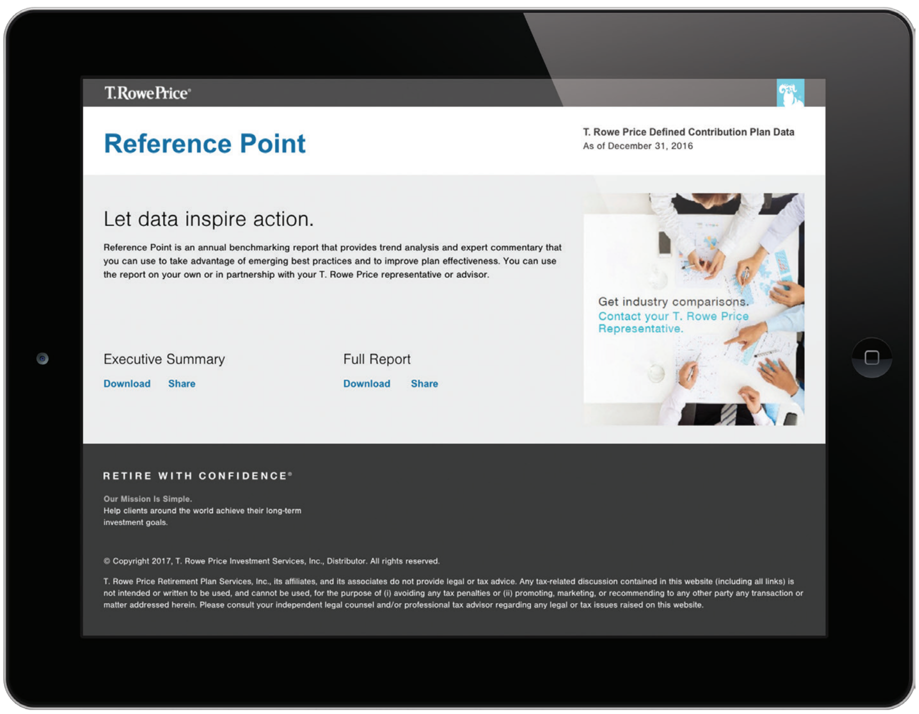
T. Rowe Price®
INVEST WITH CONFIDENCE

DO YOU HAVE THE DATA TO INSPIRE PLAN CHANGES?

Reference Point delivers expertise and best practices for designing your plan and engaging participants.

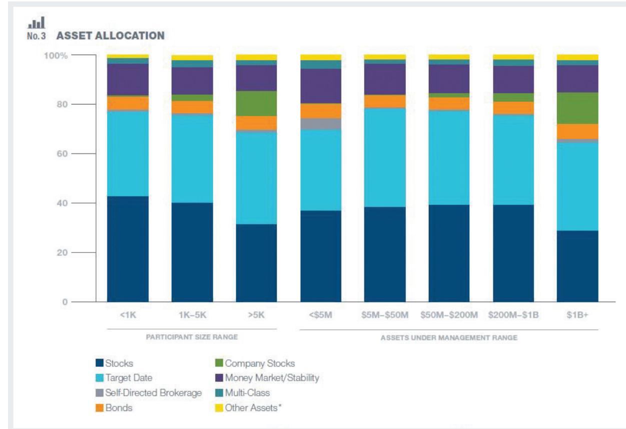
Reference Point provides trend analysis and expert commentary you can use to take advantage of emerging best practices and improve plan effectiveness. This valuable resource gives you tools for making informed decisions for your plan.



Explore Reference Point today:

- **Timely data:** View trends that emerged in retirement plans at T. Rowe Price in 2017.
- **Focused analysis:** Get a high-level look at the data through the Executive Summary, or review in-depth analysis of four key topic areas: auto-solutions, contributions, investments, and loan and disbursement behavior.
- **Valuable insights:** Use the insightful commentary and suggest best practices as you evaluate plan design changes.

For the full list of features, see the reverse side ▶

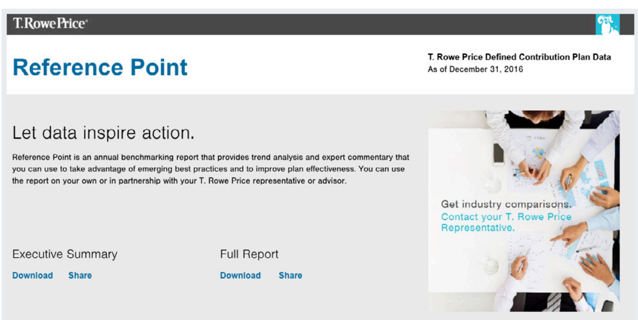


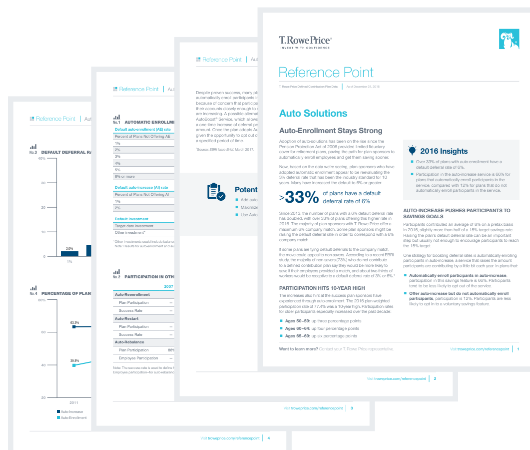
Industry Reporting

This year, you have access to a full suite of industry reports to compare your plan with industry peers. Contact your T. Rowe Price representative to access these reports.

Key Data Analysis

We've taken our proprietary data and done the analysis for you in plan-critical areas such as automated programs, investment lineups, and loan activity.





Website

Easy to use and at your fingertips—the Reference Point website is viewable on your mobile devices so you have the data you need, when you want it.

troweprice.com/referencepoint

Core Reports

You can download individual reports for more in-depth analysis on the plan topics that matter most to you: auto-solutions, contributions, investments, and loan and disbursement behavior.

To learn more about how to use Reference Point to inform decisions for your plan or the plans you advise, visit **troweprice.com/referencepoint** or contact your T. Rowe Price representative.