T. ROWE PRICE

Required Minimum Distribution (RMD) Guide

T. Rowe Price®
INVEST WITH CONFIDENCE

CONTENTS AT A GLANCE

When you finish reviewing this guide, you can set up your RMD and have it calculated annually for free. To do this, you can either:

- Calculate and set up your distribution with our RMDNavigator℠ [1]—go to **troweprice.com/rmd** for more information.
- Set up your RMD by phone[2]—establish your RMD program in one simple phone call. RMDs and deferring initial RMDs can be requested by phone at 888-421-0563.
- Complete and return the appropriate distribution form available by request or download at **troweprice.com/rmd**.

[1]RMDNavigator℠ is only appropriate for owners of T. Rowe Price Traditional and Rollover IRAs.
[2]This option is not available for ERISA 403(b) and all qualified plans.

Be sure to file this guide with your retirement account records so it's convenient for future reference.

Welcome to the T. Rowe Price Required Minimum Distribution (RMD) Guide

As you may already be aware, when you reach age 70½, you are required by the Internal Revenue Service (IRS) to begin taking RMDs from most retirement accounts annually and to pay applicable income taxes on the distributions. We invite you to use this guide to:

- *Become familiar with the RMD basics*—IRS rules regarding RMDs from Traditional IRAs, Rollover IRAs, SEP-IRAs, SAR-SEP IRAs, and SIMPLE IRAs. (See page 3 for comments about taking RMDs from 403(b) and qualified employer retirement plans.)

- *Learn how to calculate your own RMD*—You can perform your own calculation or have us do it for you and set up distributions from your T. Rowe Price retirement accounts.

- *Set up your RMD online*—Once you have reviewed this guide and collected the records you need, you're ready to use our new RMDNavigator[SM1] to calculate and set up your distribution program. Go to **troweprice.com/rmd** for more information.

- *Set up your RMD by phone*[2]—Establish your RMD program in one simple phone call. RMDs and deferring initial RMDs can be requested by phone at 888-421-0563.

For your convenience, we've provided:

ACTION STEPS

"To do" lists to help you comply with IRS-mandated RMD rules and keep your records up to date.

PERSONAL WORKSPACES

Step-by-step work areas where you can apply RMD information directly to your personal situation.

FOR YOUR CONSIDERATION

References to T. Rowe Price services that may provide an additional level of assistance as you plan for the future. For a description of the benefits offered by our Advisory Planning Services, please see page 16. You can get advice on a full range of topics from building your portfolio to managing retirement income.

[1]RMDNavigator[SM] is only appropriate for owners of T. Rowe Price Traditional and Rollover IRAs.
[2]This option is not available for ERISA 403(b) and all qualified plans.

RMD BASICS

An RMD is exactly what its name suggests—an IRS-required minimum amount of money to be distributed from a retirement account. For the year you reach age 70½, and for every year thereafter, an RMD generally is required.[1] In any year you don't take the RMD, you may be subject to an IRS penalty equal to 50% of the amount required but not distributed.[2]

You may receive distributions on an annual, semiannual, quarterly, or monthly schedule—as long as you have received the total required minimum amount for each year by the IRS deadline, which is explained below.

How much is your RMD?

Each person's RMD amount changes from year to year and is calculated using his or her prior year-end account balance and life expectancy tables published by the IRS. You can calculate your own RMD using information we've provided in the guide. Or you can ask us to establish a free, annually updated, systematic RMD calculation and distribution program for your T. Rowe Price retirement accounts.

> You may always take more from your account or accounts than is required—the RMD is simply a minimum requirement. Keep in mind, though, that taking more than the required amount early in retirement can reduce the amount available for your living expenses later on.
>
> Even if you do not need or want money from your account, the IRS requires that you take the RMD each year.

[1]Refer to RMDs for 403(b) and Qualified Employer Retirement Plan explanation on page 3 for information and instructions.
[2]If you fail to take the RMD or take a distribution that is too small because of a reasonable error and you take steps promptly to correct it, you may ask the IRS to waive the penalty tax. IRS Form 5329 and a letter of explanation are required for this process. T. Rowe Price suggests you seek assistance from a tax advisor if you have not taken a distribution for a year or years in which it was required or if you have received some but not all of a required distribution for any year. Penalties are the responsibility of account owners, even if they have directed another person or entity to make the distributions or if, as is the case for some employer plans, the employer is responsible for making the distributions.

What account types are affected?

RMDs must be taken from the following account types:

- IRAs (Traditional IRAs, Rollover IRAs, SEP-IRAs, SAR-SEP IRAs, and SIMPLE IRAs), except Roth IRAs and Roth Rollover IRAs
- 403(b) accounts
- Qualified retirement plans (i.e., Individual 401(k), Profit Sharing, and Money Purchase Pension)

Taking RMDs from selected accounts

You must calculate an RMD for each of your accounts. However, you may take the total RMD for one account type from any account or accounts of that same type. Say, for example, Lou has the following retirement accounts:

- Traditional IRAs with three different mutual fund companies,
- One SEP-IRA,
- Two 403(b) accounts, and
- One Individual 401(k).

Lou must calculate the RMD for each of his three Traditional IRAs and for his SEP-IRA. He may then withdraw the combined IRA RMD total from just one of the IRAs—or from any combination of the four accounts.

Lou must calculate the RMD for each of his two 403(b) accounts. He may then withdraw the combined 403(b) RMD total from just one of the 403(b) accounts.

Lou must calculate the RMD for his Individual 401(k) account. He must then withdraw the Individual 401(k) RMD from only the Individual 401(k) plan account.

RMDs for 403(b) and Qualified Employer Retirement Plans

Minimum distribution requirements also apply to 403(b) and qualified employer-sponsored retirement plans such as 401(k), profit sharing, money purchase pension, or governmental 457 deferred compensation plans. Required beginning dates for RMDs from an employer plan vary, depending on plan rules. You might not be required to take your first RMD until the later of April 1 of the year following the year you reach age 70½ or the year you retire from work with that employer. If a participant is a 5% owner of the employer maintaining a qualified plan, the participant must begin receiving distributions by April 1 of the first year after the calendar year in which the participant attained age 70½. Because RMD rules vary depending on the employer plan, *we recommend that you contact your plan administrator for details.*

Please note that you must take each RMD for a qualified employer-sponsored plan from that plan. You may not take the amount from an IRA.

If you are a participant in a T. Rowe Price-sponsored product, i.e., money purchase pension, profit sharing, 403(b), or individual 401(k) plan, we will be happy to provide the information you may require or to help you with your RMD calculation. Talk with a retirement specialist at **888-421-0563**.

What deadlines apply?

Your first RMD for IRAs must be taken for the year in which you reach age 70½. You are required to receive the distribution by April 1 of the following year.

RMDs for the year after the year you reach age 70½ and for each subsequent year must be received by December 31 of the applicable year.

RMD DEADLINE EXAMPLES

Example 1

Anne turns age 70 on February 13. She reaches age 70½ on August 13 of the same year. Her first RMD must be withdrawn anytime between January 1 of the year she turned 70½ and April 1 of the following year.

Anne chooses to take her first RMD on December 31. While she loses the tax-deferred growth potential for the RMD amount during the following year for the months January through March, she avoids having to pay taxes on two RMDs for that following year.

Example 2

Brian turns age 70 on November 1. He reaches age 70½ on May 1 of the following year. His first RMD is for the year he turned 70½ and must be withdrawn anytime between January 1 of that year and April 1 of the following year.

If he waits until April 1 of the following year to take his RMD, Brian lets the amount of the RMD continue to potentially grow tax-deferred. But he must also receive another RMD by December 31 of that year. If he takes both RMDs in the same year, Brian also incurs income taxes on both RMDs in that year.

What about taxes?

Federal income tax and applicable state tax generally must be paid on RMDs. The distribution is generally taxable unless you made nondeductible contributions and/or rolled over after-tax contributions to any of your retirement accounts.

If you have made or rolled over nondeductible contributions to your retirement account, your RMD from any retirement account of the same type would contain both taxable and nontaxable portions. In this situation, T. Rowe Price suggests you consult with a tax advisor to determine the taxable portion of your RMD since this determination can be complicated.

PERSONAL WORKSPACE

Review Your Retirement Assets

Before you get into the nuts and bolts of calculating RMDs, you may find it helpful to list the retirement accounts you currently hold. If so, this workspace may be a convenient place for your list.

List your Traditional IRAs, Rollover IRAs, SEP-IRAs, SAR-SEP IRAs, and SIMPLE IRAs (RMDs are not required from Roth IRAs or Roth Rollover IRAs):

______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________

If you have listed a number of accounts, refer to *For Your Consideration* on page 6.

List any retirement assets currently in another type of employer plan (different RMD rules apply to these plans—see *RMDs for 403(b) and Qualified Employer Retirement Plans* on page 3):

______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________

Note that some employer plan rules may require you to take your entire account balance out of the plan in a lump sum. In this case, rolling over your employer plan account balance—less any RMD amounts from that plan, if required—into a Rollover IRA offers a key benefit. That is, the opportunity for future tax-deferred growth is preserved. Each year, the RMD must be taken, but the remaining assets may continue to grow.

FOR YOUR CONSIDERATION

If you have a number of accounts, you may want to consolidate your IRA and perhaps assets from other prior employer plans—with one financial institution.

- With just one IRA custodian, annual RMD calculations and distributions can be simpler.
- Asset allocation can be easier to maintain with just one institution.
- Finally, consolidating your assets now may eventually simplify responsibilities for your account beneficiaries.

You may choose to bring assets to a Traditional IRA at T. Rowe Price:

- From the retirement plan (non-IRA) of a former employer.
- From a Traditional IRA elsewhere.

Or you may bring assets from a SEP-IRA, SAR-SEP IRA, or SIMPLE IRA to T. Rowe Price.

To transfer or rollover assets to T. Rowe Price, please call **800-IRA-5000** or visit the T. Rowe Price website, **troweprice.com/ira** or **troweprice.com/rollover**.

ACTION STEP

To proceed with RMDs:

☐ You can go to our website at **troweprice.com/rmd** to quickly calculate your RMD and arrange for a distribution from your T. Rowe Price Traditional IRAs and/or Rollover IRAs.

OR

☐ Request an automatic RMD calculation and distribution program by completing and mailing the appropriate distribution form available for request or download at **troweprice.com/rmd**. Be sure to indicate whether your retirement account contains only mutual funds or includes T. Rowe Price Brokerage (or Brokerage Advantage) (We suggest that you review *Selecting and Educating Your Beneficiaries* on page 11 before you complete the form.)

OR

☐ Perform your own RMD calculation to get an idea of how much your RMD might be. Use the instructions on page 9.

CALCULATING YOUR RMD ONLINE

Calculating your RMD is fairly straightforward:

RMD Calculator
You can calculate your RMD online by going to **troweprice.com/rmd** and clicking "Calculate My RMD." Just fill in the requested information, and you can get your estimated RMD in just a few simple steps. All you need to get started are:

- Your date of birth
- Your retirement account balances as of December 31 for the previous year

  Please note: The December 31 account balance used for the RMD calculation is usually the amount of money in your retirement accounts on December 31. However, if the assets are "in transit" between retirement accounts on December 31, the December 31 balance for the receiving account's RMD calculation must include those assets.

- Your beneficiary's date of birth

To get started, go to troweprice.com/rmd. Remember: Your RMD amount is based on your age and account balance, so the amount will change every year.

RMDNavigator℠*
Our RMDNavigator℠ lets you calculate and set up your distribution from your T. Rowe Price Traditional and Rollover IRAs. This online tool guides you through the entire process and even prepopulates your account information to save you time. Use this tool if you are setting up your distribution program for the first time.

RMDNavigator℠ lets you complete and set up your distribution in five easy steps:

- Confirm your personal information
- Review your eligible accounts
- Check your beneficiaries
- Set up your distribution
- Verify and submit your request

To set up your RMD, go to troweprice.com/rmd.

*RMDNavigator℠ is only appropriate for owners of T. Rowe Price Traditional and Rollover IRAs.

IRS UNIFORM LIFETIME TABLE

For your convenience, we have provided this table, which is used by most retirement account owners to calculate RMDs.

If your sole primary account beneficiary for the entire calculation year is your spouse who is more than 10 calendar years younger than you, then you may use the Joint Life and Last Survivor Expectancy Table at **irs.gov**.

To calculate your RMD for a given year,

Divide — Your account balance on December 31 of the *previous* year — by — The appropriate age-based factor for the *calculation* year.

Use the factor for your age as of your birthday in the calculation year:

AGE	FACTOR	AGE	FACTOR	AGE	FACTOR	AGE	FACTOR	AGE	FACTOR
70	27.4	80	18.7	90	11.4	100	6.3	110	3.1
71	26.5	81	17.9	91	10.8	101	5.9	111	2.9
72	25.6	82	17.1	92	10.2	102	5.5	112	2.6
73	24.7	83	16.3	93	9.6	103	5.2	113	2.4
74	23.8	84	15.5	94	9.1	104	4.9	114	2.1
75	22.9	85	14.8	95	8.6	105	4.5	115+	1.9
76	22.0	86	14.1	96	8.1	106	4.2		
77	21.2	87	13.4	97	7.6	107	3.9		
78	20.3	88	12.7	98	7.1	108	3.7		
79	19.5	89	12.0	99	6.7	109	3.4		

If you want to make the RMD calculation yourself, use the *Personal Workspace* provided on page 9.

PERSONAL WORKSPACE

Calculating Your RMD on Your Own

The IRS table to use for your RMD calculation:

☐ Uniform Lifetime Table—Most people will use this table (see page 8).

☐ Joint Life and Last Survivor Expectancy Table—Use *only* if your sole primary beneficiary for the account for the entire year is your spouse who is more than 10 calendar years younger than you (see **troweprice.com/rmd**).

Account balance on December 31 of **previous** year: $ ____

If you use the Uniform Lifetime Table:

Age on your birthday in the calculation year ____

Factor for that age from the Uniform Lifetime Table (page 8) ____

Your balance divided by the age factor
This is your RMD for the calculation year. $ ____

If you use the Joint Life and Last Survivor Expectancy Table:

Age on your birthday in the calculation year ____

Your spouse's age as of his or her birthday in the calculation year ____

Factor at the intersection of the two ages from the Joint Life and Last Survivor Expectancy Table ____

Your balance divided by the age factor
This is your RMD for the calculation year. $ ____

FOR YOUR CONSIDERATION

If you do not need all of the money from your RMDs to help pay for current expenses or you would rather invest the money, you may consider some alternatives. You can invest the money using one of the following options:

Reinvest for tax-deferred growth potential:

If you are still working and meet the earned income requirements, use the proceeds from your Traditional or Rollover IRA distribution to contribute to a Roth IRA. Any growth on these assets will continue to be tax-deferred, and you can take tax-free withdrawals in the future, provided certain requirements are met. Please note, the maximum Roth IRA contribution limit for 2014 is $5,500 per year ($6,500 if you are age 50 or older).

Open or add to a taxable account:

Reinvest the distributions into a taxable account that complements your overall asset allocation plan. And if you are concerned about taxes, consider tax-efficient or tax-free funds, which can help reduce future taxation.

Contribute to a college savings plan:

Fund 529 college savings accounts for your children, grandchildren, or other beneficiaries. These gifts can help reduce the size of your estate, and some state-sponsored 529 plans offer special income tax advantages to state residents. In addition, you will enjoy tax-deferred growth potential, and distributions from a 529 plan that are used for qualified education expenses are penalty-free and federal income tax-free. *Please note that the plan's disclosure document includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.*

Establish a donor-advised fund account:

Create a charitable donor-advised fund account and fund it with your RMD. These charitable contributions to the fund account are tax-deductible in the year made if you itemize your deductions (subject to IRS limits). You may recommend at any time that distributions from the fund be made to a variety of public charities.

For more information on how to invest your RMDs, visit **troweprice.com/rmd** or call **888-421-0563**.

Request a prospectus or summary prospectus by calling 888-421-0563; each includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

Yield and share price will vary with changes in interest rates and market conditions. Some income may be subject to the federal alternative minimum tax.

Please note that the availability of tax or other benefits of a 529 plan may be conditioned on meeting certain requirements such as residency, purpose for or timing of distributions, or other factors, as applicable.

SELECTING AND EDUCATING YOUR BENEFICIARIES

Selecting beneficiaries

Generally, RMDs for account owners are not affected by the selection of account beneficiaries.* However, we have included the following information about selecting and educating beneficiaries for an important reason. T. Rowe Price financial planning experts believe it's advantageous to understand whether your choice of beneficiaries is likely to help accomplish your overall goals for account assets.

What if I want more than one primary beneficiary for accounts at T. Rowe Price?

If you would like more than one person to benefit from the assets in an account, particularly if you are a grandparent, be sure you understand the difference between "per capita" and "per stirpes" distribution methods.

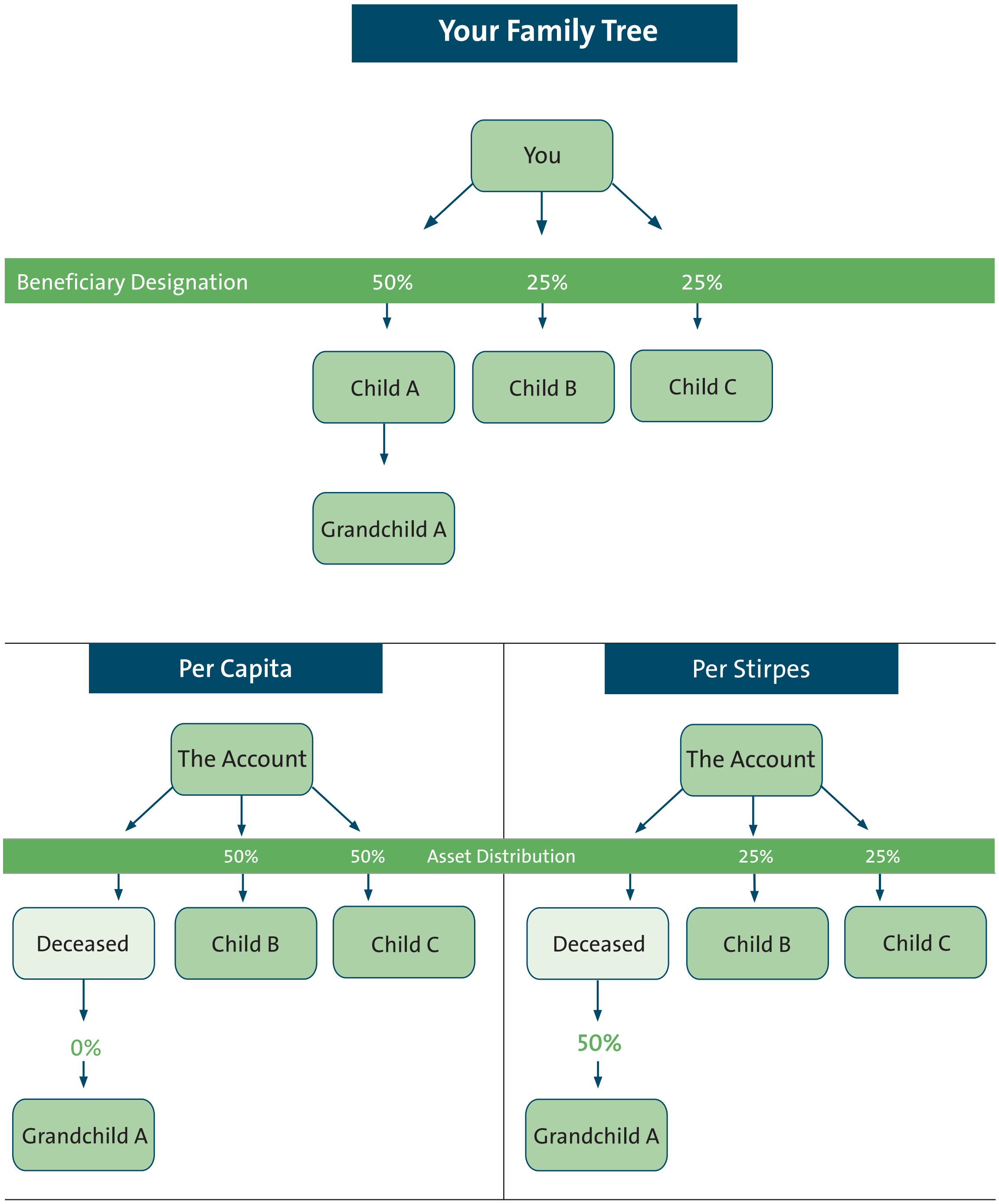
Say, for example, you stipulate that your IRA beneficiaries are your two children, and you indicate that you want each child to receive 50% of the assets. If one child predeceases you,

- A "per capita" distribution would give 100% of account proceeds to the surviving child.
- A "per stirpes" distribution would give 50% of account proceeds to the surviving child and the remaining 50% to the descendants of your deceased child if they survive you.

At T. Rowe Price, retirement account assets are distributed per capita unless another stipulation is made by the account owner as reflected in our records. You may want to consult with an estate planning attorney to be sure your beneficiary designations will actually accomplish your intentions, given the terms of your accounts, any trust or will that you have, and state law.

*We have already discussed the exception that applies to owners whose sole primary account beneficiary is a spouse more than 10 years younger (page 8).

Asset Distribution Method: Per Capita vs. Per Stirpes*



*This is a common example of how per capita versus per stirpes would work. Be sure to understand how the institution holding the asset handles per capita versus per stirpes. Also, for assets that would pass according to your will or a trust, ask your estate planning attorney how these terms operate under state laws.

Should you consider a trust?

Naming a trust as your account beneficiary might be appropriate in any of the following circumstances:

- You would like to control how the trust's beneficiaries make use of inherited account assets.
- The person to whom you intend to leave account assets is not experienced or interested in money management. An experienced trustee could manage account assets on that person's behalf.
- You would like the proceeds of your account to benefit both your second spouse and children from a prior marriage. (Ask an estate planning attorney about a specific trust type—the qualified terminable interest property trust.)
- One or more of your beneficiaries has special needs. If so, leaving account assets outright, with no limitations whatsoever, may not be in the best interests of the beneficiary.

But whether the assets pass to the trust as a lump sum and are distributed later to trust beneficiaries or pass as annual distributions through the trust to the beneficiaries depends on the manner in which the trust is structured. If you are considering establishing a trust and naming the trust as your account beneficiary, be sure to consult with an estate planning attorney to ensure that all legal requirements are met and that you understand the distribution implications.

FOR YOUR CONSIDERATION

The T. Rowe Price Estate Planning Guide provides an overview of many estate planning concerns and is designed to help you prepare for meeting with an estate planning attorney—either to create an estate plan or to revise your current plan. Download the guide at **troweprice.com/estateplanning.**

Educating your beneficiaries

It is often a good idea to share your long-term plans for account assets with your account beneficiary.

- For example, you could discuss with your spouse whether rolling over retirement account assets inherited from you into your spouse's own account might be appropriate or financially advantageous.
- You might also discuss the potential financial rewards of long-term, tax-deferred compounding.
- **Non-spouse beneficiaries:** These beneficiaries can choose to leave their inheritance in an "Inherited IRA" and take RMDs over their own life expectancy (certain restrictions apply). These accounts generally are referred to as "stretch-out IRAs" because they stretch out the benefits of tax-deferred investing for the beneficiary.

Certainly, a discussion cannot ensure that your beneficiaries would continue tax-deferred compounding of account assets. However, educating beneficiaries now can help them learn from your example how to make appropriate financial decisions with assets that may be left to them, either outright at your death or at any later time through a trust.

The T. Rowe Price Guide for IRA and 403(b) Account Beneficiaries can be a valuable tool for this discussion. It's available online at **troweprice.com/rmd.**

A Word About Taxes

Depending on the size of your estate, estate taxes may have to be paid on retirement account assets at your death. To maximize the amount that can be inherited tax-deferred by your account beneficiaries, you may wish to specify in your will that any estate taxes due on retirement account assets should be paid from other assets in the estate to the extent available. If you are interested in this strategy, we recommend that you consult with an estate planning attorney.

Have you considered *all* your assets?

Consider how the naming of a beneficiary for one particular type of account or asset fits into a larger strategy addressing your entire net worth. For example, if you wanted to leave your assets in roughly equal amounts to three children, would you name all three children primary beneficiaries of all accounts and of real property? Or would you name different beneficiaries for different types of accounts and properties, regardless of how their values may fluctuate? Here again, you may find it helpful to talk with an estate planning attorney.

ACTION STEP

Take a moment now to check your retirement account records. **Be sure you have named an account beneficiary** for each of your T. Rowe Price accounts and for any other retirement plans in which you participate. Review these choices periodically.

If you have not named a beneficiary, proceeds from a retirement account may not be distributed according to your wishes. To make or update a beneficiary designation for your T. Rowe Price retirement account(s), including Traditional, Rollover, and Roth IRAs:

- ☐ Use our convenient, secure, and efficient online service. Simply go to **troweprice.com/access** and either log in or register, and then follow the easy on-screen prompts to get started.[1]

  OR

- ☐ Talk with a T. Rowe Price retirement specialist at **888-421-0563**.

[1]For SEP-IRA, SAR-SEP IRA, SIMPLE IRA, 403(b), Individual 401(k), Profit Sharing, and Money Purchase Pension Plan accounts, please refer to your statements for the current beneficiary designations or call 800-492-7670 to review beneficiary designations or to request a form to add or update account beneficiaries.

ADVISORY PLANNING SERVICES

Have you thought about your income needs during retirement?

As you begin to take distributions from your retirement assets, do you have an income strategy in place that will last throughout your retirement? Through the **T. Rowe Price Advisory Planning Services**, you can get the reassurance of a professional evaluation from our team of experts who can provide a valuable second opinion on your investment plan based on your specific needs.

Learn more about managing your income in retirement

Get an in-depth, personalized retirement income strategy from an experienced T. Rowe Price Advisory Counselor. Your Advisory Counselor can assess your anticipated lifestyle in retirement and propose how to align your portfolio with your goals and possible withdrawal strategies. Simply complete a detailed Client Profile to get started.

Put our expertise to work for you

Our experienced team of CERTIFIED FINANCIAL PLANNER™ practitioners, advisory professionals, and service specialists are not commissioned salespeople. They are salaried experts who provide objective, personalized solutions you can trust. Our commitment is to your long-term success.

The one-time $250 fee is waived for investors meeting certain criteria related to assets invested with T. Rowe Price* and for certain account types (please see the Fiduciary Adviser Disclosure document for ERISA accounts, including IRA account holders). After you complete the Client Profile, you will be notified if you meet the waiver criteria.

For more information on our Advisory Planning Services, call **866-521-1887** or visit **troweprice.com/aps**.

Advisory Planning Services are only appropriate for investors with $100,000 or more in investable assets. We invite all other investors to take full advantage of our complimentary guidance services.

[1]Assets held in estate, corporate, and 401(k) accounts and 529 plans are excluded from the fee waiver criteria. Services offered by T. Rowe Price Advisory Services, Inc., a federally registered investment adviser. T. Rowe Price Advisory Services and T. Rowe Price Investment Services are related companies.

T. ROWE PRICE INVESTOR CENTERS

If you would prefer to meet with us in person, visit one of our Investor Centers. We offer one-on-one service from an investment counselor who can help you establish a free, annually updated, and systematic RMD calculation and distribution program for your T. Rowe Price retirement account(s). And, if you'd like, we'll help you bring all your retirement assets to T. Rowe Price, simplifying your portfolio management.

For directions, call 1-888-421-0563 or visit our website at: troweprice.com/investorcenters.

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2220 Briargate Pkwy.
Colorado Springs, CO 80920
719-278-5700
Toll-free 866-728-9925

District of Columbia
Washington, DC
1717 K Street, N.W.
Suite A-100
Washington, DC 20006
202-466-5000
Toll-free 888-801-0316

Florida
Tampa
4211 W. Boy Scout Blvd.
8th Floor
Tampa, FL 33607
813-554-4000
Toll-free 877-453-6447

Maryland
Baltimore
105 E. Lombard St.
Baltimore, MD 21202
410-345-5757
Toll-free 888-453-7326

Owings Mills
Three Financial Center
4515 Painters Mill Rd.
Owings Mills, MD 21117
410-345-5665
Toll-free 877-374-5245

Virginia
Tysons Corner
1600 Tysons Blvd.
Suite 150
McLean, VA 22102
703-873-1200
Toll-free 866-864-9847

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To talk with a retirement specialist, call toll-free **888-421-0563** or visit our website at **troweprice.com/rmd**.

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