your preferences into account when possible, please note that if you are a participant in an employer-sponsored retirement plan, we may, at the plan sponsor’s direction, continue to send you emails regarding the retirement plan and related matters. If you do not want us to use your email address to help in providing online advertising messages through social media channels and other third parties, you can reach us via methods described in the “Contact Us” section below or email us directly at info@troweprice.com.

Children’s Rights

We do not knowingly collect any personal information directly from children under 13 years of age. Certain Web pages and areas of one or more of our sites may have content that an adult may wish to share with a child. For example, certain pages on our Money Confident Kids® site, which is directed to adults to help them engage with children on financial concepts, may contain information that is suitable for children. However, we do not collect or ask children to submit any personal information on these pages. We do not target any advertising to children under 13. If you are a parent and believe we have collected personal information directly from your child who is under 13 years old, you may email info@troweprice.com to report this. We will investigate your report, and if we discover that we have in fact collected such information, we will delete it.

T. Rowe Price Privacy Policy for U.S. Consumer Products and Services

The following information is provided, in addition to the other information in this Privacy Notice, for the consumer customers of the following T. Rowe Price companies that provide services or operate in the United States: 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 mutual funds and other commingled investment vehicles.

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 which 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.

Additional Information for California Residents

This section supplements the information contained in the other sections of this Privacy Notice and applies solely to clients, visitors, users, and others who reside in the state of California (“consumers” or “you”) and for whom we have data that are subject to the California Consumer Privacy Act of 2018 as may be amended or supplemented from time to time (CCPA). This Privacy Notice, including this additional information, is provided to comply with the CCPA and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this section.

It is important to note, however, that the CCPA does not apply to all entities, nor does it apply to personal information maintained by financial services firms that are covered under certain exemptions described in the CCPA, and as such, the CCPA may not apply to personal information T. Rowe Price maintains about you.

Depending upon how you interact with us, you may have various rights in connection with our processing of your personal information, each of which is explained below.

- **Access.** You may have the right to confirm with us whether your personal information is processed and, if it is, to request access to that personal information, including the categories of personal information processed, the purpose of the processing, and the recipients or categories of recipients. We do have to consider the interests of others though, so this is not an absolute right and there are additional exceptions under the CCPA. Also, we are not obligated to respond to more than two access requests for the same individual’s personal information within a 12-month period.

- **Deletion.** You may have the right to ask us to erase personal information concerning you, except we are not obligated to do so if we need to retain such data in order to comply with a legal obligation or to establish, exercise, or defend legal claims or under other exceptions under the CCPA.

If your request is for data relating to you that is de-identified or aggregated so that it is no longer personal information, we are not required to re-identify the data to respond to your request.

You have a right to receive nondiscriminatory treatment for the exercise of the privacy rights conferred by the CCPA.

**Making your own privacy rights request:** To exercise one or more of these rights, please contact us as explained below. Please note that we may need to verify your identity before we can fulfill your request.

- If you have an online account with us, then after logging in you may submit your request via the online form at troweprice.com/CCPA. If you submit your form without logging in first, we will deny your request. When you submit your request after logging in, we should not need further information from you to verify your identity, but we will let you know if we do. Or, you can submit your request by calling us at (844) 256-4465. Calling and having your account information available so that we can validate your identity will help us more efficiently handle your request.

- If you have an account with us but have not previously activated online access, you can submit your request by calling us at (844) 256-4465. Calling and having your account information available so that we can validate your identity will help us more efficiently handle your request. Or, you can submit your request via the form at troweprice.com/CCPA, and we will contact you as needed to verify your identity so that we can process the request.

- If you do not have an account with us, verification can involve matching up to three pieces of your personal data (as provided on your request) with our internal records. You can submit your request via the online form at troweprice.com/CCPA or by calling us at (844) 256-4465.

**Authorized agent requests:** An access and/or deletion request also may be made by someone else you authorize specifically to make such a request under the CCPA or by someone you have named as your agent under a power of attorney that is valid under the California Probate Code. [Click here](#) for authorized agent instructions and appropriate forms.

**Handling requests we receive:** If we need additional information to verify your identity, we will let you know. We will endeavor to respond to a verified request within 45 days, unless there are grounds for extending our response timeframe by up to an additional 45 days. In the event of an extension, we will explain to you why the extension is
necessary. In some cases, your ability to access or delete your personal information will be limited, as required or permitted by applicable law, even when the CCPA applies to the personal information we have for you. If we cannot fulfill your request because we cannot verify your identity or due to exceptions under the CCPA (or when the CCPA does not apply to the personal information), we'll let you know in our response.

Additional Information for Canada Residents

This section supplements the information contained in the other sections of this Privacy Notice and applies solely to clients, visitors, users, and others who reside in Canada and interact with a T. Rowe Price company providing services or operating in Canada. Depending on the province you reside in, you may have various rights in connection with our processing of your personal information. For example, if you reside in the province of Quebec, you may have various privacy rights under the Civil Code of Quebec and the Act respecting the protection of personal information in the private sector that may apply to the personal information we have about you, including access to your personal information, rectification of inaccurate or incomplete personal information, and deletion of inaccurate or obsolete personal information. Residents in other provinces may have similar rights under any applicable provincial privacy legislation or the federal Personal Information Protection and Electronic Documents Act. Under applicable law, however, personal information does not include your business title, business address, or business telephone number in your capacity as an employee of an organization.

If you wish to exercise one or more of your rights, please contact us as stated in the "Contact Us" section below, and include your name, email, and postal address, as well as your specific request and any other information we may need in order to process your request.

Effective Date and Additional Changes

The effective date of this Privacy Notice is November 24, 2020. From time to time, we may change its terms. When the terms are revised or materially changed, we will update the effective date. You can determine whether there have been any material changes since the last time you reviewed them by simply checking the effective date. If we make a change that we are required by law to inform you of in other ways (such as by mail), we will do so.

Contact Us

T. Rowe Price offers several options for accessing and, if necessary, correcting your account information. You can review your information using your statements or online services. You also may call or write us. Your account statement will contain contact information you can use. If you do not have an account, visit a T. Rowe Price website and look under the “About” and/or “Contact Us” links for details on how to contact us. You also can contact us through any of these methods if you have questions or comments about this page or our privacy practices generally.