



# T. Rowe Price Investments Recommended by OneDigital

## Select List

Strategy Name	Pricing Arrangement in Place
T. Rowe Price Spectrum Income	
T. Rowe Price Global Multi-Sector Bond	
T. Rowe Price Mid-Cap Growth	
T. Rowe Price Dividend Growth	
T. Rowe Price Stable Value Common Trust Fund	✓
T. Rowe Price Retirement	✓
T. Rowe Price Retirement Blend	✓
T. Rowe Price Retirement Hybrid	✓
T. Rowe Price Target	✓
T. Rowe Price Target Blend	✓



Scan the code or [click here](#) to learn about **Fund Pricing**.



Scan the code or [click here](#) to view our **CIT Brochure**.

## Pricing Arrangements

As of June 2024

CIT Name	CIT Share Class	Trustee Fee <sup>1</sup>	Wrap Fees <sup>2</sup>	Trustee Fee and Wrap Fees	Retirement Plan Advisors' Fiduciary Status	
					3(21)	3(38)
T. Rowe Price Stable Value Common Trust Fund	Class Q	17.5 bps	14.7 bps	32.2 bps		✓

## Target Date Suite

CIT Name	CIT Share Class	Trustee Fee <sup>1</sup>	Retirement Plan Advisors' Fiduciary Status	
			3(21)	3(38)
<b>\$1B Breakpoint</b>				
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 T. Rowe Price sales representative.**

## A Range of Target Date Solutions

T. Rowe Price offers a range of target date solutions based on two available glide path options. The primary focus of our Retirement glide path solutions is consumption replacement, while our Target glide path solutions seek to balance volatility. The depth and breadth of our capabilities enable us to deliver a full range of solutions designed to achieve the predominant investment objectives that investors have for their target date investments.

		Underlying Investments	
		 <b>Active</b> For investors focused on driving outcomes to help support income in retirement.	 <b>Blended Active/Passive</b> For investors seeking the best of both worlds: combining meaningful active allocations to drive outcomes along with passive allocations to lower costs.
Glide Path Design	 <b>Retirement Strategies</b> Consumption Replacement <b>(More Growth Potential)</b>	<b>Retirement Strategies</b> Designed to help support growth and income for a long retirement.	<b>Retirement Hybrid Trusts</b> Emphasizes active management with strategic use of passive strategies to reduce costs.  <b>Retirement Blend Strategies</b> Supported by active management with allocations to areas of opportunity combined with reduced costs of passive strategies.
	 <b>Target Strategies</b> Balance Variability <b>(Less Growth Potential)</b>	<b>Target Strategies</b> Focused on managing volatility around retirement and helping support income in retirement.	<b>Target Blend Trusts</b> Makes meaningful allocations to passive investments as it seeks to capitalize on potential market efficiencies and manage volatility around retirement.

<sup>1</sup> This figure, when represented as a percentage, is equivalent to the annual operating expense ratio.

<sup>2</sup> Wrap Fees are estimated on an annualized basis. They make up fees paid to issuers of the SICs and SACs held by the Trust and custody fees on underlying assets. These fees are paid from underlying assets of the SIC or SAC and reduce the respective contract's crediting rate, thereby reducing interest income earned by the Trust. Consistent with their accounting as a reduction of income, wrap fees are not included in computing the Trust's annual operating expense ratio as calculated per 29 CFR § 2550.408b-2.

T. Rowe Price and OneDigital are not affiliated companies.

Trusts are available only to certain types of retirement plans and may not be available to all investors.

The principal value of the target date strategies is not guaranteed at any time, including at or after the target date, which is the approximate date when investors plan to retire (assumed to be age 65). These target date strategies invest in a diversified portfolio of other T. Rowe Price stock and bond strategies and, at times, derivatives that represent various asset classes and sectors and are therefore subject to the risks of different areas of the market. The allocations of the target date strategies among these underlying investments will change over time to reflect the changing emphasis from capital appreciation to income and less volatility as investors approach and enter retirement. The target date strategies are not designed for a lump-sum redemption at the target date and do not guarantee a particular level of income. Derivatives may be riskier or more volatile than other types of investments because they are generally more sensitive to changes in market or economic conditions. The key difference between the Retirement Glide Path and the Target Glide Path is the overall allocation to equity; although they each maintain significant allocations to equities both prior to and after the target date, the Retirement Glide Path maintains a higher equity allocation, which can result in greater volatility over shorter time horizons. Diversification cannot assure a profit or protect against loss in a declining market.

Visit [troweprice.com/tdf](http://troweprice.com/tdf), or contact your T. Rowe Price representative.

**Consider the investment objectives, risks, and charges and expenses carefully before investing. For a prospectus or, if available, a summary prospectus containing this and other information, call 1-800-638-7890. Read it carefully.**

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. Although the T. Rowe Price Stable Value Common Trust Fund seeks to preserve the value of your investment at \$1.00 per unit, it cannot guarantee to do so. It is possible to lose money by investing in the Trust. The offering circular contains complete information on a Trust's objective, investment program, and other information, and plan sponsors should read it carefully before deciding to include such Trust as an investment option for plan participants. For more information on the common trust funds being offered, including an Offering Circular or trust fact sheet, please call T. Rowe Price.

All investments are subject to market risk, including the possible loss of principal.

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