

# Brokerage IRA New Account

✓ **Use this form to:**

- Open a Brokerage IRA.
- Open a Brokerage SEP-IRA or SIMPLE IRA in an existing plan.

✗ **Do not use this form to:**

- Open a mutual fund IRA. Complete the [IRA New Account](#) form.
- ✍ This hand indicates where to sign.

**Mail to:**

T. Rowe Price  
P.O. Box 17435  
Baltimore, MD 21297-1435

**Express delivery only:**

T. Rowe Price Mail Code 17435  
4515 Painters Mill Road  
Owings Mills, MD 21117-4903

- ✍ This paper clip indicates you may need to attach documentation.
- 🖨 This monitor indicates this can be done online.

- Check here if your employer requires a duplicate statement, and a statement will be mailed to the above address.

**E-delivery of Account Documents**

E-delivery is a convenient way to receive important documents electronically. Statements, confirmations, and prospectuses and shareholder reports are available online for your convenience. We will send an e-mail that provides a link to sign up for e-delivery.

- Send an e-mail with a link to sign up for e-delivery.

## 1 IRA Type

Complete one form per IRA type. Visit [troweprice.com/ira](http://troweprice.com/ira) or review the *Traditional and Roth IRA Summary & Agreement* to determine the appropriate IRA type. **Check one:** (required)

- Traditional IRA
- Rollover IRA
- Roth IRA
- Roth Rollover IRA
- Inherited IRA
- Roth Inherited IRA
- SEP-IRA
- SIMPLE IRA

## 2 Owner Information

Owner must be 18 or older except for Roth Inherited or Inherited IRAs.

### 2A Owner

Name*		Citizenship:* <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> U.S. Resident Alien	
Social Security Number (SSN)*	Date of Birth (mm/dd/yyyy)*		
Residential Address (cannot be a P.O. box)*			
City*	State*	ZIP Code*	
Day Phone	Evening Phone		
E-mail Address			
Mailing Address (if different from residential)			
City	State	ZIP Code	

**Employment—Check one:**

- Employed
- Self-Employed
- Retired
- Not Employed

Company Name			
Address			
City	State	ZIP Code	
Occupation/Title			Approximate Annual Income

### 2B Authorized Person

Complete this section if the IRA owner has an assigned guardian or agent (under a power of attorney agreement) or is a beneficiary of an IRA or retirement plan account and is a minor. Enclose the appropriate documentation that allows for trading of securities. ✍ The authorized person must sign in Section 9A.

**Check one:**

- Power of attorney.** Copy of power of attorney agreement certified within 90 days of presentment. ✍
- Guardian/conservator.** Copy of guardian/conservator document certified within 120 days of presentment by the court where issued. ✍
- Parent/guardian of minor.** Roth Inherited and Inherited IRAs only. The Minor's parent or legal guardian must sign the IRA application on behalf of the Minor. T. Rowe Price will only accept instructions from the parent or legal guardian who signed the IRA application until that parent or legal guardian informs us that the IRA owner has reached the age of majority under Maryland law (currently 18 years of age), or the IRA owner provides proof that he or she has reached the age of majority under Maryland law. Once the IRA owner reaches the age of majority, he or she must complete T. Rowe Price's IRA application to take control of the IRA.

Name of Authorized Person*		Phone
SSN*	Date of Birth (mm/dd/yyyy)*	
Residential Address (cannot be a P.O. box)*		
City*	State*	ZIP Code*
Mailing Address (if different from residential)		
City	State	ZIP Code

\*NOTE: We are required to have this information in order to open your account and verify your identity pursuant to the USA PATRIOT Act.



## 2C Inherited Assets

Complete this section if Inherited IRA or Roth Inherited IRA was checked in Section 1. Inherited retirement plan assets must be rolled over as a direct rollover for non-spouse beneficiaries.

Deceased Owner's Name		SSN
Date of Birth (mm/dd/yyyy)	Date of Death (mm/dd/yyyy)	

## 2D Affiliations

If you or someone in your household is employed by or associated with T. Rowe Price, a broker-dealer, a municipal securities dealer, a stock exchange, or the Financial Industry Regulatory Authority (FINRA), (collectively, "Financial Services Entities") you must provide the Financial Services Entity's name and address below. In addition, you or the person in your household that is employed or associated with one of the Financial Services Entities, must receive written consent from the Financial Services Entity prior to opening or establishing this account. T. Rowe Price will provide duplicate statements and confirmations to the Financial Services Entity upon request.

Company Name		
Address		
City	State	ZIP Code

If you or an immediate family/household member is a director, a 10% shareholder, or a policymaking executive of a publicly traded company, you must provide the company's name and address below. It is your responsibility to monitor trading to ensure adherence to all applicable trading regulations.

Company Name
Affiliation

## 2E Trusted Contact

By my signature on this form, I authorize T. Rowe Price Investment Services, Inc. and its affiliates ("T. Rowe Price") to share my account information with the named Trusted Contact person(s) identified below.

I authorize T. Rowe Price, at its discretion, to share information with and/or seek information from the Trusted Contact person(s). This information may include, but is not limited to, any of my information regarding my/our account(s) including contact information for account owners, beneficiaries or persons authorized to act on the account, securities held, conducted or proposed transactions, deposits, disbursements, or other financial products or services offered by or through T. Rowe Price.

I understand that T. Rowe Price may contact the Trusted Contact person(s) if there are questions or concerns about any of the account activity or inactivity, any account owner's whereabouts or health status, (e.g., if T. Rowe Price becomes concerned that I might no longer be able to handle my financial affairs) or in the event that T. Rowe Price becomes concerned that I may be or become a victim of fraud or exploitation.

A Trusted Contact person(s) must be 18 years of age. T. Rowe Price suggests that the Trusted Contact be someone not already authorized to transact business on the account. In addition, T. Rowe Price suggests that I advise the Trusted Contact person(s) that I provided the below information to T. Rowe Price and asks that I keep Trusted Contact person(s) updated.

I understand that there is no requirement that T. Rowe Price contact my Trusted Contact person(s) and that I may withdraw a Trusted Contact at any time online through Account Access, by telephone or in writing. By signing below, I hold T. Rowe Price harmless if T. Rowe Price either acts, or fails to act, based upon T. Rowe Price's best judgment.

## Trusted Contact Information

Trusted Contact Name*		
Physical Address (cannot be a P.O. box)		
City	State	ZIP Code
Phone*	Relationship to Owner	
E-mail Address		

- To list an additional trusted contact, check this box and attach a [separate page](#).

\*Required fields

The Trusted Contact person will apply to all new and existing T. Rowe Price accounts. If you wish that the Trusted Contact person(s) be only applied to the accounts being opened please call T. Rowe Price.

## 3 Money Market Sweep Fund

You are required to choose a fund. To establish systematic investing, complete an [Account Services](#) form. (Not available for Inherited IRA, Roth Inherited IRA, SEP-IRA and SIMPLE IRA.) **NOTE:** T. Rowe Price does not track deductibility of contributions or account separately for deductible and nondeductible contributions.

- Open a sweep fund in: (if not checked, defaults to U.S. Treasury Money)
- Government Money       U.S. Treasury Money

If a SEP-IRA or SIMPLE IRA, provide plan ID number:

- Settle trades through my existing IRA money market account.

Account/Plan ID Number:

## 4 Bank Information

**NOTE:** Not available for a SEP-IRA or SIMPLE IRA.

This service allows you to move money between your bank account and your T. Rowe Price mutual fund account(s) quickly and easily via the Automated Clearing House (ACH) network. Electronic funds transfers (EFTs) occur when you initiate them.

- Enclose a voided check or a letter signed by the bank on bank letterhead, which provides the account number, registration, and ACH instructions.**

Checking account    or     Savings account

- Instead of submitting a separate check, use the bank account information on the initial investment check enclosed.



## 5 Investment Method

The minimum initial investment is \$1,000. Assets will be invested in the money market sweep fund. The maximum annual IRA contribution is generally the lesser of 100% of compensation or the maximum contribution amount permitted per individual. See IRS Publication 590-A for more information. Inherited IRAs must be funded by a transfer of assets or a rollover of inherited retirement plan assets. SEP-IRA and SIMPLE IRA contributions must be submitted by your employer.

### Check all that apply:

- Contribution.** Check made payable to T. Rowe Price Brokerage. (T. Rowe Price Brokerage does not accept the following items: certified/cashier's checks under \$10,000, foreign checks, money orders, third-party checks, traveler's checks, checks drawn against credit lines, or cash.)

Amount: \$  Tax Year:

- Contribution.** Redeem assets from my existing T. Rowe Price account provided below (not an IRA).

Fund Name	Account Number
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Amount: \$  Tax Year:

- Existing T. Rowe Price IRA money market fund.** (Provided in Section 3.)

- Exchange from an identically registered T. Rowe Price account provided below into the money market sweep fund.**

Fund Name	Account Number
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Check one:  All shares  Only the amount listed below

Amount: \$

- Transfer IRA from another institution.** Enclose the [Brokerage Transfer](#) form.

Amount: \$

- Transfer from a T. Rowe Price IRA per divorce.** The assets will be invested in the same investments transferred from the surrendering party's account. If you do not want to continue to hold these positions, call us. The surrendering party must complete the [IRA Divorce Transfer](#) form.

Surrendering Party Name	SSN
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- Inherited IRA assets from a T. Rowe Price account.** Enclose the [IRA Distribution](#) form.

- Roll over from retirement plan.** Roll over at [troweprice.com/rollover](http://troweprice.com/rollover) or provide instructions in Section 8.

Amount: \$

## 6 Dividend Reinvestment

You can reinvest dividends for certain domestic stocks, listed foreign stocks, and closed-end mutual funds. This service does not apply to open-end mutual funds. Read the [Dividend Reinvestment Service Disclosure Statement](#) in the Welcome Handbook. If a box is not checked, dividends will not be reinvested.

**NOTE:** Certain special dividend payments are paid out according to the default method determined by the paying company.

### Check One:

- Reinvest dividends and capital gain distributions for ALL eligible securities.  
 Do not reinvest dividends and capital gain distributions (will be deposited into your money market sweep account).

## 7 Beneficiaries

Complete this section to name beneficiaries for the IRA type(s) specified above. This will replace any beneficiaries currently on file for the same IRA type(s). If there are no beneficiaries on your account, your surviving spouse will be considered your sole beneficiary. If you do not have a surviving spouse, your estate will be considered your sole beneficiary. A spouse is any individual who is your spouse under federal law. Failure to provide a percentage for each named beneficiary or if the percentages provided do not total 100% will result in equal allocation.

If a primary beneficiary dies before you, the percentages will be recalculated proportionately among the surviving primary beneficiaries, unless you instruct otherwise. Similar rules apply to secondary beneficiaries. Secondary beneficiaries inherit assets only if no primary beneficiaries survive you. Unless you indicate otherwise, T. Rowe Price will distribute to your beneficiaries on a per capita basis. You may wish to speak to an estate planner or your legal or tax advisor about your personal situation.

**Inherited IRA:** Some states may restrict adding beneficiaries on Inherited IRAs. Consult an attorney or the appropriate state authority.

### A Primary Beneficiaries

1. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)
2. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)
3. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)

\_\_\_\_\_ Total Percentage (%) (Must total 100%)

### B Secondary Beneficiaries


1. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)
2. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)
3. Name		SSN
Percentage (%)	Relationship Check one: <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Date of Birth (mm/dd/yyyy)

\_\_\_\_\_ Total Percentage (%) (Must total 100%)

- For more beneficiaries, check this box and attach a separate page.




## 8 Rollover Instructions

Complete this section if you checked “Roll over from retirement plan” in Section 5 and will not request a roll over at [troweprice.com/rollover](http://troweprice.com/rollover)  Rollover assets will go into the money market sweep fund unless it is a rollover in kind.

### Check the type of account where the assets are held:

- 401(k)  403(b)  457(b)  Profit Sharing  
 Roth 401(k)  Roth 403(b)  Money Purchase Pension

### Check one:

- I have taken a distribution from my former retirement plan, and I am enclosing securities certificates or a check. If certificates, provide a copy of your statement showing the redemption.   
**NOTE:** This is not an option for inherited assets.
- I will contact my plan administrator to request a rollover. Open an account and send my account number.
- Please help initiate the rollover by sending a letter of acceptance to the address below. I have confirmed they require a written request from T. Rowe Price. I have requested a rollover distribution from my former retirement plan of 100% or the amount specified in the box to the right.

Company Name		
Contact Name	Phone	
Name of Financial Institution Holding the Assets		
Financial Institution's Mailing Address		
City	State	ZIP Code

an account by computer/phone. I understand that it is TRPIS' policy to accept transaction instructions from and provide account information to the registered account owner(s) only, unless the account owner(s) has provided authorization to TRPIS, in a form acceptable to TRPIS, to grant trading privileges or to provide (or permit access to) account information to another person. I further understand that it is my responsibility to monitor the activity in my account and not to provide account information, including my online user name and password, to anyone. TRPIS, the Fund, and their agents are not liable for any losses that may occur from acting on unauthorized instructions. All services are subject to conditions set forth in each fund's prospectus.

- I agree that computer/phone exchange and redemption services will be activated automatically when my account is opened as disclosed in the Account Agreements. If I do not want these services, I will contact TRPIS after my account is opened to terminate service.
- By adding a bank account, I hereby authorize TRPIS to initiate credit and debit entries to the account at the financial institution indicated and for the financial institution to credit or debit the same to such account through the ACH network, subject to the rules of the financial institution, ACH, and the Fund. TRPIS may correct any transaction error with a credit or debit to the financial institution account and/or fund account. This authorization, including any credit or debit entries initiated thereunder, is in full force and effect until I notify TRPIS of its revocation by phone or in writing and TRPIS has had sufficient time to act on it.
- I understand that, to minimize fund expenses, it is TRPIS' policy to send only one copy of prospectuses, shareholder reports, and other documents (except account confirmations and statements) to all Fund shareholders residing at the same address. I also understand that this applies to all existing fund accounts and any accounts I may open in the future. **I consent to this policy, and I understand that I do not need to take action.** If I do not consent, I will call TRPIS after my account is opened.
- I authorize TRPIS to obtain consumer credit reports (which contain information including my creditworthiness, credit standing, and credit capacity) and other information to help verify my identity and to determine whether to open my account or, after my account is opened, whether to maintain my account or restrict certain services. If, after making reasonable efforts, TRPIS is unable to verify my identity, TRPIS is authorized to take any action permitted by law, including closing my account and liquidating shares at the current market value. Commission charges will apply to liquidations.
- I understand that if my account has no activity in it for a period of time, TRPIS may be required to transfer it to the appropriate state under abandoned property laws.
- I understand that dividends on my money market sweep fund will be automatically reinvested in the same class of shares.
- Unless I check the box below, TRPIS is required by the Securities and Exchange Commission to provide my name, address, and securities position at the request of the companies whose securities I own.
  - Do not release my name, address, and securities position to the securities issuer.
- I understand that, for my convenience, TRPIS will automatically hold all my securities purchased, transferred, or deposited in street name.
- I understand that I cannot make Traditional or Roth IRA contributions to a SIMPLE IRA or Roth IRA contributions to a SEP-IRA.
- I certify that the Social Security number provided on this form is accurate.
- I have the right, upon written request made within a reasonable time, to receive from TRPIS the names and addresses of the consumer credit reporting agencies that provided the reports. TRPIS will not disclose this credit information to anyone other than me without my written permission.

## 9 Signature(s)

**NOTE: If you alter this agreement, the account will not be opened.**

### By signing this form:

- I agree to read and be bound by the terms of the Account Agreements outlined in the Brokerage Account Welcome Handbook (to be sent to me after I open an account), which are incorporated herein. Call to request a copy in advance. If I do not understand any provision therein, I will notify T. Rowe Price Investment Services, Inc. (TRPIS). I agree to be bound by the terms of the prospectus for each T. Rowe Price fund (Fund) in which I am investing. I have the authority and legal capacity to purchase mutual funds, and am of legal age in my state.
- I authorize Price to debit or credit my money market sweep fund for payment of securities purchased by me or credit to me for securities sold by me. This authorization includes all transactions in my account in the future.
- I received and read the T. Rowe Price Traditional and Roth IRA Disclosure Statement and Custodial Agreement (or, if applicable, I have read the T. Rowe Price SIMPLE IRA Disclosure Statement and Custodial Agreement) and I agree to the terms and conditions contained within those documents. I understand these documents may be amended from time to time.
- I authorize TRPIS, the Fund, and their agents to act on any instructions believed to be genuine for any service authorized on this form, including computer/phone services. The Fund and TRPIS use reasonable procedures to verify the identity of the shareholder and the person(s) granted trading privileges, if applicable, when servicing



- **PREDISPUTE ARBITRATION CLAUSE.** I agree to settle by arbitration any controversy between myself and TRPIS; its parent or affiliates; and/or any such officers, directors, employees, agents, or TRPIS clearing broker relating to the Account Agreements, this account, and all accounts with TRPIS or transactions, or in any way arising from my brokerage relationship with TRPIS, whether entered into prior to, on, or subsequent to this date. Such arbitration will be conducted before and according to the arbitration rules of the Financial Industry Regulatory Authority (FINRA), unless the choice of another arbitrator forum is required by applicable state law. I understand that this predispute arbitration clause does not apply to any controversy or transaction involving T. Rowe Price funds unless they are held in my Brokerage Advantage account. This agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

1. All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
2. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
3. The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
4. The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
5. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
6. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
7. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.
8. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied, (ii) the class is decertified, or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification that the Social Security number provided is accurate.

<b>9A</b>	<b>Account Owner</b>	<b>Sign Below</b>
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Signature and Date Required	
Owner	Date (mm/dd/yyyy)
<b>X</b>	
Authorized Person	Date (mm/dd/yyyy)
<b>X</b>	

<b>9B</b>	<b>Bank Account Owner</b>	<b>Sign Below</b>
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All bank account owners who are not the IRA owner must sign here. EFT services will not be added without the required signatures.

Signature(s) and Date(s) Required	
Bank Account Owner	Date (mm/dd/yyyy)
<b>X</b>	

T. Rowe Price Brokerage is a division of T. Rowe Price Investment Services, Inc., member FINRA/SIPC. Accounts are carried by Pershing LLC, a BNY Mellon company, member NYSE/FINRA/SIPC. T. Rowe Price mutual funds not held as positions in your Brokerage account are serviced by T. Rowe Price Services, Inc., and are not carried by Pershing. Information regarding the Securities Investor Protection Corporation (SIPC®), including an SIPC brochure, may be obtained by contacting SIPC via its website at [sipc.org](http://sipc.org) or by telephone at (202) 371-8300.

## T. ROWE PRICE PRIVACY POLICY

In the course of doing business with T. Rowe Price, you share personal and financial information with us. We treat this information as confidential and recognize the importance of protecting access to it.

You may provide information when communicating or transacting with us in writing, electronically, or by phone. For instance, information may come from applications, requests for forms or literature, and your transactions and account positions with us. On occasion, such information may come from consumer reporting agencies and those providing services to us.

We do not sell information about current or former customers to any third parties, and we do not disclose it to third parties unless necessary to process a transaction, service an account, or as otherwise permitted by law. We may share information within the T. Rowe Price family of companies in the course of providing or offering products and services to best meet your investing needs. We may also share that information with companies that perform administrative or marketing services for T. Rowe Price; with a

research firm we have hired; or with a business partner, such as a bank or insurance company, with whom we are developing or offering investment products. When we enter into such a relationship, our contracts restrict the companies' use of our customer information, prohibiting them from sharing or using it for any purposes other than those for which they were hired.

We maintain physical, electronic, and procedural safeguards to protect your personal information. Within T. Rowe Price, access to such information is limited to those who need it to perform their jobs, such as servicing your accounts, resolving problems, or informing you of new products or services. Our Code of Ethics, which applies to all employees, restricts the use of customer information and requires that it be held in strict confidence.

The Privacy Policy applies to the following T. Rowe Price companies: T. Rowe Price Associates, Inc.; T. Rowe Price Advisory Services, Inc.; T. Rowe Price Investment Services, Inc.; T. Rowe Price Trust Company; and the T. Rowe Price Funds.

