

Suffolk County Deferred Compensation Plan

Plan and Investment Disclosure | November 2019

The Department of Labor requires disclosure of certain information that is intended to help you understand the investments offered by the plan referenced above ("Plan") and the fees and expenses you may pay as a participant in the Plan. In conjunction with this requirement, this document provides information about the Plan, the investments in the Plan, and applicable fees and expenses.

This document has two sections: A. Plan Information and B. Investment Information. Please review this information carefully to learn about the Plan's investments, fees and expenses, and where to go for more information. This disclosure should be retained for future reference. If you need help understanding this document, please log in to rps.troweprice.com/ParticipantNoticeHelp.

A. Plan Information

This section provides information regarding your Plan and, if applicable, fees and expenses to which you may be subject. You can find out more about the Plan in the Summary Plan Description ("SPD").

Part I. General Information

- **How to Give Investment Instructions.** You may direct the investment of your account balance and future contributions among a range of investments available in the Plan. To provide investment instructions, log in to the participant website at rps.troweprice.com, or call the toll-free Plan Account Line at 1-888-457-5770.
- **Limitations on Investment Instructions.** Investment instructions may be subject to an investment's trading guidelines and restrictions. Refer to section "B. Investment Information" under "Part II. Fee and Expense Information" of this document for an investment's limitations, if any.
- **Investments Available in the Plan.**
 - AF Growth Fund of America R6
 - AllianzGI Technology Instl
 - Am Century Infl Adj Bond R5
 - Amer Beac Small Cap Val Inst
 - American Cent Balanced Inst
 - American Century Eq Income R6
 - American Century Gov Bond R5
 - American Century Heritage R6
 - American Funds Europac Grw R6
 - American New Perspectives R6
 - AMG Mngrs Fairpointe Mid Cap I
 - BNY Mellon Mid Cap Index Inc Inv
 - BNY Mellon Small Cap Stock Ind Inv
 - Dodge & Cox Intl Stock
 - Emerging Europe
 - Fidelity Adv Health Care I
 - Fidelity Advisor Div Intl I
 - Franklin Natural Resources Adv
 - Franklin Sm-Mid Cap Growth R6
 - Franklin Strategic Income R6
 - Invesco Oppenheimer Devp Markets R6
 - Invesco Oppenheimer Value R6
 - JP Morgan Large Cap Growth R6
 - Neuberger Berman Genesis R6
 - PIMCO Total Return, Instl.
 - Stable Value Common Trust Fund
 - T Rowe Price Retire Bal Tr F
 - T. Rowe Price Africa & Middle East
 - T. Rowe Price Balanced
 - T. Rowe Price Dividend Growth
 - T. Rowe Price Emerging Mkts Bond
 - T. Rowe Price Emerging Mkts Stock

- T. Rowe Price European Stock
- T. Rowe Price Financial Services
- T. Rowe Price Global Technology
- T. Rowe Price GNMA
- T. Rowe Price Health Sciences
- T. Rowe Price High Yield
- T. Rowe Price International Bond
- T. Rowe Price Japan
- T. Rowe Price Latin America
- T. Rowe Price New America Growth
- T. Rowe Price New Asia
- T. Rowe Price New Era
- T. Rowe Price Overseas Stock Fund
- T. Rowe Price Real Estate
- T. Rowe Price Retire 2005 Tr F
- T. Rowe Price Retire 2010 Tr F
- T. Rowe Price Retire 2015 Tr F
- T. Rowe Price Retire 2020 Tr F
- T. Rowe Price Retire 2025 Tr F
- T. Rowe Price Retire 2030 Tr F
- T. Rowe Price Retire 2035 Tr F
- T. Rowe Price Retire 2040 Tr F
- T. Rowe Price Retire 2045 Tr F
- T. Rowe Price Retire 2050 Tr F
- T. Rowe Price Retire 2055 Tr F
- T. Rowe Price Retire 2060 Tr F
- T. Rowe Price Science & Technology
- T. Rowe Price Short Term Bond
- T. Rowe Price Spectrum Growth
- T. Rowe Price Spectrum Income
- T. Rowe Price Spectrum Intl
- T. Rowe Price U.S. Treas Long Term
- TRP Blue Chip Growth Trust T1
- TRP Bond Trust I T5
- TRP Capital Appreciation Trust A
- TRP Communications & Tech Fund
- TRP Equity Income Trust, A
- TRP Intl Growth Equity Trust D
- TRP Intl Small Cap Equity Trust D
- TRP New Horizons Trust D
- TRP U.S. Mid-Cap Growth Eq Trust D
- TRP U.S. Small-Cap Val Eq Trust D
- TRP U.S. Value Equity Trust D
- Vanguard Inst Index
- Virtus Ceredex Mid Cp Val Eq I

Log in to the participant website at rps.troweprice.com or call the toll-free Plan Account Line at 1-888-457-5770 to request fund prospectuses, financial statements, annual reports, and other information that is furnished to the Plan on the investments. These materials include investment objectives, risks, fees, expenses, and other information that you should read and consider before investing.

Part II. Administrative Expenses

- **Plan Related Fees and Expenses.** This chart shows fees and expenses for general Plan administrative services that may be charged to and withdrawn from your account and are not included in the total annual operating expenses of any investments in the Plan.

Type of Plan Administrative Fee	Fee Amount
Recordkeeping Fee	The expenses of administering the Plan, including (i) the fees and expenses of the Financial Organizations and Administrative Service Agency for the performance of their duties under the plan, (ii) the expenses incurred by the Committee or any of its members or any Trustee in the performance of their duties under the Plan (including reasonable compensation for any legal counsel, certified public accountants, consultants, and agents and cost of services rendered in respect of the Plan and the Trust Agreement

Part III. Individual Expenses

- **Individual Fees and Expenses.** This chart shows fees and expenses for services provided to you on an individual basis that may be charged to and withdrawn from your account and are not included in the total annual operating expenses of any investments in the Plan.

Type of Individual Fee	Fee Amount
Express Delivery Fee	A \$30.00 service fee will be charged to and withdrawn from participants' and beneficiaries' accounts for each use of the express delivery service.
Investment Exchange Fee	The Committee shall have the right in its sole discretion to replace any Financial Organization or Investment Fund with a successor Financial Organization or Investment Fund or to select any additional Financial Organization or Investment Fund and to incur any and all reasonable fees and expenses on behalf of the Plan and to allocate such fees and expenses among Accounts in connection with such replacement or addition.
Loan Initiation Fee	\$50.00 per loan

B. Investment Information

Investments in the Plan as of October 16, 2019

This section includes important information to help you compare the investments in the Plan and is comprised of two parts:

- **Part I** reflects performance information indicating how well the investments have performed in the past.
- **Part II** outlines the fees and expenses applicable to each investment. Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings.

If you want additional information about your investment options available in the Plan, including more current performance information, log in to the participant website at rps.troweprice.com and click on the "Investments" tab. Investment Fact Sheets can be located by clicking on "Investment Documents". You can also call the toll-free Plan Account Line at 1-888-457-5770, or you can contact T. Rowe Price Retirement Plan Services, Inc., P.O. Box 17215, Baltimore, MD 21297-1215.

A free paper copy of the additional information available on the website can be obtained by contacting T. Rowe Price Retirement Plan Services Inc., Attn: 404(a) Request - 250923, P.O. Box 17215, Baltimore, MD 21297-1215.

Part I. Performance Information

Table 1 focuses on the performance of investments in the Plan that do not have a fixed or stated rate of return. This table shows how these alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investments will perform in the future. Your investment in these alternatives could lose money. Information about an investment's principal risks is available on the participant website at rps.troweprice.com.

Table 1 - Variable Return Investments								
Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 09/30/2019				Benchmark Return			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Retirement Funds								
T Rowe Price Retire Bal Tr F <i>Allocation--30% to 50% Equity</i>	5.16%	4.74%	-	5.83%	5.66%	4.36%	-	4.93%
	<i>Inception Date 01/13/2012</i>				S&P Target Date Retirement Income			
T. Rowe Price Retire 2005 Tr F <i>Target-Date 2000-2010</i>	6.03%	5.00%	-	6.27%	5.66%	4.36%	-	4.93%
	<i>Inception Date 01/13/2012</i>				S&P Target Date Retirement Income			
T. Rowe Price Retire 2010 Tr F <i>Target-Date 2000-2010</i>	5.83%	5.31%	-	6.88%	5.24%	4.80%	-	5.77%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2010 Index			
T. Rowe Price Retire 2015 Tr F <i>Target-Date 2015</i>	5.62%	5.84%	-	7.80%	4.87%	5.28%	-	6.59%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2015 Index			
T. Rowe Price Retire 2020 Tr F <i>Target-Date 2020</i>	5.27%	6.44%	-	8.67%	4.57%	5.70%	-	7.32%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2020 Index			
T. Rowe Price Retire 2025 Tr F <i>Target-Date 2025</i>	5.03%	6.93%	-	9.44%	3.96%	6.10%	-	7.96%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2025 Index			
T. Rowe Price Retire 2030 Tr F <i>Target-Date 2030</i>	4.69%	7.38%	-	10.10%	3.23%	6.48%	-	8.56%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2030 Index			
T. Rowe Price Retire 2035 Tr F <i>Target-Date 2035</i>	4.33%	7.69%	-	10.57%	2.52%	6.82%	-	9.06%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2035 Index			
T. Rowe Price Retire 2040 Tr F <i>Target-Date 2040</i>	4.13%	7.96%	-	10.89%	2.09%	7.06%	-	9.42%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2040 Index			
T. Rowe Price Retire 2045 Tr F <i>Target-Date 2045</i>	3.92%	8.03%	-	10.93%	1.83%	7.21%	-	9.68%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2045 Index			
T. Rowe Price Retire 2050 Tr F <i>Target-Date 2050</i>	3.83%	8.02%	-	10.93%	1.59%	7.34%	-	9.92%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2050 Index			
T. Rowe Price Retire 2055 Tr F <i>Target-Date 2055</i>	3.87%	8.03%	-	10.93%	1.57%	7.41%	-	10.10%
	<i>Inception Date 01/13/2012</i>				S&P Target Date 2055 Index			
T. Rowe Price Retire 2060 Tr F <i>Target-Date 2060+</i>	3.87%	-	-	7.61%	1.56%	-	-	7.05%
	<i>Inception Date 12/05/2014</i>				S&P Target Date 2060+ Idx			
Stocks								
AF Growth Fund of America R6 <i>Large Growth</i>	-1.93%	10.97%	12.76%	-	4.25%	10.84%	13.24%	-
	<i>Inception Date 05/01/2009</i>				S&P 500 Index			
AMG Mngrs Fairpointe Mid Cap I <i>Mid-Cap Value</i>	-8.40%	3.14%	10.39%	-	-2.49%	8.88%	12.56%	-
	<i>Inception Date 07/06/2004</i>				S&P Midcap 400 Index			
AllianzGI Technology Instl <i>Technology</i>	-5.44%	15.63%	16.76%	-	-0.58%	12.23%	14.19%	-
	<i>Inception Date 12/27/1995</i>				Nasdaq Composite Index			

Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 09/30/2019				Benchmark Return			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Stocks (continued)								
Amer Beac Small Cap Val Inst <i>Small Value</i>	-10.56%	6.07%	10.49%	-	-8.24%	7.17%	10.06%	-
	Inception Date 12/31/1998				Russell 2000 Value Index			
American Cent Balanced Inst <i>Allocation--50% to 70% Equity</i>	4.89%	6.45%	8.79%	-	4.25%	10.84%	13.24%	-
	Inception Date 05/01/2000				S&P 500 Index			
American Century Eq Income R6 <i>Large Value</i>	10.09%	10.34%	-	10.33%	3.10%	7.76%	-	8.79%
	Inception Date 07/26/2013				Russell 3000 Value Index			
American Century Heritage R6 <i>Mid-Cap Growth</i>	6.77%	10.55%	-	10.72%	5.20%	11.12%	-	11.89%
	Inception Date 07/26/2013				Russell Midcap Growth Index			
American Funds Europac Grw R6 <i>Foreign Large Growth</i>	1.14%	5.02%	6.07%	-	-1.23%	2.90%	4.45%	-
	Inception Date 05/01/2009				MSCI AC World Index Ex USA (Net)			
American New Perspectives R6 <i>World Large Stock</i>	2.88%	9.72%	10.67%	-	1.38%	6.65%	8.35%	-
	Inception Date 05/01/2009				MSCI AC World Index (Net)			
BNY Mellon Mid Cap Index Inc Inv <i>Mid-Cap Blend</i>	-2.96%	8.38%	12.04%	-	-2.49%	8.88%	12.56%	-
	Inception Date 06/19/1991				S&P Midcap 400 Index			
BNY Mellon Small Cap Stock Ind Inv <i>Small Blend</i>	-9.71%	9.37%	12.59%	-	-9.34%	9.89%	13.02%	-
	Inception Date 06/30/1997				S&P Smallcap 600 Index			
Dodge & Cox Intl Stock <i>Foreign Large Value</i>	-2.75%	0.64%	4.92%	-	-0.82%	3.77%	5.39%	-
	Inception Date 05/01/2001				MSCI EAFE Index			
Emerging Europe <i>Miscellaneous Region</i>	5.44%	0.15%	0.59%	-	10.09%	1.17%	0.74%	-
	Inception Date 08/31/2000				MSCI EM Europe Index Net			
Fidelity Adv Health Care I <i>Health</i>	-10.13%	7.87%	16.28%	-	4.25%	10.84%	13.24%	-
	Inception Date 09/03/1996				S&P 500 Index			
Fidelity Advisor Div Intl I <i>Foreign Large Growth</i>	1.00%	4.94%	6.50%	-	-0.82%	3.77%	5.39%	-
	Inception Date 12/17/1998				MSCI EAFE Index			
Franklin Natural Resources Adv <i>Natural Resources</i>	-25.21%	-10.06%	-2.45%	-	4.25%	10.84%	13.24%	-
	Inception Date 01/02/1997				S&P 500 Index			
Franklin Sm-Mid Cap Growth R6 <i>Mid-Cap Growth</i>	2.33%	9.12%	-	11.45%	4.25%	10.84%	-	12.66%
	Inception Date 05/01/2013				S&P 500 Index			
Invesco Oppenheimer Devp Markets R6 <i>Diversified Emerging Mkts</i>	2.65%	2.83%	-	5.91%	-2.02%	2.33%	-	3.71%
	Inception Date 12/29/2011				MSCI Emf (Net) USD			
Invesco Oppenheimer Value R6 <i>Large Value</i>	0.18%	6.56%	-	9.72%	4.00%	7.79%	-	11.33%
	Inception Date 02/28/2012				Russell 1000 Value Index			
JP Morgan Large Cap Growth R6 <i>Large Growth</i>	3.36%	14.47%	-	14.75%	3.71%	13.39%	-	14.74%
	Inception Date 11/30/2010				Russell 1000 Growth Index			
Neuberger Berman Genesis R6 <i>Small Growth</i>	2.29%	10.79%	-	10.85%	-8.89%	8.19%	-	8.92%
	Inception Date 03/15/2013				Russell 2000 Index			
T. Rowe Price Africa & Middle East <i>Miscellaneous Region</i>	-1.74%	-1.89%	3.97%	-	0.12%	-2.41%	-	-
	Inception Date 09/04/2007				MSCI Arabian Markets & Africa 10/40 Inve			

Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 09/30/2019				Benchmark Return			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Stocks (continued)								
T. Rowe Price Balanced <i>Allocation--50% to 70% Equity</i>	5.26%	6.86%	8.80%	-	5.41%	5.91%	7.51%	-
	<i>Inception Date 12/31/1939</i>				Mstar Moderate Tgt Risk			
					4.94%	6.18%	7.97%	-
					Lipper Balanced Funds Index			
T. Rowe Price Dividend Growth <i>Large Blend</i>	11.56%	12.01%	13.18%	-	4.25%	10.84%	13.24%	-
	<i>Inception Date 12/30/1992</i>				S&P 500 Index			
					0.98%	8.82%	11.50%	-
					Lipper Multi-Cap Core Funds Index			
T. Rowe Price Emerging Mkts Stock <i>Diversified Emerging Mkts</i>	5.05%	5.37%	4.92%	-	-2.02%	2.33%	3.37%	-
	<i>Inception Date 03/31/1995</i>				MSCI Emf (Net) USD			
T. Rowe Price European Stock <i>Europe Stock</i>	1.66%	2.79%	5.99%	-	-0.75%	2.38%	4.61%	-
	<i>Inception Date 02/28/1990</i>				MSCI Europe (Net)			
T. Rowe Price Financial Services <i>Financial</i>	5.70%	10.14%	10.84%	-	8.07%	11.82%	11.85%	-
	<i>Inception Date 09/30/1996</i>				Russell 3000 Financial Sector Index			
					-0.85%	8.62%	9.74%	-
					Lipper Financial Services Funds Index			
					3.92%	10.51%	10.77%	-
					S&P 500 Financial Index			
T. Rowe Price Global Technology <i>Technology</i>	8.65%	16.54%	18.60%	-	6.32%	15.56%	14.40%	-
	<i>Inception Date 09/29/2000</i>				MSCI ACWI Information Tech Net			
T. Rowe Price Health Sciences <i>Health</i>	-8.64%	9.62%	17.79%	-	4.25%	10.84%	13.24%	-
	<i>Inception Date 12/29/1995</i>				S&P 500 Index			
					-10.29%	8.00%	15.41%	-
					Lipper Health/Biotechnology Funds Index			
T. Rowe Price Japan <i>Japan Stock</i>	-6.32%	9.93%	8.74%	-	-10.72%	5.59%	7.73%	-
	<i>Inception Date 12/30/1991</i>				TOPIX Index Net			
					-6.38%	6.66%	7.82%	-
					Lipper Japan Funds Average			
T. Rowe Price Latin America <i>Latin America Stock</i>	16.52%	1.55%	0.13%	-	6.70%	-0.78%	-0.48%	-
	<i>Inception Date 12/29/1993</i>				MSCI EM Latin America Net			
T. Rowe Price New America Growth <i>Large Growth</i>	4.46%	13.88%	14.75%	-	3.71%	13.39%	14.94%	-
	<i>Inception Date 09/30/1985</i>				Russell 1000 Growth Index			
					1.64%	11.04%	13.21%	-
					Lipper Multi-Cap Growth Funds Index			
T. Rowe Price New Asia <i>Pacific/Asia ex-Japan Stk</i>	5.54%	5.35%	7.27%	-	-3.44%	4.23%	5.52%	-
	<i>Inception Date 09/28/1990</i>				MSCI ACWI Asia Ex Japan (Net)			
T. Rowe Price New Era <i>Natural Resources</i>	-12.48%	-2.40%	2.20%	-	-13.85%	-2.49%	2.33%	-
	<i>Inception Date 01/20/1969</i>				MSCI Wrld Sel Nat Resource Net			
T. Rowe Price Overseas Stock Fund <i>Foreign Large Blend</i>	-3.29%	3.28%	5.49%	-	-1.34%	3.27%	4.90%	-
	<i>Inception Date 12/29/2006</i>				MSCI EAFE Index (Net)			

Investment Name Type of Investment	Average Annual Total Return as of 09/30/2019				Benchmark Return			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Stocks (continued)								
T. Rowe Price Real Estate <i>Real Estate</i>	11.79%	8.13%	11.91%	-	18.27%	10.49%	13.19%	-
	<i>Inception Date 10/31/1997</i>				Wilshire US Real Estate Securities Index			
	16.85%	9.48%	12.29%	-	Lipper Real Estate Funds Index			
T. Rowe Price Science & Technology <i>Technology</i>	10.10%	15.82%	15.61%	-	4.25%	10.84%	13.24%	-
	<i>Inception Date 09/30/1987</i>				S&P 500 Index			
	2.85%	14.99%	14.95%	-	Lipper Science & Technology Funds Index			
T. Rowe Price Spectrum Growth <i>Large Growth</i>	1.65%	8.28%	10.84%	-	2.92%	10.44%	13.08%	-
	<i>Inception Date 06/29/1990</i>				Russell 3000 Index			
	0.98%	8.82%	11.50%	-	Lipper Multi-Cap Core Funds Index			
T. Rowe Price Spectrum Intl <i>Foreign Large Blend</i>	-0.56%	3.63%	5.74%	-	-1.23%	2.90%	4.45%	-
	<i>Inception Date 12/31/1996</i>				MSCI AC World Index Ex USA (Net)			
	-2.92%	2.58%	4.47%	-	Lipper Int'l Multi-Cap Core Average			
TRP Blue Chip Growth Trust T1 <i>Large Growth</i>	2.15%	14.27%	15.90%	-	4.25%	10.84%	13.24%	-
	<i>Inception Date 09/30/2009</i>				S&P 500 Index			
TRP Capital Appreciation Trust A <i>Aggressive Allocation</i>	10.88%	10.55%	11.93%	-	4.25%	10.84%	13.24%	-
	<i>Inception Date 03/31/2006</i>				S&P 500 Index			
TRP Communications & Tech Fund <i>Communications</i>	7.00%	14.25%	16.96%	-	4.25%	10.84%	13.24%	-
	<i>Inception Date 10/13/1993</i>				S&P 500 Index			
	0.48%	5.22%	7.56%	-	Lipper Telecommunications Funds Average			
TRP Equity Income Trust, A <i>Large Value</i>	3.76%	7.62%	10.80%	-	4.00%	7.79%	11.46%	-
	<i>Inception Date 09/08/2006</i>				Russell 1000 Value Index			
TRP Intl Growth Equity Trust D <i>Foreign Large Growth</i>	1.53%	5.06%	-	7.32%	-1.23%	2.90%	-	5.71%
	<i>Inception Date 01/13/2012</i>				MSCI AC World Index Ex USA (Net)			
TRP Intl Small Cap Equity Trust D <i>Foreign Small/Mid Growth</i>	-6.11%	7.17%	-	8.16%	-5.86%	4.11%	-	5.15%
	<i>Inception Date 05/31/2013</i>				S&P Global Ex US Small Cap Net			
TRP New Horizons Trust D <i>Mid-Cap Growth</i>	4.86%	15.90%	18.39%	-	-9.63%	9.08%	12.25%	-
	<i>Inception Date 03/31/2006</i>				Russell 2000 Growth Index			
TRP U.S. Mid-Cap Growth Eq Trust D <i>Mid-Cap Growth</i>	7.55%	13.29%	-	15.04%	5.20%	11.12%	-	13.86%
	<i>Inception Date 01/13/2012</i>				Russell Midcap Growth Index			
TRP U.S. Small-Cap Val Eq Trust D <i>Small Blend</i>	-3.94%	9.33%	-	10.88%	-8.24%	7.17%	-	9.92%
	<i>Inception Date 01/13/2012</i>				Russell 2000 Value Index			
TRP U.S. Value Equity Trust D <i>Large Value</i>	8.23%	8.33%	-	12.99%	4.00%	7.79%	-	11.89%
	<i>Inception Date 01/13/2012</i>				Russell 1000 Value Index			

Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 09/30/2019				Benchmark Return			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Stocks (continued)								
Vanguard Inst Index <i>Large Blend</i>	4.23%	10.81%	13.22%	-	4.25%	10.84%	13.24%	-
	<i>Inception Date 07/31/1990</i>				S&P 500 Index			
Virtus Ceredex Mid Cp Val Eq I <i>Mid-Cap Value</i>	6.63%	8.44%	12.17%	-	1.60%	7.55%	12.29%	-
	<i>Inception Date 11/30/2001</i>				Russell Midcap Value Index			
Bonds								
Am Century Infl Adj Bond R5 <i>Inflation-Protected Bond</i>	6.33%	2.15%	3.16%	-	7.13%	2.45%	3.46%	-
	<i>Inception Date 10/01/2002</i>				Bloomberg Bar US Tips Idx			
American Century Gov Bond R5 <i>Intermediate Government</i>	9.12%	2.64%	-	2.87%	10.30%	3.38%	-	3.69%
	<i>Inception Date 03/01/2010</i>				Bloomberg Barclays U.S. Aggregate Bond I			
Franklin Strategic Income R6 <i>Multisector Bond</i>	5.66%	2.79%	-	2.75%	10.30%	3.38%	-	2.77%
	<i>Inception Date 05/01/2013</i>				Bloomberg Barclays U.S. Aggregate Bond I			
PIMCO Total Return, Instl. <i>Intermediate Core-Plus Bond</i>	10.08%	3.58%	4.32%	-	10.30%	3.38%	3.75%	-
	<i>Inception Date 05/11/1987</i>				Bloomberg Barclays U.S. Aggregate Bond I			
T. Rowe Price Emerging Mkts Bond <i>Emerging Markets Bond</i>	5.64%	4.23%	5.61%	-	10.74%	5.10%	6.51%	-
	<i>Inception Date 12/30/1994</i>				JP Morgan EM Bond Global Index			
					8.79%	3.38%	5.02%	-
					Lipper Emerging Market Debt Average			
T. Rowe Price GNMA <i>Intermediate Government</i>	6.32%	2.07%	2.82%	-	7.34%	2.54%	3.19%	-
	<i>Inception Date 11/26/1985</i>				Bloomberg Bar US GNMA Idx			
T. Rowe Price High Yield <i>High Yield Bond</i>	7.43%	4.89%	7.52%	-	5.79%	5.17%	7.74%	-
	<i>Inception Date 12/31/1984</i>				Credit Suisse High Yield Index			
					5.50%	4.29%	6.82%	-
					Lipper High Current Yield Funds Average			
T. Rowe Price International Bond <i>World Bond</i>	6.12%	1.02%	1.35%	-	5.34%	0.87%	1.27%	-
	<i>Inception Date 09/10/1986</i>				Bloomberg Barclays Global Aggregate Ex U			
					5.77%	1.14%	2.58%	-
					Lipper International Income Average			
T. Rowe Price Short Term Bond <i>Short-Term Bond</i>	4.36%	1.69%	1.77%	-	4.64%	1.59%	1.52%	-
	<i>Inception Date 03/02/1984</i>				Bloomberg Barclays 1-3 Yr US Govt/Crd B			
					4.26%	1.75%	2.14%	-
					Lipper Short Investment Grade Bond Avg			
T. Rowe Price Spectrum Income <i>Multisector Bond</i>	7.74%	3.86%	5.22%	-	10.30%	3.38%	3.75%	-
	<i>Inception Date 06/29/1990</i>				Bloomberg Barclays U.S. Aggregate Bond I			
					8.82%	3.69%	5.79%	-
					Lipper General Bond Funds Average			
T. Rowe Price U.S. Treas Long Term <i>Long Government</i>	24.33%	6.18%	6.29%	-	24.79%	6.77%	6.87%	-
	<i>Inception Date 09/29/1989</i>				Bloomberg Bar US Long Treasury Bnd Idx			
					16.34%	4.16%	4.99%	-
					Lipper General US Treasury Funds Average			
TRP Bond Trust I T5 <i>Intermediate Core Bond</i>	10.07%	3.38%	-	3.46%	10.30%	3.38%	-	3.39%
	<i>Inception Date 08/02/2010</i>				Bloomberg Barclays U.S. Aggregate Bond I			

Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 09/30/2019				Benchmark Return			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
Money Market/Stable Value								
Stable Value Common Trust Fund <i>Stable Value</i>	2.36%	2.12%	2.57%	-	2.36%	0.96%	0.52%	-
	<i>Inception Date 09/12/1988</i>				Citigroup 3 Month Treasury Bill Index			

All returns for periods greater than one year are annualized; all returns for periods less than one year are cumulative.

Investment returns and the comparable benchmark returns are generally calculated using performance information over the same period of time. However, in some instances, the period of time used for these calculations may vary slightly for an investment and the comparable benchmark where benchmark return data is not available on the investment's inception date.

The 1 yr., 5 yr. and 10 yr. investment Average Annual Total Returns and Benchmark Returns in Table 1 – Variable Return Investments will report a "-" when an investment inceptioned less than one year ago and, accordingly, return information is not applicable for the 1, 5 and 10-year periods. Benchmark returns will be reported as a "-" when the associated investment inceptioned prior to the inception date of the benchmark. Inception benchmark returns are typically only provided for a single broad-based securities market index benchmark ("broad-based benchmark").

For more information about the investments available in the plan, log in to the participant website at rps.troweprice.com to access fund prospectuses, financial statements, annual reports, current performance returns and other investment information.

Part II. Fee and Expense Information

Table 2 shows fee and expense information for the investments listed in Table 1. Table 2 shows the Total Annual Operating Expenses of the investments in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment. Table 2 also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses.

Table 2 - Fees and Expenses				
Investment Name <i>Type of Investment</i>	Total Annual Operating Expenses			Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	As of Date	
Retirement Funds				
T Rowe Price Retire Bal Tr F <i>Allocation--30% to 50% Equity</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2005 Tr F <i>Target-Date 2000-2010</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2010 Tr F <i>Target-Date 2000-2010</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2015 Tr F <i>Target-Date 2015</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2020 Tr F <i>Target-Date 2020</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2025 Tr F <i>Target-Date 2025</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2030 Tr F <i>Target-Date 2030</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2035 Tr F <i>Target-Date 2035</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2040 Tr F <i>Target-Date 2040</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2045 Tr F <i>Target-Date 2045</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*

Investment Name <i>Type of Investment</i>	Total Annual Operating Expenses			Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	As of Date	
Retirement Funds (continued)				
T. Rowe Price Retire 2050 Tr F <i>Target-Date 2050</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2055 Tr F <i>Target-Date 2055</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Retire 2060 Tr F <i>Target-Date 2060+</i>	0.43%	\$4.30	06/30/2019	Subject to a 30-Day Purchase Block*
Stocks				
AF Growth Fund of America R6 <i>Large Growth</i>	0.33%	\$3.30	08/31/2018	Subject to a 30-Day Purchase Block*
AMG Mngrs Fairpointe Mid Cap I <i>Mid-Cap Value</i>	0.88%	\$8.80	10/31/2018	
AllianzGI Technology Instl <i>Technology</i>	1.21%	\$12.10	06/30/2019	
Amer Beac Small Cap Val Inst <i>Small Value</i>	0.81%	\$8.10	10/31/2018	Subject to a 30-Day Purchase Block*
American Cent Balanced Inst <i>Allocation--50% to 70% Equity</i>	0.71%	\$7.10	10/31/2018	
American Century Eq Income R6 <i>Large Value</i>	0.57%	\$5.70	03/31/2019	
American Century Heritage R6 <i>Mid-Cap Growth</i>	0.66%	\$6.60	10/31/2018	
American Funds Europac Grw R6 <i>Foreign Large Growth</i>	0.49%	\$4.90	03/31/2019	Subject to a 30-Day Purchase Block*
American New Perspectives R6 <i>World Large Stock</i>	0.45%	\$4.50	09/30/2018	Subject to a 30-Day Purchase Block*
BNY Mellon Mid Cap Index Inc Inv <i>Mid-Cap Blend</i>	0.51%	\$5.10	10/31/2018	
BNY Mellon Small Cap Stock Ind Inv <i>Small Blend</i>	0.51%	\$5.10	10/31/2018	
Dodge & Cox Intl Stock <i>Foreign Large Value</i>	0.63%	\$6.30	12/31/2018	Subject to a 30-Day Purchase Block*
Emerging Europe <i>Miscellaneous Region</i>	1.62%	\$16.20	10/31/2018	Subject to a 30-Day Purchase Block*
Fidelity Adv Health Care I <i>Health</i>	0.76%	\$7.60	07/31/2018	
Fidelity Advisor Div Intl I <i>Foreign Large Growth</i>	0.92%	\$9.20	10/31/2018	
Franklin Natural Resources Adv <i>Natural Resources</i>	0.79%	\$7.90	04/30/2019	
Franklin Sm-Mid Cap Growth R6 <i>Mid-Cap Growth</i>	0.53%	\$5.30	04/30/2019	
Invesco Oppenheimer Devp Markets R6 <i>Diversified Emerging Mkts</i>	0.85%	\$8.50	08/31/2018	

Investment Name <i>Type of Investment</i>	Total Annual Operating Expenses			Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	As of Date	
Stocks (continued)				
Invesco Oppenheimer Value R6 <i>Large Value</i>	0.49%	\$4.90	10/31/2018	
JP Morgan Large Cap Growth R6 <i>Large Growth</i>	0.55%	\$5.50	06/30/2019	Subject to a 30-Day Purchase Block*
Neuberger Berman Genesis R6 <i>Small Growth</i>	0.75%	\$7.50	08/31/2018	
T. Rowe Price Africa & Middle East <i>Miscellaneous Region</i>	1.52%	\$15.20	10/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Balanced <i>Allocation--50% to 70% Equity</i>	0.61%	\$6.10	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Dividend Growth <i>Large Blend</i>	0.64%	\$6.40	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Emerging Mkts Stock <i>Diversified Emerging Mkts</i>	1.22%	\$12.20	10/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price European Stock <i>Europe Stock</i>	0.97%	\$9.70	10/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Financial Services <i>Financial</i>	0.87%	\$8.70	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Global Technology <i>Technology</i>	0.91%	\$9.10	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Health Sciences <i>Health</i>	0.77%	\$7.70	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Japan <i>Japan Stock</i>	0.96%	\$9.60	10/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Latin America <i>Latin America Stock</i>	1.32%	\$13.20	10/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price New America Growth <i>Large Growth</i>	0.79%	\$7.90	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price New Asia <i>Pacific/Asia ex-Japan Stk</i>	0.93%	\$9.30	10/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price New Era <i>Natural Resources</i>	0.69%	\$6.90	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Overseas Stock Fund <i>Foreign Large Blend</i>	0.81%	\$8.10	10/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Real Estate <i>Real Estate</i>	0.78%	\$7.80	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Science & Technology <i>Technology</i>	0.79%	\$7.90	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Spectrum Growth <i>Large Growth</i>	0.77%	\$7.70	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Spectrum Intl <i>Foreign Large Blend</i>	0.90%	\$9.00	12/31/2018	Subject to a 30-Day Purchase Block*
TRP Blue Chip Growth Trust T1 <i>Large Growth</i>	0.55%	\$5.50	06/30/2019	Subject to a 30-Day Purchase Block*

Investment Name <i>Type of Investment</i>	Total Annual Operating Expenses			Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	As of Date	
Stocks (continued)				
TRP Capital Appreciation Trust A <i>Aggressive Allocation</i>	0.57%	\$5.70	01/31/2016	Subject to a 30-Day Purchase Block*
TRP Communications & Tech Fund <i>Communications</i>	0.78%	\$7.80	12/31/2018	Subject to a 30-Day Purchase Block*
TRP Equity Income Trust, A <i>Large Value</i>	0.50%	\$5.00	01/31/2017	Subject to a 30-Day Purchase Block*
TRP Intl Growth Equity Trust D <i>Foreign Large Growth</i>	0.65%	\$6.50	06/30/2019	Subject to a 30-Day Purchase Block*
TRP Intl Small Cap Equity Trust D <i>Foreign Small/Mid Growth</i>	1.04%	\$10.40	06/30/2019	Subject to a 30-Day Purchase Block*
TRP New Horizons Trust D <i>Mid-Cap Growth</i>	0.65%	\$6.50	01/31/2017	Subject to a 30-Day Purchase Block*
TRP U.S. Mid-Cap Growth Eq Trust D <i>Mid-Cap Growth</i>	0.63%	\$6.30	06/30/2019	Subject to a 30-Day Purchase Block*
TRP U.S. Small-Cap Val Eq Trust D <i>Small Blend</i>	0.66%	\$6.60	06/30/2019	Subject to a 30-Day Purchase Block*
TRP U.S. Value Equity Trust D <i>Large Value</i>	0.64%	\$6.40	06/30/2019	Subject to a 30-Day Purchase Block*
Vanguard Inst Index <i>Large Blend</i>	0.04%	\$4.40	12/31/2018	Subject to a 30-Day Purchase Block*
Virtus Ceredex Mid Cp Val Eq I <i>Mid-Cap Value</i>	1.01%	\$10.10	12/31/2018	
Bonds				
Am Century Infl Adj Bond R5 <i>Inflation-Protected Bond</i>	0.27%	\$2.70	03/31/2019	
American Century Gov Bond R5 <i>Intermediate Government</i>	0.27%	\$2.70	03/31/2019	
Franklin Strategic Income R6 <i>Multisector Bond</i>	0.56%	\$5.60	04/30/2019	
PIMCO Total Return, Instl. <i>Intermediate Core-Plus Bond</i>	0.71%	\$7.10	03/31/2019	
T. Rowe Price Emerging Mkts Bond <i>Emerging Markets Bond</i>	0.91%	\$9.10	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price GNMA <i>Intermediate Government</i>	0.59%	\$5.90	05/31/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price High Yield <i>High Yield Bond</i>	0.72%	\$7.20	05/31/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price International Bond <i>World Bond</i>	0.67%	\$6.70	12/31/2018	Subject to a 30-Day Purchase Block*
T. Rowe Price Short Term Bond <i>Short-Term Bond</i>	0.44%	\$4.40	05/31/2019	Subject to a 30-Day Purchase Block*
T. Rowe Price Spectrum Income <i>Multisector Bond</i>	0.62%	\$6.20	12/31/2018	Subject to a 30-Day Purchase Block*

Investment Name <i>Type of Investment</i>	Total Annual Operating Expenses			Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	As of Date	
Bonds (continued)				
T. Rowe Price U.S. Treas Long Term <i>Long Government</i>	0.44%	\$4.40	05/31/2019	Subject to a 30-Day Purchase Block*
TRP Bond Trust I T5 <i>Intermediate Core Bond</i>	0.38%	\$3.80	06/30/2019	Subject to a 30-Day Purchase Block*
Money Market/Stable Value				
Stable Value Common Trust Fund <i>Stable Value</i>	0.15%	\$1.50	04/30/2019	Dollars withdrawn may not be transferred to a competing fund for 90 days after withdrawal.

* This investment restricts a participant's exchange into an investment for a period of 30 calendar days after the participant has exchanged out of the same investment (the "30-Day Purchase Block"). Pre-authorized, systematic purchases and redemptions are exempt from the 30-Day Purchase Block. The initial exchange that occurs when adding automatic rebalance to your account is not considered a systematic transaction and is subject to the 30-Day Purchase Block; however, the subsequent automatic rebalances are considered systematic and are exempt from the 30-Day Purchase Block. In addition, the investment sponsor reserves the right to cancel or reject, without further notice, any exchange that is deemed to result in excessive or short-term trading.

In the Fees and Expenses table, the As of Date provided for non-T. Rowe Price ("non-TRP") investments is the most recent fiscal year end date for each investment as provided by a third party vendor. The Total Annual Operating Expenses for non-TRP investments may reflect the Total Annual Operating Expense for a period that is earlier than the As of Date. For T. Rowe Price investments, the As of Date for each investment is the fiscal year end date that corresponds with the Total Annual Operating Expenses reported.

The Total Annual Operating Expenses do not reflect any fee waivers and/or expense reimbursements that may be in effect.

Helpful References:

Visit the Department of Labor's website at www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf for an example showing the long-term effect of fees and expenses. You may also want to consider whether an investment in a particular investment type, along with your other investments, will help you achieve your financial goals.

Log in to the participant website at rps.troweprice.com to learn more about the Plan and investment alternatives. For a glossary of investment terms relevant to the investments in the Plan, visit rps.troweprice.com/glossary.

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