

Cybersecurity never stops. Neither do we.

Securing your data requires constant vigilance. As your trusted retirement experts, T. Rowe Price continually looks to improve our cybersecurity protocols to ensure that we always stay a step ahead—and keep your information safe.

We're staying **ahead of the curve.**

The Department of Labor (DOL) issued its first-ever cybersecurity guidance for retirement plan sponsors, service providers, and participants to reduce the risk of fraud and loss to retirement accounts. At T. Rowe Price, our security systems and policies align with the DOL guidance and did so even before they were issued this year.

Take a moment to review some steps you can take to keep your account safe—and rest assured, T. Rowe Price continues to implement the industry's best practices on your behalf.

SET UP AND FREQUENTLY CHECK ON YOUR ONLINE ACCOUNT

- + Checking your account reduces risk of fraudulent account access
- + Failing to register may allow cybercriminals to assume your online identity

USE STRONG AND UNIQUE PASSWORDS

- + Don't share or reuse passwords
- + Don't use words found in the dictionary
- + Use a combination of upper- and lowercase letters, numbers, and special characters

ENABLE MULTI-FACTOR AUTHENTICATION

- + Verify your identity by entering a code sent via text, email, or automated phone call or through an authenticator app



Safeguard your account today by logging in to **rps.troweprice.com** to review your profile settings, change your password, enable multi-factor authentication, and more.

USE ANTIVIRUS SOFTWARE AND KEEP APPS AND SOFTWARE UPDATED

- + Protect your computers and mobile devices from viruses and malware
- + If you use the T. Rowe Price Personal® app, update it periodically to ensure that your version includes the latest security enhancements

AVOID FREE WI-FI

- + Use your mobile hotspot or home network rather than public Wi-Fi networks at airports, coffee shops, etc.

UPDATE PERSONAL CONTACT INFORMATION

- + Ensure that we can reach you should a problem arise

BE ON THE LOOKOUT FOR PHISHING ATTACKS

- + Beware of emails or text messages asking you to click on a dangerous link or share confidential information (T. Rowe Price will never ask for your password or other personal information over email or text)
- + Some common warning signs:
 - An unexpected text message or email from someone you don't know
 - Spelling errors or poor grammar
 - Shortened or mismatched links or addresses (hovering over the link will display the actual destination)
 - Messages that seem too good to be true or are aggressive and scary

TAKE IMMEDIATE ACTION IF ANYTHING IS AMISS

- + Notify T. Rowe Price immediately so we can help you protect your account

T. ROWE PRICE ACCOUNT PROTECTION PROGRAM

T. Rowe Price will restore eligible account losses due to unauthorized activity when you follow the best practices outlined in the program. You don't need to enroll. Simply adopt the recommended security best practices, and your account will be automatically protected. To ensure that you're following the best practices of the program, visit rps.troweprice.com/accountprotection.

The Account Protection Program applies only to T. Rowe Price-covered accounts and does not apply to accounts held or managed by third parties, such as self-directed brokerage 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, including offsetting the amount of any reimbursement by amounts received from other sources for the same loss. The Account Protection Program does not cover legal or professional fees; tax consequences; loss of opportunity; 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 a 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.

Important Information

This material is provided for general and educational purposes only, and not intended to provide legal, tax or investment advice. This material does not provide recommendations concerning investments, investment strategies or account types; and not intended to suggest any particular investment action is appropriate for you. Please consider your own circumstances before making an investment decision.

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