

# Integration and flexibility to put your capabilities in the spotlight

**T. Rowe Price offers a range of target date solutions and custom integrations with OneDigital products.**

## Target Date Investments

Every retirement investor is different.

We offer **multiple target date solutions** that are designed to meet **plan and participant goals**—whatever they happen to be.

*OneDigital 3(38) clients, with plan assets over \$1M dollars, have access to the \$1B breakpoint for any of our Target Date Series – Retirement Trusts, Target Trusts, Retirement Blend Trusts and Hybrid Trusts.*

## Recordkeeping Integration

Our digital experiences integrate direct links to **Personalized Portfolios**.

Prominent messages are visible and accessible for participants in plans that adopt this capability.



Retirement  
Glide Path



Target Date  
Glide Path



Blend/Hybrid



*Personalized  
Portfolios powered by  
Morningstar Investment  
Management LLC<sup>1</sup>*



Financial  
Academy  
Integration

## Target Date Suite

CIT Name	CIT Share Class	Trustee Fee <sup>2</sup>	Retirement Plan Advisors' Fiduciary Status	
			3(21)	3(38)
Retirement Trust	Class C	34 bps		✓
Retirement Blend Trust	Class D	18 bps		✓
Retirement Hybrid Trust	Class T6	30 bps		✓
Target Trust	Class D	32 bps		✓
Target Blend Trust	Class D	17 bps		✓

The fee aggregation pricing policy allows OneDigital 3(38) clients more flexibility to choose the most appropriate investment solutions for plans based on their goals and characteristics. As an example—if you have clients and assets in the higher equity glide path Retirement Date Strategies—you can now offer clients the lower equity Target Date Strategies (in all active or active/passive blend) at the same attractive price breakpoint. So, whether a client is looking to maximize spending power or reduce volatility at the point of retirement, we are able to offer you both options without pricing being a limitation.

For more information about adding investments to your client's plans, please contact your One Digital Discretion team or your TRP sales representative.

<sup>1</sup>T. Rowe Price and One Digital are not affiliated companies.

**For use only by T. Rowe Price with One Digital financial professionals.**

## We're doing recordkeeping differently

Innovating in today's competitive marketplace doesn't have to stop at gaining scale or changing costs. As a recordkeeper, we are uniquely positioned to engage with plan sponsors and participants. We are able to leverage data to create personalized experiences for clients that result in an overall more engaging workplace retirement experience.

### For plan sponsors:

An unwavering focus on exceptional client service

- Online management tools that increase efficiency and effectiveness
- Integrated plan health reporting
- New expanded trust and custody options
- Dedicated, highly-effective client service team
- On-demand reporting

## RANKED #1



In Chatham Partners' annual client satisfaction survey<sup>3</sup>

### For participants:

Engagement to drive action

- Fully responsive Web-based experiences
- Innovative messaging
- Participant journey communications
- Seamless multichannel experience
- Digital education



### Driving outcomes with personalization:

Viewers of our personalized SmartVideos are **2x** more likely to increase their deferral than non-viewers.<sup>4</sup>

## Retirement experts by your side

### Stable and reliable

- **\$1.43** trillion in assets under management<sup>5</sup>
- **67% of total firm assets** under management are retirement-related<sup>6</sup>
- S&P 500 company with a strong balance sheet

### Deep retirement experience

- **40+ years** of retirement services experience
- Service to **more than 2 million** employees in **7,500+ plans**
- **96% client retention rate**<sup>7</sup>

**Visit our website** or contact your T. Rowe Price representative to learn more about how we can support your business today.

<sup>1</sup>Personalized Portfolios is a brand name for the Managed Accounts service offered by Morningstar Investment Management LLC. It is intended for citizens or legal residents of the United States or its territories. Portfolios available through Personalized Portfolios are created by Resources Investment Advisors. Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., is responsible for participant portfolio assignment from the portfolios created by Resources Investment Advisors and other recommendations made through the service. Investment advice delivered by Morningstar Investment Management is based on information provided and limited to the investment options available in the retirement plan. Morningstar Investment Management is not affiliated with Resources Investment Advisors and is not responsible for the portfolios Resources Investment Advisors creates. Likewise, Resources Investment Advisors is not responsible for the portfolio selection decisions made by Morningstar Investment Management for participants, nor for other recommendations made by Morningstar Investment Management through Personalized Portfolios. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

<sup>2</sup>This figure, when represented as a percentage, is equivalent to the annual operating expense ratio.

**All investments are subject to risk including possible loss of principal.**

<sup>3</sup>Chatham Partners 2022 Institutional Client Satisfaction Survey. The Chatham benchmark includes firms that represent 54% of the total recordkept market share (source: Cerulli 2021 U.S. Retirement Markets Report). All references contained here to Net Promoter Score (NPS) or Net Promoter Methodology are governed by the following copyright disclaimer: © 2015 Satmetrix Systems, Inc. All rights reserved. Net Promoter, Net Promoter Score, and NPS are trademarks of Satmetrix Systems, Inc., Bain & Company, Inc., and Fred Reichheld.

<sup>4</sup>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.

<sup>5</sup>Firmwide AUM includes assets managed by T. Rowe Price Associates, Inc. and its investment advisory affiliates. Data as of July 31, 2023.

<sup>6</sup>As of December 31, 2022 (latest information available).

<sup>7</sup>Average Institutional client retention rate over five years, from 2017 to 2021

The T. Rowe Price common trust funds (Trusts) are not mutual funds; rather, the Trusts are operated and maintained so as to qualify for exemption from registration as mutual funds pursuant to Section 3(c)(11) of the Investment Company Act of 1940, as amended. The Trusts are established by T. Rowe Price Trust Company under Maryland banking law, and their units are exempt from registration under the Securities Act of 1933. Investments in the Trusts are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company and are subject to investment risks, including possible loss of principal. For additional information on the common trust funds being offered, including a trust fact sheet, please call T. Rowe Price.