



Time well spent.

**YOUR PROFILE IS THE FIRST STEP
TO BUILDING A PERSONALIZED PLAN.**

Completing The Client Profile

We designed the Advisory Planning Services with one objective: To help you achieve your financial goals by providing personalized advice for different stages of your financial life.

Please use this Client Profile to tell us about your specific financial goals and current financial situation. The time you spend on this Profile is important and appreciated as it's an important foundation in creating an appropriate Recommendation and providing you with an investment strategy that truly reflects your needs.

To save time, you can complete your Client Profile online at troweprice.com/clientprofile.

What You Can Expect Next:

We examine your Profile and call you to discuss your specific goals before proceeding. This gives you and your Advisory Counselor an opportunity to address any questions and discuss preferences that will help us develop your Recommendation.

You receive a written Recommendation. It will reflect our complete analysis, including a strategy and plan of action aligned to your goals. We think you'll find it easy to incorporate into your current planning efforts.

We review your Recommendation with you by phone or in person at our Investor Center. We'll answer any questions you may have and assist you with an implementation plan.

You receive ongoing Advisory Checkups to help you stay on track. These complimentary checkups let us help you continue implementing your Recommendation and, if appropriate, suggest revisions to your strategy based on your current situation.



HELPFUL TIPS:

Before You Start:

- Review your current total holdings
- Gather your current account statements

You may find it useful to have your current account statements for investments outside of T. Rowe Price, including employer-sponsored retirement plan statements.

WE'RE HERE TO HELP.

If you have questions while completing your Client Profile, give us a call at **1-800-844-9424**. We are available Monday through Friday between 8 a.m. and 8 p.m. ET.

Getting Started—Follow These Five Steps:

ONE

Complete the Client Profile questions starting on page 2.

Your answers are confidential.

Note: Before you begin, please review your total current holdings. Advisory Planning Services are only available for investors with \$250,000 or more in investable assets.

TWO

Review the enclosed T. Rowe Price Advisory Services, Inc. Service Agreement and Disclosure Statement.

THREE

Provide the necessary signatures at the bottom of this page, including a Co-client signature if applicable.

FOUR

Determine your service fee eligibility.

The one-time \$250 fee is waived for investors meeting certain criteria related to assets invested with T. Rowe Price* and for certain account types (please see the Fiduciary Adviser Disclosure document for ERISA accounts, including IRA account holders). After you complete the Client Profile, you will be notified if you meet the waiver criteria.

For more information regarding the waiver criteria, please contact us at 877-301-9767.

* Assets held in estate, corporate, 401(k) account, and 529 plans are excluded from the fee waiver criteria.

FIVE

Mail your completed Client Profile in the postage-paid business reply envelope. Following the receipt of your Client Profile, a T. Rowe Price Advisory Counselor will contact you to discuss your investment and retirement goals and other important information you have provided.

T. ROWE PRICE ADVISORY SERVICES, INC. AGREEMENT FORM (SIGNATURE REQUIRED)

If the Advisory Planning Services relationship will include assets owned by a Client and Co-client, both parties must sign below. Including a spouse or significant other as a Co-client helps ensure that you both participate in the entire ongoing process and are comfortable following the recommended long-term strategy to achieve your goals.

Please note that we must have signatures from all parties to proceed with the service.

By providing my signature below, I agree that:

- I am of legal age and have full authority and capacity to retain T. Rowe Price.
- I have received, read, and will be bound by the provisions of the enclosed T. Rowe Price Advisory Services, Inc. Service Agreement and Disclosure Statement, which do not violate any obligation by which I am bound.
- I understand that I can terminate this agreement for any reason and without penalty prior to the delivery of the Advisory Planning Services Analysis and Recommendation.

SIGNATURE OF CLIENT

DATE

← Please sign here

SIGNATURE OF CO-CLIENT

DATE

← Please sign here

Part One: Your Personal and Contact Information

Please provide the following information if the Advisory Planning Services relationship will include a Client and Co-client. **If you plan to include assets for analysis that are registered either individually or jointly to the Co-client, you must complete this section.** If you fill out this section, please note that references to “you” will include the Client and Co-client.

CO-CLIENT (YOUR SPOUSE OR PARTNER)

Mr. Mrs. Ms. Dr. Other _____

<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Middle Initial

E-mail Address

<input type="text"/>	<input type="text"/>
Social Security Number	Date of Birth

U.S. Citizen Yes No State of Legal Residence

Working Status Full Time Part Time Retired Semiretired Homemaker Not Employed

Employer (or former employer, if retired)

<input type="text"/>	<input type="text"/>
Occupation (or former occupation, if retired)	Age Retired or Anticipated Retirement Age

Has there been any recent change in employment, or is a change expected within the next year?
(This includes retirement, changing jobs, and going from full-time to part-time employment.)

Part Two: Your Primary Financial Goal

Saving for Retirement

Transitioning Into Retirement

Managing Income in Retirement

Evaluating and Rebalancing Your Portfolio

Please select **only one** of the four goal options below. This will help us clearly focus our analysis and develop a Recommendation with actionable solutions.

Saving for Retirement

I would like a portfolio evaluation and help in determining how much to save to reach my retirement goal.

In retirement, how much money do you want annually from your investments? See the Potential Sources of Current and Projected Income tip to the right.

% of Your Current Annual Salary, or Not Sure*

Transitioning Into Retirement in Five Years or Less

I would like a portfolio evaluation and help in determining when to retire and how much I can afford to withdraw from my portfolio in retirement.

When do you expect to begin drawing from your retirement assets?

Years From Now

Approximately how long do you need your assets to last in retirement? See the Longevity tip to the right.

Years

In retirement, how much money do you want from your investments?

\$ per Year in Pretax Dollars or

\$ per Month in Pretax Dollars or

% of Your Current Annual Salary, or Not Sure*

Given the trade-off between spending more of your investment income and making sure your investments last throughout your retirement, how concerned are you about running out of assets before the end of your retirement?

Very Concerned Somewhat Concerned Not Concerned

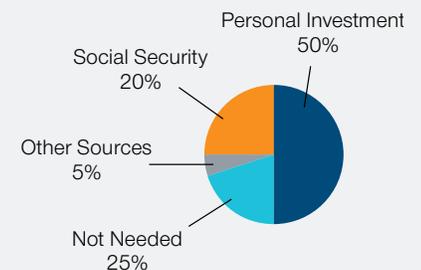
*If you check "Not Sure," we will base our Recommendation on 50% of your current annual salary initially. We can update this figure during the conversation with your Advisory Counselor.



HELPFUL TIPS:

Potential Sources of Current and Projected Income:

We believe that typical investors may need 75% of their current annual salary to maintain a comfortable lifestyle in retirement. While part of your income will come from Social Security and other potential sources, such as part-time employment and a pension, the rest will come from your personal investments. This percentage is what we are asking you to provide.



Longevity: We suggest planning to age 95. Here's why: There's a 25% chance that you or your spouse will reach this age thanks to advances in health care. Your family history is also a key factor when considering how longevity may impact your retirement income needs.

Part Two: Your Primary Financial Goal

Managing Income in Retirement

I would like a portfolio evaluation and help in determining how much I can afford to withdraw from my portfolio today and throughout retirement.

Approximately how long do you need your assets to last in retirement?

Years

How much money do you want from your investments going forward?

\$ per Year in Pretax Dollars or

\$ per Month in Pretax Dollars

Given the trade-off between spending more of your investment income and making sure your investments last throughout your retirement, how concerned are you about running out of assets before the end of your retirement?

Very Concerned Somewhat Concerned Not Concerned

How important is it for you to leave a financial legacy to your heirs?

Very Important Somewhat Important Not Important

Evaluating and Rebalancing Your Portfolio

I would like a portfolio evaluation and Recommendation only. I am not interested in a retirement savings, retirement transition, or withdrawal strategy at this time.



HELPFUL TIP:

Spending Versus Stretching

Investment Income: There is a trade-off between spending more of your investment income and making sure your investments last throughout your retirement. The less you withdraw each year from your portfolio, the longer it is likely to last, and vice versa.

Part Three: Your Experience With Investments and Risk Tolerance

Our investment Recommendation will include assets in categories including large-, mid-, and small-cap and international stocks; investment-grade, high yield, and international bonds; and short-term securities.

Do you have any concerns about investing in these asset classes?

- Yes No

If “Yes,” please explain:

In the past, when an investment has lost value, how have you reacted?

- I held on to my investments.
 I took advantage of the lower prices and bought more.
 I sold and moved to more conservative investments to protect my assets.

If your portfolio lost 15% to 20% of its value in one year, how concerned would you be with that loss?

- Not Concerned Somewhat Concerned Very Concerned

Structuring an appropriate investment portfolio requires balancing your desire for growth with your sensitivity to loss. Based on your investment experience, please select one of the four options below to describe your investing preference going forward:

- I would be comfortable taking on more risk than I have now in exchange for increased growth potential over the long term.
 I would prefer less risk than I have now; I am just as concerned about potential short-term losses as I am about the potential for long-term growth.
 I would be comfortable with a level of risk that is similar to my current investment portfolio.
 I’m not sure how I feel about market risk.

All investments involve risk, including possible loss of principal.

Diversification cannot assure a profit or protect against loss in a declining market.



HELPFUL TIP:

Risk: While there are different kinds of investment risk, we focus on your personal tolerance for market risk. Also known as “volatility,” market risk is the potential amount your investments may fluctuate in the short term. Consider how much of a short-term loss you would be comfortable incurring in order to achieve your long-term financial goals.

Part Four: Your Current Financial Situation

INCOME SUMMARY

Please complete this section if you are currently earning a salary or have current income.

	CLIENT	CO-CLIENT
Annual Salary*	\$ <input type="text"/>	\$ <input type="text"/>
Part-Time Income	\$ <input type="text"/>	\$ <input type="text"/>
Rental Income	\$ <input type="text"/>	\$ <input type="text"/>
Other	\$ <input type="text"/>	\$ <input type="text"/>

We assume that your salary will increase 3% per year until retirement to keep pace with inflation. If you think that your salary will increase every year at a different rate, please indicate the percentage here.

 %

*This figure is used to determine the amount of salary replacement recommended by T. Rowe Price.

Please complete this section if you are in retirement or nearing retirement (within five years).

	CLIENT	CO-CLIENT
Annual Social Security (or expected Social Security)	\$ <input type="text"/>	\$ <input type="text"/>
Current Annual Pension	\$ <input type="text"/>	\$ <input type="text"/>
Cost-of-Living Adjustment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Survivor Benefit %	<input type="text"/> %	<input type="text"/> %
Future Pension	\$ <input type="text"/>	\$ <input type="text"/>
Expected Starting Year	<input type="text"/>	<input type="text"/>
Cost-of-Living Adjustment	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Survivor Benefit %	<input type="text"/> %	<input type="text"/> %

Are you expecting any major cash inflows within the next five years? Please indicate any that apply:

	Amount (if known)	Date (if known)
Inheritance	\$ <input type="text"/>	<input type="text"/>
Bonus	\$ <input type="text"/>	<input type="text"/>
Sale of Real Estate	\$ <input type="text"/>	<input type="text"/>
Sale of a Business	\$ <input type="text"/>	<input type="text"/>
Other _____	\$ <input type="text"/>	<input type="text"/>

Part Four: Your Current Financial Situation

RETIREMENT SAVINGS SUMMARY

Please complete this section if you are currently saving for retirement.

Employer-Sponsored Retirement Plans

Please also include any company matches and company discretionary contributions in your savings amount.



HELPFUL TIP:

Employer-Sponsored

Retirement Plans: These include 401(k) plans, 403(b) plans, SEP-IRAs, and Keogh plans, so be sure to factor in those that may apply.

CLIENT

I'm Saving (including employer contributions):

% of My Current Annual Salary *or*

\$ per Year *or*

\$ per Month

CO-CLIENT

I'm Saving (including employer contributions):

% of My Current Annual Salary *or*

\$ per Year *or*

\$ per Month

Traditional or Rollover IRA

CLIENT

I'm Saving:

\$ per Year *or*

\$ per Month *or*

The Maximum Allowed (including catch-up)*

CO-CLIENT

I'm Saving:

\$ per Year *or*

\$ per Month *or*

The Maximum Allowed (including catch-up)*

Roth IRA

CLIENT

I'm Saving:

\$ per Year *or*

\$ per Month *or*

The Maximum Allowed (including catch-up)*

CO-CLIENT

I'm Saving:

\$ per Year *or*

\$ per Month *or*

The Maximum Allowed (including catch-up)*

Taxable Investments

CLIENT

I'm Saving:

\$ per Year *or*

\$ per Month

CO-CLIENT

I'm Saving:

\$ per Year *or*

\$ per Month

Deferred Annuities

CLIENT

I'm Saving:

\$ per Year *or*

\$ per Month

CO-CLIENT

I'm Saving:

\$ per Year *or*

\$ per Month

*Please note: If you checked "The Maximum Allowed," our calculation assumes that you will make the maximum contribution permitted each year, including catch-up provisions beginning at age 50.

Part Four: Your Current Financial Situation

SHORT-TERM FINANCIAL NEEDS

Short-term financial needs are expenses that may occur within the next five years.

Please check any needs that may apply, and provide an estimated total dollar amount.

Purpose	Amount	Date
Tuition	\$ _____	_____
Home Renovations	\$ _____	_____
Car Purchase	\$ _____	_____
Real Estate Purchase	\$ _____	_____
Other _____	\$ _____	_____

REAL ESTATE HOLDINGS

Please list your primary residence and any other real estate holdings. While we do not include these assets in our analysis and Recommendation, they offer us a more comprehensive picture of your financial life.

As a result, we can provide even better personalized advice to help you reach your financial goal.

Description of Property	Owner	Equity (Fair Market Value Less Debt)
<i>Ex: Condominium—123 Main Street</i>	<i>Spouse</i>	\$ 160,000
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

SPECIAL CONSIDERATIONS

Please tell us about any special considerations we need to take into account while preparing your Recommendation. Examples include a major health condition and caring for a child or adult with special needs.

Part Four: Your Current Financial Situation

YOUR INVESTMENTS AT T. ROWE PRICE

Please note:

- Your mutual fund and Brokerage investments held at T. Rowe Price (and those of a Co-client, if applicable) will automatically be included in our analysis based on your Social Security numbers.
- Your permission is required to include investments you have in any retirement plans serviced by T. Rowe Price Retirement Plan Services (such as 401(k) plans). If you want us to include these investments in your Recommendation, please check the box below.

 I authorize T. Rowe Price Advisory Services, Inc., to obtain information about the investments in my retirement plan(s) serviced by T. Rowe Price Retirement Plan Services and include them in any future analyses you perform for me.
- Education Savings Accounts, college 529 plan accounts, and UGMA/UTMA accounts will not be included in your evaluation.

YOUR INVESTMENTS OUTSIDE OF T. ROWE PRICE

To develop your Recommendation, we also need a comprehensive snapshot of your current investments **outside** of T. Rowe Price that you'd like incorporated in this analysis, including those of a Co-client, if applicable. There are two ways you can provide this information:

- Enclose copies of your account statements, *or*
- Complete the investment tables on the following pages.



A TIME-SAVING BENEFIT

To report assets held outside of T. Rowe Price, you can simply send copies of these account statements with your Client Profile. If you enclose your account statements, you do NOT need to complete the tables on the following pages.

Are your account statements enclosed? Yes No

Part Four: Your Current Financial Situation

YOUR INVESTMENTS OUTSIDE OF T. ROWE PRICE (CONTINUED)

Taxable Assets

Please list all taxable assets that you want to include in this analysis.

Include: Assets in savings accounts, savings bonds, certificates of deposit (CDs), individual stocks and bonds, and mutual funds. If including individual bonds, please provide maturity dates.

Do not include: Savings in employer-sponsored retirement plans, IRAs, or other tax-deferred investments.

Please note: Providing the ticker symbol helps us expedite our analysis.

If you do not have sufficient room, please use the additional space on page 15.

Ticker Symbol	Name/Description of Security or Asset	Owner	Number of Shares (if applicable)	Current Market Value
<i>Ex: XYZXX</i>	<i>XYZ Fund</i>	<i>Joint</i>	<i>1,000</i>	<i>\$ 25,000</i>
				\$
				\$
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Part Four: Your Current Financial Situation

YOUR INVESTMENTS OUTSIDE OF T. ROWE PRICE (CONTINUED)

Employer-Sponsored Retirement Plan Accounts

Please list all tax-deferred accounts provided through an employer.

Include: 401(k) plans, 403(b) plans, SEP-IRAs, Keogh plans, profit sharing or money purchase pension plans, and any nonqualified deferred compensation plans (special plans offered to some executives).

Do not include: Defined benefit (pension) plans or IRAs.

Please note: Providing the ticker symbol helps us expedite our analysis.

If you do not have sufficient room, please use the additional space on page 15.

Client Plan No. 1		Employer Name	Plan Type		
Ticker Symbol	Name/Description of Security or Asset	Owner	Number of Shares (if applicable)	Current Market Value	
Ex: XYZXX	XYZ Fund	Joint	1,000	\$ 25,000	
				\$	
				\$	
				\$	
				\$	
				\$	
				\$	
				\$	
				\$	

Client Plan No. 2		Employer Name	Plan Type		
				\$	
				\$	
				\$	
				\$	
				\$	
				\$	

Part Four: Your Current Financial Situation

YOUR INVESTMENTS OUTSIDE OF T. ROWE PRICE (CONTINUED)

Employer-Sponsored Retirement Plan Accounts

Please list all tax-deferred accounts provided through an employer for a Co-client if you want those assets included in the analysis.

If you do not have sufficient room, please use the additional space on page 15.

Co-client Plan No. 1 Employer Name Plan Type

Ticker Symbol	Name/Description of Security or Asset	Owner	Number of Shares (if applicable)	Current Market Value
<i>Ex: XYZXX</i>	<i>XYZ Fund</i>	<i>Joint</i>	<i>1,000</i>	<i>\$ 25,000</i>
				\$
				\$
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				\$
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				\$
				\$
				\$
				\$
				\$

Co-client Plan No. 2 Employer Name Plan Type

				\$
				\$
				\$
				\$
				\$
				\$

Part Four: Your Current Financial Situation

YOUR INVESTMENTS OUTSIDE OF T. ROWE PRICE (CONTINUED)

Tax-Deferred Accounts and Annuities—Individual

Please list all of your IRAs and deferred annuities.

For each account, indicate its type: Traditional IRA, Roth IRA, variable annuity, etc.

Please note: Providing the ticker symbol helps us expedite our analysis.

If you do not have sufficient room, please use the additional space on page 15.

CLIENT

Account Type	Ticker Symbol	Name/Description of Security or Asset	Number of Shares (if applicable)	Current Market Value
<i>Ex: Roth IRA</i>	<i>XYZXX</i>	<i>XYZ Fund</i>	<i>1,000</i>	<i>\$ 25,000</i>
				\$
				\$
				\$
				\$
				\$
				\$
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CO-CLIENT

				\$
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				\$

Part Four: Your Current Financial Situation

Please use the space below to list any additional investment holdings that didn't fit in previous sections.

CLIENT

Account Type	Ticker Symbol	Name/Description of Security or Asset	Number of Shares (if applicable)	Current Market Value
<i>Ex: Roth IRA</i>	<i>XYZXX</i>	<i>XYZ Fund</i>	<i>1,000</i>	<i>\$ 25,000</i>
				\$
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CO-CLIENT

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Well done.

THANK YOU FOR YOUR TIME AND EFFORT IN COMPLETING YOUR PROFILE.

We look forward to receiving your information and working with you to reach your financial goals.

Before mailing us your Profile, please be sure to:

- Provide the necessary signatures on page 1. Please note that owners of assets included in the analysis must sign at the bottom of page 1, including any Co-client(s).
- Complete all applicable sections and review your information carefully.
- Enclose copies of your account statements for assets **outside** of T. Rowe Price.
- Check the box on page 10 to authorize us to automatically include your T. Rowe Price retirement plan investment information (if applicable) in your analysis.
- Make a copy of your Client Profile for your records.

Enclose your Client Profile in the postage-paid envelope so we can begin your analysis. Following the receipt of your Client Profile, a T. Rowe Price Advisory Counselor will follow up with you to discuss your investment and retirement goals and other important information you have provided.

Thank you for giving T. Rowe Price the opportunity to help you reach your financial goals.

*The T. Rowe Price Advisory Services, Inc. Service Agreement and Disclosure Statement is enclosed.
Please read it carefully.*

Advisory Planning Services are offered by T. Rowe Price Advisory Services, Inc., a registered investment adviser under the Investment Advisers Act of 1940.

