

## Suffolk County Deferred Compensation Plan

### A. Plan Related Information

July 18, 2012

This notice gives you important plan-related information under the Suffolk County Deferred Compensation Plan (“Plan”). You can find out more about the Plan in the Plan’s Summary Plan Description (“SPD”). If you need help understanding this notice please go to <http://rps.troweprice.com/ParticipantNoticeHelp>.

### Part I. General Plan Information

- **How to Give Investment Instructions.** You may direct the investment of your account balance and future contributions among a range of investment options available under the Plan. To provide investment instructions for your account, log in to the participant website at <http://rps.troweprice.com>, or call the toll-free Plan Account Line at 1-888-457-5770.
- **Limitations on Investment Instructions.** Participants with pending Qualified Domestic Relations Orders (QDROs) are restricted from performing an investment allocation change. Investment instructions may be subject to an investment option's trading guidelines and restrictions. Please see the Fee and Expense Information under the Investment Options section of this notice for an investment option's limitations, if any.
- **Designated Investment Alternatives.** The following investment options are available under the Plan:
  - Stable Value Common Trust Fund
  - T. Rowe Price Africa & Middle East
  - T. Rowe Price Balanced
  - T. Rowe Price Blue Chip Growth
  - T. Rowe Price Capital Appreciation
  - T. Rowe Price Dividend Growth
  - T. Rowe Price Emerging Mkts Bond
  - T. Rowe Price Emerging Mkts Stock
  - T. Rowe Price Equity Income
  - T. Rowe Price Equity Index 500
  - 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 International Discov
  - T. Rowe Price International Stock
  - T. Rowe Price Japan

- T. Rowe Price Latin America
- T. Rowe Price Media & Telecomm
- T. Rowe Price Mid Cap Growth
- T. Rowe Price New America Growth
- T. Rowe Price New Asia
- T. Rowe Price New Era
- T. Rowe Price New Horizons
- T. Rowe Price New Income
- T. Rowe Price Overseas Stock Fund
- T. Rowe Price Real Estate
- T. Rowe Price Retirement 2005
- T. Rowe Price Retirement 2010
- T. Rowe Price Retirement 2015
- T. Rowe Price Retirement 2020
- T. Rowe Price Retirement 2025
- T. Rowe Price Retirement 2030
- T. Rowe Price Retirement 2035
- T. Rowe Price Retirement 2040
- T. Rowe Price Retirement 2045
- T. Rowe Price Retirement 2050
- T. Rowe Price Retirement 2055
- T. Rowe Price Retirement Income
- T. Rowe Price Science & Technology
- T. Rowe Price Short Term Bond
- T. Rowe Price Small-Cap Value
- T. Rowe Price Spectrum Growth
- T. Rowe Price Spectrum Income
- T. Rowe Price Spectrum Intl
- T. Rowe Price Summit Cash
- T. Rowe Price U.S. Treas Long Term
- T. Rowe Price Value
- TRP Emerg Europe & Mediterranean

Call your Plan Account Line at 1-888-457-5770 or log in to the participant website at <http://rps.troweprice.com> to request investment fund prospectuses, financial statements and annual reports, and other information that is furnished to the Plan on the investment options. These materials include investment objectives, risks, fees, expenses, and other information that you should read and consider before investing.

## Part II. Administrative Expenses

This chart shows fees and expenses for general plan administrative services, which may be charged to and withdrawn from your account and are not included in the total annual operating expenses of any investment options offered under the Plan.

Plan Administrative Service	Fees and Expenses
Recordkeeping	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 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 reflected in the total annual operating expenses of any investment options offered under the Plan.

Individual Service	Fees and Expenses
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.
Participant Loan Origination	\$50.00 per loan

- Shareholder-Type Fees.** This chart shows fees and expenses that may be charged to and withdrawn from your account and which are not reflected in the total annual operating expenses of any investment options offered under the Plan.

Name	Shareholder-Type Fee
Stable Value Common Trust Fund	Dollars withdrawn may not be transferred to a competing fund for 90 days after withdrawal.
T. Rowe Price Africa & Middle East	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price Emerging Mkts Bond	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price Emerging Mkts Stock	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price Equity Index 500	Redemption fee - 0.5% on shares held for 90 days or less.
T. Rowe Price European Stock	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price High Yield	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price International Bond	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price International Discov	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price International Stock	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price Japan	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price Latin America	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price New Asia	Redemption fee - 2% on shares held for 90 days or less.
T. Rowe Price Overseas Stock Fund	Redemption fee - 2% on shares held for 90 days or less.

Name	Shareholder-Type Fee (continued)
T. Rowe Price Real Estate	Redemption fee - 1% on shares held for 90 days or less.
T. Rowe Price Small-Cap Value	Redemption fee - 1% on shares held for 90 days or less.
T. Rowe Price Spectrum Intl	Redemption fee - 2% on shares held for 90 days or less.
TRP Emerg Europe & Mediterranean	Redemption fee - 2% on shares held for 90 days or less.

## B. Investment Options

This section includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet website address shown below or you can call the toll-free Plan Account Line at 1-888-457-5770. 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, PO Box 17215, Baltimore MD 21297-1215.

This section has three parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option. Part III, if applicable, contains information about the annuity options under your retirement plan. Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options 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 investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on <http://rps.troweprice.com>.

## Part I. Performance Information

Table 1 - Variable Return Investments								
Name/Type of Option	Average Annual Total Return as of 12/31/11				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
<b>Retirement Funds</b>								
T. Rowe Price Retirement 2005 /Target Date 2000-2010	1.43%	3.16%	-	5.08%	5.15%	5.29%	-	5.40%
					Dow Jones Target 2005 Index			
					2.38%	2.64%	-	-
					Combined Index Portfolio 2005			
T. Rowe Price Retirement 2010 /Target Date 2000-2010	0.54%	2.53%	-	7.68%	4.49%	4.68%	-	7.69%
					Dow Jones Target 2010 Index			
					1.80%	2.17%	-	-
					Combined Index Portfolio 2010			
T. Rowe Price Retirement 2015 /Target Date 2011-2015	-0.32%	2.11%	-	4.98%	3.42%	3.87%	-	5.47%
					Dow Jones Target 2015 Index			
					1.11%	1.73%	-	-
					Combined Index Portfolio 2015			

Name/Type of Option	Average Annual Total Return as of 12/31/11				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
<b>Retirement Funds (continued)</b>								
T. Rowe Price Retirement 2020 /Target Date 2016-2020	-1.20%	1.55%	-	8.07%	2.01%	3.10%	-	8.80%
					Dow Jones Target 2020 Index			
					0.47%	1.23%	-	-
					Combined Index Portfolio 2020			
T. Rowe Price Retirement 2025 /Target Date 2021-2025	-2.06%	1.06%	-	4.76%	0.49%	2.43%	-	5.70%
					Dow Jones Target 2025 Index			
					-0.20%	0.78%	-	-
					Combined Index Portfolio 2025			
T. Rowe Price Retirement 2030 /Target Date 2026-2030	-2.70%	0.69%	-	8.25%	-1.20%	1.75%	-	9.56%
					Dow Jones Target 2030 Index			
					-0.80%	0.40%	-	-
					Combined Index Portfolio 2030			
T. Rowe Price Retirement 2035 /Target Date 2031-2035	-3.26%	0.43%	-	4.53%	-2.62%	1.22%	-	5.57%
					Dow Jones Target 2035 Index			
					-1.36%	0.15%	-	-
					Combined Index Portfolio 2035			
T. Rowe Price Retirement 2040 /Target Date 2036-2040	-3.49%	0.42%	-	8.14%	-3.59%	0.93%	-	9.56%
					Dow Jones Target 2040 Index			
					-1.46%	0.14%	-	-
					Combined Index Portfolio 2040			
T. Rowe Price Retirement 2045 /Target Date 2041-2045	-3.47%	0.43%	-	4.07%	-3.99%	0.88%	-	4.90%
					Dow Jones Target 2045 Index			
					-1.46%	0.14%	-	-
					Combined Index Portfolio 2045			
T. Rowe Price Retirement 2050 /Target Date 2046-2050	-3.36%	0.43%	-	0.43%	-4.00%	0.88%	-	0.88%
					Dow Jones Target 2050 Index			
					-1.46%	0.14%	-	-
					Combined Index Portfolio 2050			
T. Rowe Price Retirement 2055 /Target Date 2051+	-3.35%	0.41%	-	0.41%	-4.00%	0.88%	-	0.88%
					Dow Jones Target 2055 Index			
					-1.46%	0.14%	-	-
					Combined Index Portfolio 2055			
T. Rowe Price Retirement Income/Retirement Income	1.43%	3.37%	-	6.44%	2.82%	4.06%	-	7.29%
					DJ Moderately Cons Port IX			
					1.81%	2.57%	-	-
					Combined Index Portfolio Income			
<b>Stocks</b>								
T. Rowe Price Africa & Middle East/Diversified Emerging Mkts	-16.10%	-	-	-7.23%				
T. Rowe Price Balanced/Moderate Allocation	0.90%	2.24%	5.11%	-	0.53%	3.07%	6.00%	-
					Mstar Moderate Tgt Risk			
					0.74%	1.80%	4.13%	-
					Lipper Balanced Funds Index			

Name/Type of Option	Average Annual Total Return as of 12/31/11				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
<b>Stocks (continued)</b>								
T. Rowe Price Blue Chip Growth /Large Growth	1.50%	1.78%	3.15%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					-2.90%	0.85%	1.43%	-
					Lipper Large-Cap Growth Funds Index			
T. Rowe Price Capital Appreciation/Moderate Allocation	3.19%	3.59%	7.82%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					-4.12%	-3.02%	2.99%	-
					Lipper Multi-Cap Value Funds Index			
T. Rowe Price Dividend Growth /Large Blend	3.53%	1.12%	3.81%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					-2.81%	-0.32%	3.45%	-
					Lipper Multi-Cap Core Funds Index			
T. Rowe Price Emerging Mkts Stock/Diversified Emerging Mkts	-18.84%	0.12%	12.98%	-	-18.17%	2.70%	14.20%	-
					MSCI Emerging Markets Index			
					-20.30%	0.35%	12.93%	-
					Lipper Emerging Market Funds Average			
T. Rowe Price Equity Income /Large Value	-0.72%	-0.96%	4.07%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					2.66%	-0.72%	3.68%	-
					Lipper Equity Income Funds Index			
T. Rowe Price Equity Index 500 /Large Blend	1.87%	-0.46%	2.67%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
T. Rowe Price European Stock /Europe Stock	-9.30%	-2.83%	4.85%	-	-10.50%	-4.63%	4.89%	-
					MSCI Europe Index			
					-13.15%	-5.51%	5.36%	-
					Lipper European Region Funds Average			
T. Rowe Price Financial Services/Financial	-15.28%	-7.76%	1.15%	-	-11.91%	-12.99%	-1.88%	-
					Russell 3000 Financial Sector			
					-14.20%	-12.36%	-1.73%	-
					Lipper Financial Services Funds Index			
					-17.06%	-16.90%	-4.61%	-
					S&P 500 Financial Index			
T. Rowe Price Global Technology/Technology	-1.64%	6.67%	6.91%	-	-4.10%	1.46%	1.89%	-
					MSCI AC World It Index			
					-5.81%	2.73%	1.74%	-
					Lipper Science & Technology Funds Index			
T. Rowe Price Health Sciences /Health	11.01%	7.62%	7.53%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					9.30%	4.97%	4.83%	-
					Lipper Health/Biotechnology Funds Index			
T. Rowe Price International Discov/Foreign Small/Mid Growth	-14.08%	-1.22%	10.15%	-	-17.40%	-2.14%	10.33%	-
					S&P Global Ex US Small Cap			
					-14.65%	-2.22%	9.17%	-
					Lpr Int'l Sm/Mid-Cap Growth Av			

Name/Type of Option	Average Annual Total Return as of 12/31/11				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
<b>Stocks (continued)</b>								
T. Rowe Price International Stock/Foreign Large Growth	-12.33%	-2.07%	4.33%	-	-13.33%	-2.48%	6.76%	-
					MSCI All Country World Ex US Index			
					-13.31%	-3.13%	4.37%	-
					Lipper Int'l Lg-Cap Growth Av			
T. Rowe Price Japan /Japan Stock	-8.39%	-7.32%	2.37%	-	-17.00%	-13.79%	-1.98%	-
					Topix (Tse First Section) Jpy			
					-9.81%	-5.42%	3.17%	-
					Lipper Japan Funds Average			
T. Rowe Price Latin America /Latin America Stock	-25.17%	4.63%	18.44%	-	-19.15%	6.84%	18.91%	-
					MSCI Emerging Markets Latin America IX			
					-21.31%	3.81%	16.97%	-
					Lipper Latin American Funds Average			
T. Rowe Price Media & Telecomm/Communications	-0.03%	6.86%	11.56%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					-4.29%	-2.36%	0.73%	-
					Lipper Telecommunications Funds Average			
T. Rowe Price Mid Cap Growth/Mid-Cap Growth	-1.21%	5.48%	7.51%	-	-1.73%	3.32%	7.04%	-
					S&P Mid Cap 400 Index			
					-5.30%	2.89%	4.48%	-
					Lipper Mid-Cap Growth Funds Index			
T. Rowe Price New America Growth/Large Growth	-0.41%	4.48%	4.11%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					-4.02%	0.87%	2.78%	-
					Lipper Multi-Cap Growth Funds Index			
T. Rowe Price New Asia /Pacific/Asia ex-Japan Stk	-12.14%	6.83%	14.73%	-	-17.07%	2.87%	11.65%	-
					MSCI All Country Asia Ex Japan Index			
					-17.17%	2.72%	10.98%	-
					Lipper Pacific Ex-Japan Funds Average			
T. Rowe Price New Era /Natural Resources	-15.10%	1.46%	10.24%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					-8.07%	1.57%	11.17%	-
					Lipper Natural Resources Funds Index			
T. Rowe Price New Horizons /Small Growth	6.63%	6.09%	7.63%	-	-2.91%	2.09%	4.48%	-
					Russell 2000 Growth Index			
					-3.40%	1.14%	3.65%	-
					Lipper Small-Cap Growth Funds Index			
T. Rowe Price Overseas Stock Fund/Foreign Large Blend	-10.12%	-3.97%	-	-3.96%	-11.73%	-4.26%	-	-4.26%
					MSCI EAFE Index			
					-12.61%	-4.93%	-	-
					Lipper Int'l Large-Cap Core Av			

Name/Type of Option	Average Annual Total Return as of 12/31/11				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
<b>Stocks (continued)</b>								
T. Rowe Price Real Estate /Real Estate	7.32%	-1.91%	10.70%	-	8.56%	-2.19%	10.16%	-
					Wilshire Real Estate Index			
					4.63%	-2.71%	9.22%	-
					Lipper Real Estate Funds Index			
T. Rowe Price Science & Technology/Technology	-4.51%	4.09%	2.04%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					-5.81%	2.73%	1.74%	-
					Lipper Science & Technology Funds Index			
T. Rowe Price Small-Cap Value /Small Blend	-0.60%	2.41%	9.14%	-	-4.18%	0.15%	5.62%	-
					Russell 2000 Index			
					-3.81%	1.32%	5.81%	-
					Lipper Small-Cap Core Funds Index			
T. Rowe Price Spectrum Growth /Large Blend	-3.60%	0.18%	4.75%	-	1.03%	-0.01%	3.51%	-
					Russell 3000 Index			
					-2.81%	-0.32%	3.45%	-
					Lipper Multi-Cap Core Funds Index			
T. Rowe Price Spectrum Intl /Foreign Large Blend	-11.61%	-2.03%	5.84%	-	-13.33%	-2.48%	6.76%	-
					MSCI All Country World Ex US Index			
					-13.64%	-4.03%	5.56%	-
					Lipper Int'l Multi-Cap Core Av			
T. Rowe Price Value /Large Value	-2.00%	-1.10%	4.18%	-	2.11%	-0.25%	2.92%	-
					S&P 500 Index			
					-2.81%	-0.32%	3.45%	-
					Lipper Multi-Cap Core Funds Index			
TRP Emerg Europe & Mediterranean/Europe Stock	-33.16%	-9.10%	11.74%	-	-23.34%	-6.95%	13.32%	-
					MSCI Em Europe Index			
					-20.30%	0.35%	12.93%	-
					Lipper Emerging Market Funds Average			
<b>Bonds</b>								
T. Rowe Price Emerging Mkts Bond/Emerging Markets Bond	3.47%	6.61%	11.05%	-	8.46%	8.08%	11.04%	-
					Jpm Emerg Mkts Bond Global IX			
					1.65%	6.53%	10.91%	-
					Lipper Emerging Market Debt Av			
T. Rowe Price GNMA /Intermediate Government	6.46%	6.29%	5.31%	-	7.90%	6.95%	5.83%	-
					Bar Cap US GNMA			
T. Rowe Price High Yield /High Yield Bond	3.20%	6.53%	8.05%	-	5.47%	7.12%	9.07%	-
					Credit Suisse High Yield Index			
					2.81%	5.10%	6.99%	-
					Lipper High Current Yield Funds Average			
T. Rowe Price International Bond/World Bond	2.63%	5.55%	7.63%	-	4.36%	6.42%	8.29%	-
					Bar Cap Glb Agg Ex-Usd			
					2.97%	6.15%	6.81%	-
					Lipper International Income Av			

Name/Type of Option	Average Annual Total Return as of 12/31/11				Benchmark			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
<b>Bonds (continued)</b>								
T. Rowe Price New Income/Intermediate-Term Bond	6.25%	6.64%	5.78%	-	7.84%	6.50%	5.78%	-
					Bar US Agg			
					6.87%	5.88%	5.40%	-
					Lipper Corp Debt A-Rated Av			
T. Rowe Price Short Term Bond/Short-Term Bond	1.46%	4.02%	3.67%	-	1.59%	3.99%	3.63%	-
					Bar Cap 1-3 Yr Gov/Credit			
					1.26%	3.03%	3.10%	-
					Lipper Short Inv Grade Bond Av			
T. Rowe Price Spectrum Income/Multisector Bond	4.16%	5.74%	6.86%	-	7.84%	6.50%	5.78%	-
					Bar US Agg			
					7.62%	5.53%	7.89%	-
					Lipper General Bond Funds Average			
T. Rowe Price U.S. Treas Long Term/Long Government	28.36%	11.05%	8.41%	-	29.93%	11.00%	8.95%	-
					Bar Cap Treas Long			
					15.83%	6.99%	6.97%	-
					Lipper General US Treasury Av			
<b>Money Market/Stable Value</b>								
Stable Value Common Trust Fund	3.40%	4.25%	4.43%	-	0.08%	1.36%	1.85%	-
					Citigroup 3 Month Treasury Bill Index			
T. Rowe Price Summit Cash	0.01%	1.58%	1.87%	-	0.08%	1.36%	1.85%	-
					Citigroup 3 Month Treasury Bill Index			
					0.02%	1.36%	1.56%	-
					Lipper Money Market Funds Average			

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

## Part II. Fee and Expense Information

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

<b>Table 2 - Fees and Expenses</b>			
Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1000	
<b>Retirement Funds</b>			
T. Rowe Price Retirement 2005 /Target Date 2000-2010	0.58%	\$5.80	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2010 /Target Date 2000-2010	0.61%	\$6.10	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2015 /Target Date 2011-2015	0.65%	\$6.50	Subject to a 30-Day Purchase Block*

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1000	
<b>Retirement Funds (continued)</b>			
T. Rowe Price Retirement 2020 /Target Date 2016-2020	0.69%	\$6.90	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2025 /Target Date 2021-2025	0.72%	\$7.20	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2030 /Target Date 2026-2030	0.74%	\$7.40	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2035 /Target Date 2031-2035	0.76%	\$7.60	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2040 /Target Date 2036-2040	0.76%	\$7.60	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2045 /Target Date 2041-2045	0.76%	\$7.60	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2050 /Target Date 2046-2050	0.76%	\$7.60	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2055 /Target Date 2051+	0.76%	\$7.60	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement Income/Retirement Income	0.56%	\$5.60	Subject to a 30-Day Purchase Block*
<b>Stocks</b>			
T. Rowe Price Africa & Middle East/Diversified Emerging Mkts	1.50%	\$15.00	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Balanced /Moderate Allocation	0.69%	\$6.90	Subject to a 30-Day Purchase Block*
T. Rowe Price Blue Chip Growth /Large Growth	0.77%	\$7.70	Subject to a 30-Day Purchase Block*
T. Rowe Price Capital Appreciation/Moderate Allocation	0.73%	\$7.30	Subject to a 30-Day Purchase Block*
T. Rowe Price Dividend Growth /Large Blend	0.68%	\$6.80	Subject to a 30-Day Purchase Block*
T. Rowe Price Emerging Mkts Stock/Diversified Emerging Mkts	1.26%	\$12.60	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Equity Income /Large Value	0.68%	\$6.80	Subject to a 30-Day Purchase Block*
T. Rowe Price Equity Index 500 /Large Blend	0.30%	\$3.00	Redemption fee - 0.5% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price European Stock /Europe Stock	1.01%	\$10.10	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Financial Services/Financial	0.98%	\$9.80	Subject to a 30-Day Purchase Block*
T. Rowe Price Global Technology/Technology	0.98%	\$9.80	Subject to a 30-Day Purchase Block*
T. Rowe Price Health Sciences /Health	0.82%	\$8.20	Subject to a 30-Day Purchase Block*
T. Rowe Price International Discov/Foreign Small/Mid Growth	1.23%	\$12.30	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price International Stock/Foreign Large Growth	0.85%	\$8.50	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1000	
<b>Stocks (continued)</b>			
T. Rowe Price Japan /Japan Stock	1.12%	\$11.20	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Latin America /Latin America Stock	1.25%	\$12.50	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Media & Telecomm/Communications	0.83%	\$8.30	Subject to a 30-Day Purchase Block*
T. Rowe Price Mid Cap Growth /Mid-Cap Growth	0.80%	\$8.00	Subject to a 30-Day Purchase Block*
T. Rowe Price New America Growth/Large Growth	0.81%	\$8.10	Subject to a 30-Day Purchase Block*
T. Rowe Price New Asia /Pacific/Asia ex-Japan Stk	0.96%	\$9.60	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price New Era /Natural Resources	0.67%	\$6.70	Subject to a 30-Day Purchase Block*
T. Rowe Price New Horizons /Small Growth	0.81%	\$8.10	Subject to a 30-Day Purchase Block*
T. Rowe Price Overseas Stock Fund/Foreign Large Blend	0.88%	\$8.80	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Real Estate /Real Estate	0.78%	\$7.80	Redemption fee - 1% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Science & Technology/Technology	0.90%	\$9.00	Subject to a 30-Day Purchase Block*
T. Rowe Price Small-Cap Value /Small Blend	0.97%	\$9.70	Redemption fee - 1% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Spectrum Growth /Large Blend	0.80%	\$8.00	Subject to a 30-Day Purchase Block*
T. Rowe Price Spectrum Intl /Foreign Large Blend	0.96%	\$9.60	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Value /Large Value	0.85%	\$8.50	Subject to a 30-Day Purchase Block*
TRP Emerg Europe & Mediterranean/Europe Stock	1.45%	\$14.50	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
<b>Bonds</b>			
T. Rowe Price Emerging Mkts Bond/Emerging Markets Bond	0.94%	\$9.40	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price GNMA /Intermediate Government	0.68%	\$6.80	Subject to a 30-Day Purchase Block*
T. Rowe Price High Yield /High Yield Bond	0.74%	\$7.40	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price International Bond /World Bond	0.83%	\$8.30	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price New Income/Intermediate-Term Bond	0.66%	\$6.60	Subject to a 30-Day Purchase Block*
T. Rowe Price Short Term Bond/Short-Term Bond	0.54%	\$5.40	Subject to a 30-Day Purchase Block*

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1000	
<b>Bonds (continued)</b>			
T. Rowe Price Spectrum Income/Multisector Bond	0.69%	\$6.90	Subject to a 30-Day Purchase Block*
T. Rowe Price U.S. Treas Long Term/Long Government	0.57%	\$5.70	Subject to a 30-Day Purchase Block*
<b>Money Market/Stable Value</b>			
Stable Value Common Trust Fund	0.15%	\$1.50	Dollars withdrawn may not be transferred to a competing fund for 90 days after withdrawal.
T. Rowe Price Summit Cash	0.45%	\$4.50	

\* This investment restricts a participant's exchange into a fund for a period of 30 calendar days after the participant has exchanged out of the same fund (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.

The cumulative effect of fees and expenses can substantially reduce growth of your retirement savings. Visit the Department of Labor's website at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html) for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit <http://rps.troweprice.com/glossary> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.