



Define your journey.

Safeguard your journey.

Your retirement savings account is valuable and needs protection. There are simple steps you can take to enhance the security of your account—with the help of T. Rowe Price.



First, let's warm up with a **Quick Quiz** to test your cybersecurity know-how.

FRAUD ATTEMPTS CAN COME FROM:

- A. An email
- B. A breach of contract
- C. A family member
- D. All of the above

Answer: D. All of the above

Fraud attempts can come from many sources, such as emails, phone calls, and even from family members or acquaintances who want to gain access to your personal information for criminal purposes. Remember, robocalls are illegal, and often, the products are bogus. And don't open attachments or click on email links from unknown sources.

SECURITY EXPERT RECOMMENDATIONS FOR PROTECTING YOUR ONLINE INFORMATION INCLUDE:

- A. Register for Multi-Factor Authentication (MFA)
- B. Check your account regularly
- C. Keep your contact information up to date—phone number, email address, and mailing address
- D. All of the above

Answer: D. All of the above

MFA is an additional protective measure for you to help confirm your identity in order to gain access to your online account, and using MFA lowers the risk of your account being accessed by someone else. It's important to regularly check your account for suspicious activity and to report it promptly. Also, keep your contact information up to date so you don't miss any account alerts.

T. ROWE PRICE HELPS SECURE YOUR ONLINE INFORMATION BY:

- A. Utilizing a variety of systems and techniques
- B. Providing security protocols like MFA
- C. Monitoring your account
- D. All of the above

Answer: D. All of the above

T. Rowe Price takes protecting your information seriously and employs a layered approach to security—similar to the way you wear layers of clothing to keep warm or a raincoat to stay dry.



Look for the icon

You'll know you're on the legitimate T. Rowe Price Plan account site when you see the closed padlock icon on the left-hand side of the address bar when you log in.

Security is important—now more than ever.

T. Rowe Price has several new enhancements in the works to bolster our fraud prevention tools even further.

Watch for:

- **Login Requirements:** Additional criteria and account restriction protocols when creating and using your online account for the first time.
- **Multi-Factor Authentication:** Added flexibility to receive your six-digit MFA code in a way that is most convenient for you when you need the code.
- **Event Notifications:** Choice of “opting in” to receive real-time account activity alerts to assist you in monitoring your account for suspicious activity. The phone numbers and email addresses used to verify your identity as part of your login information are separate from your contact information. To update both, you can go to rps.troweprice.com/profile.

T. Rowe Price experts work hard behind the scenes:

- **Continuous Monitoring:** We're always on the lookout for suspicious activity. If a phone call or IP address raises concerns, we investigate.
- **Ongoing Testing and Training:** We conduct regular cybersecurity drills, honing our techniques for dealing with attempts to invade our systems. We continuously train and test our associates to ensure they won't fall victim to phishing attempts.
- **Collaborating With Competitors:** When it comes to account security, we're all in this together. T. Rowe Price security professionals team up with others who are equally committed to the cause—in this case, other investment firms. If we detect suspicious activity, we alert them, and they do the same for us.



A Big Benefit

Security procedures can be a bit inconvenient at times, but because you know how important they are to thwart potential fraud and threats, your attention and time are much appreciated.

Thank you for working with us to keep your information secure and to protect your data.

Reminders:

- **Investment lineup changes**—Effective September 1, 2020, the Plan introduced new investment options. Go to rps.troweprice.com > Research Investments tab to view the current investment lineup.
- **Online Distributions**—Terminated participants and Beneficiaries may now request online total distributions. Go to rps.troweprice.com > Take Action tab to request a distribution.
- **Required Minimum Distribution Installments (RMDs)**—Due to the Coronavirus Aid, Relief and Economic Security Act, RMD payments were not

required for 2020. Scheduled 2020 RMD installment payments were processed, unless you stopped them by contacting T. Rowe Price. **Any stopped 2020 RMD installment payments will need to be set up again, to resume your 2021 RMD payments.**

QUESTIONS?

If you have any questions, please call **1-888-457-5770** to speak to a T. Rowe Price representative.