



Medpace Inc. 401(k) Profit
Sharing Plan & Trust

Saving for retirement
may be the easiest
part of your day.

RETIRE WITH CONFIDENCE®



Welcome to the plan.

RELAX, YOU'VE GOT COMPANY ON THE ROAD TO RETIREMENT.

No matter where you are on the road to retirement, saving is the right thing to do. And now's the time to start because the sooner you save, the more time your money has to work for you.

Just take this step: **Enroll in the Medpace Inc. 401(k) Profit Sharing Plan & Trust.** It doesn't take a lot of time or money to get started.

With your plan in place, you'll have the support you need to save and invest:



YOUR RETIREMENT PLAN WEBSITE

rps.troweprice.com



DEDICATED REPRESENTATIVES

1-800-922-9945 business days between 7 a.m. and 10 p.m. eastern time.



MOBILE SOLUTIONS

Connect to your account on any device.

Visit **troweprice.com/mobilesolutions** to choose the option that's best for you.

Medpace Inc. has chosen T. Rowe Price, a recognized leader in retirement plan services, to provide services to you and your plan. We currently help nearly 2 million people just like you to plan for retirement.

We are ready to help you feel confident about taking the first step. As your life changes, talk to us. We can provide information to help you make progress toward your long-term financial goals.

Si desea hablar con un representante en español, llame a T. Rowe Price al 1-800-368-2768. Los representantes están a su disposición los días laborales entre las 7 a.m. y 10 p.m., hora del Este de los Estados Unidos.

Let's get started. Enrolling in the plan is easy.

You can take these steps right now at **rps.troweprice.com**. It doesn't take long, and it's time well spent.

1

Decide how much you'd like to save each pay period

2

Select how you want to contribute

3

Choose your investments

Read on for help with these steps and more. Or give us a call at **1-800-922-9945**.

When you enroll, don't forget to do these two things:

- Name your beneficiary. Make sure your savings will go to the person or people you choose. You can do this online at **rps.troweprice.com**.
- Verify your preferred e-mail. Visit **rps.troweprice.com** and provide an e-mail address so that you can receive timely, helpful information about your plan.

Have other retirement accounts?

Maybe you have changed jobs over time and left an old retirement plan account behind. You may have more options than you might think when it comes to managing these assets.

To learn more about your options, talk with one of our retirement specialists at **1-800-922-9945**.

Saving for retirement—don't put it off.

You may think you have more pressing needs than saving for retirement, but you only have so many working years to save enough for the future.

Here are a few more reasons why you shouldn't wait:

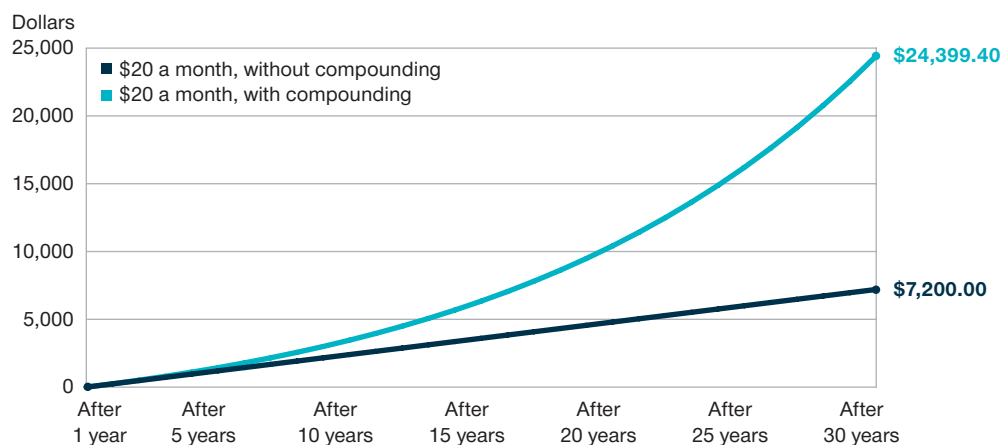
- **You'll likely need more money in retirement than you think.** People are living longer. In fact, your nest egg may need to last 30 years or more.
- **You may not be able to count on Social Security.** To maintain the lifestyle you're used to, you'll need more retirement income than Social Security alone will provide.
- **Your living costs keep going up.** Inflation averages about 3% every year—meaning the cost of everything is likely to keep rising.

Taking a step—like enrolling in the Medpace Inc. 401(k) Profit Sharing Plan & Trust—can help you start saving the money you'll need to enjoy the future you want.

Compounding: Another reason to save now

When you invest through the plan, any earnings are put right back into your account. The longer your money stays invested, the more it can potentially earn through compounding—so it's important to start now. Saving even a small amount in the plan can make a difference. Consider this example:

OVER TIME, \$20 A MONTH CAN GO FAR*



* Chart assumes a 7% annual return with earnings compounded monthly. Chart is for illustrative purposes only and does not represent the performance of your plan's investment options. All investing is subject to market risk, including the potential loss of principal.

We're with you, each step of the way.

Here are the steps for getting started in the plan with tips to help you fit it into your life.

Step 1: Choose how much you want to save

Your plan makes it convenient to save with every paycheck. The important thing is to choose a savings amount and get started. See the section titled “Get to know all the ways your plan can work for you” for contribution types, amounts, and services available to you.

When you go to enroll and make your selections, remember: **It's okay to start small.** Building up your savings takes time, so the sooner you start, the better.

Here are a few tips to make saving for retirement less stressful for you:

- **Right now, simply save what you can.** Just a little bit of savings today can go a long way in retirement. Consider setting aside 1% or 2% of your pay now—for many, that's a few dollars a week—and increase the amount by 1% or 2% each year.
- **Consider where you are now**—your age, salary, and monthly budget. These factors will impact how much you save for retirement. You can try out different contribution amounts and see the impact on your paycheck by using the **Paycheck Impact Calculator** at rps.troweprice.com.
- **Make the most of your employer contribution.** Medpace Inc. may offer additional money for your retirement. Read on to learn how an employer contribution can add to your savings.
- **Work toward a goal of 15%.** Financial experts believe you should save that much of your pay for retirement, including your retirement plan contributions and any employer contributions. That may seem like a lot, but if you increase your savings a little each year, you can get there.

Balancing saving with other priorities

Everyday life can be complicated—we understand. With all the competing priorities for your money today, there will always be a reason to put off saving for retirement. But think about it: You may have options for managing many of these short-term challenges. The best long-term solution is to pay yourself first by saving through your retirement plan every pay period.

Step 2: Select how you want to contribute

Your plan may offer various options for how you contribute. You'll find the contribution choices offered by your plan in this guide. Be sure to look them over so you can make the choices that are right for you.

Step 3: Choose the investment approach that fits your style

The Medpace Inc. 401(k) Profit Sharing Plan & Trust makes it easy to invest your contributions. Simply choose the approach that suits your style and comfort with investing.

Age-Based Investment

If you want a portfolio that automatically adjusts over time, consider investing in a pre-assembled target date investment.

- Provides a single diversified investment designed for investors of specific ages.
- Asset allocation automatically adjusts throughout a person's working years and retirement.

Build-Your-Own Portfolio

If you want more control, consider building your own portfolio.

- Choose among your plan's investment options.
- Manage your portfolio and asset allocation over time to suit your risk tolerance, time horizon, and financial goals.

For a full list of the investment options available to you, see the section, "Options to fit your investing style." You can also visit rps.troweprice.com to access investment descriptions and fact sheets.

Investing Basics: Risk vs. Return

Successful investing means finding the right balance. Most of your plan investment options fall into three categories:

- **Stocks:** high potential return, high market risk, low inflation risk.
- **Bonds:** lower return potential, lower market risk, higher inflation risk.
- **Money market/stable value investments:** low market risk, low potential returns, high inflation risk.

Just starting out? Generally speaking, you are investing for the long term and can afford higher market risk. And as retirement approaches, you'll want to dial down market risk in favor of steady returns.

Get more investing basics at rps.troweprice.com.

All investing is subject to market risk, including the potential loss of principal.

Get to know all the ways your plan can work for you.

Your plan may offer various options for how you contribute to it and how your contributions are invested. Read on to learn more about them.

Employee contributions: Your options for building your savings

BEFORE-TAX CONTRIBUTIONS

You can contribute up to 100% of your pay each year on a before-tax basis, subject to IRS limits. Your contribution comes out of your paycheck before income taxes are taken out, which means your current taxable income will be lower. In addition, you don't pay taxes until you withdraw from your account.

ROTH CONTRIBUTIONS

You may also contribute up to 100% of your pay each year in Roth contributions, subject to IRS limits. Roth contributions offer another way to save for retirement and are made with money that has already been taxed. However, if you take a qualified distribution, you will not have to pay taxes on the money you've contributed or on any earnings in your Roth account.*

CATCH-UP CONTRIBUTIONS

If you will be age 50 or over this year – and you are already contributing the maximum allowed by the plan – you can make additional catch-up contributions. The IRS catch-up contribution limit may vary each year.

Your before-tax and Roth contributions may not total more than 100% of your pay. Your before-tax, Roth, and catch-up contributions are subject to IRS annual limits.

Automatic Increase: A convenient way to simplify your saving

The amount you contribute to your plan account could have the biggest impact on your total savings when you

retire. That's why your plan offers T. Rowe Price Automatic Increase.

This service gradually increases your contribution percentage each year while allowing you to choose your contribution increase amount, the month of your annual increase, and the contribution rate at which increases will stop. Sign up now at rps.troweprice.com.

Employer Contributions: How your company is adding to your savings

You can receive additional money toward your retirement when you make before-tax and Roth contributions to the plan. For every dollar you contribute up to 8% of your eligible compensation, your employer will add 50% of this amount to your account.

Note: Employer contributions are made to the before-tax portion of your account and are still considered taxable by the IRS upon distribution.

The plan also offers a discretionary contribution. The company determines when this contribution is made and the amount of the contribution.

For more information about these contributions, see your summary plan description.

Vesting: What it is and how it works

Vesting refers to the portion of your account that you may take with you when you leave the company. You are always 100% vested in the part of your account balance that comes from your own contributions. Your employer contribution account will become 100% vested after 3 year of service.

*A qualified distribution is tax-free if taken at least five years after the year of your first Roth contribution AND you've reached age 59½, become totally disabled, or died. If the distribution from your Roth account is not qualified, the earnings on your Roth contributions will be taxable. These rules apply to Roth distributions only from employer-sponsored retirement plans. Additional plan distribution rules may apply.

Mandatory payroll deductions will be taken before salary deductions.

Options to fit your investing style.

The plan offers a variety of investment options to choose from. For more details, such as investment descriptions and fact sheets, visit rps.troweprice.com.

Your plan lineup: Investment options available to you

AGE-BASED INVESTMENTS

- VANGUARD INST TARGET RET 2015 ¹
- VANGUARD INST TARGET RET 2025 ¹
- VANGUARD INST TARGET RET 2035 ¹
- VANGUARD INST TARGET RET 2045 ¹
- VANGUARD INST TARGET RET 2055 ¹
- VANGUARD INST TARGET RET 2065 ¹
- VANGUARD INST TRGT RET INCOME ¹

BUILD-YOUR-OWN PORTFOLIO*

STOCK INVESTMENTS

- AMERICAN FUNDS EUROPAC GRW R6
- VANGUARD EXPLORER, ADM
- VANGUARD INST INDEX
- VANGUARD MID CAP VALUE IDX ADM
- VANGUARD MID-CAP INDEX INST
- VANGUARD MIDCAP GROWTH IND ADM
- VANGUARD REIT INDEX ADMIRAL
- VANGUARD SMALL CAP INDEX INSTL
- VANGUARD SMALL CAP VAL IND ADM

STOCK INVESTMENTS (Cont'd)

- VANGUARD TTL INT STOCK IND ADM
- VANGUARD US GROWTH ADMIRAL
- VANGUARD WINDSOR II ADMIRAL

BOND INVESTMENTS

- VANGUARD HIGH YIELD CORP ADM
- VANGUARD INF PROTECTED SEC
- VANGUARD INTERM TERM BOND IND

MONEY MARKET/STABLE VALUE INVESTMENTS

- VANGUARD FED MONEY MARKET FUND

*Investment options are generally classified as stock or bond investments based on overall allocations and may contain significant holdings in an asset class that is different from its identified category.

Visit rps.troweprice.com or call 1-800-922-9945 to request a fact sheet, a prospectus, or, if available, a summary prospectus; each includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

¹ The principal value of target-date funds is not guaranteed at any time, including at or after the target date, which is the approximate date when investors plan to retire. These funds typically invest in a broad range of underlying mutual funds that include stocks, bonds, and short-term investments and are subject to the risks of different areas of the market. In addition, the objectives of target-date funds typically change over time to become more conservative.

Money Market Investments: You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in

the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Additional assistance available for saving and investing decisions

Learn more about additional services offered by your plan.

MORNINGSTAR ASSOCIATES

Your plan offers additional assistance available through Morningstar®.

- **Morningstar® Retirement ManagerSM**

This Morningstar service offers investment recommendations and strategies, asset mix information, and access to Morningstar research and education tools.

- **Morningstar® Portfolio ManagerSM**

This Morningstar service offers asset mix information and investment Morningstar RatingsTM.

Morningstar® Retirement ManagerSM is offered by Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. The investment advice delivered through Morningstar Retirement Manager is provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. The Morningstar name and logo are registered marks of Morningstar, Inc.

Morningstar® Portfolio Manager is offered by Morningstar, Inc.

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Now's the time to enroll.

JUST FILL OUT THE ENCLOSED FORM AND RETURN IT TODAY.

Remember, it doesn't take much time or money to get started in your retirement plan. Just take these steps:

- 1 Decide how much you'd like to save each pay period
- 2 Select how you want to contribute
- 3 Choose your investments

Also, be sure to verify your preferred e-mail address and name your beneficiary. You can do this online at **rps.troweprice.com**.

Staying connected.

From convenient apps to a plan website loaded with tools and information, you're good to go. Check it out today—



APPS

T. Rowe Price Personal® app for iPhone®
T. Rowe Price Personal® app for iPad®



MOBILE OPTIMIZED WEBSITE

Your retirement plan website: **rps.troweprice.com**

To download the apps, just go to the App StoreSM on your iPad or iPhone and type in "T. Rowe Price."

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P.O. Box 17349 | Baltimore, MD 21297-1349

Connect with us.

Don't let excuses stop you from saving for retirement. If you need a hand getting started, give us a call. We can answer questions about your plan features, investment options, and more.

Representatives are available at **1-800-922-9945** business days between 7 a.m. and 10 p.m. eastern time.

T. Rowe Price Investment Services, Inc., distributor, T. Rowe Price mutual funds.

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