

Suffolk County Deferred Compensation Plan

Plan and Investment Disclosure | November 2014

The Department of Labor requires disclosure of certain information that is intended to help you understand the investment options 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 your retirement Plan, the investments in the Plan, as well as any 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.** Participants with pending Qualified Domestic Relations Orders (QDROs) are restricted from performing an investment allocation change.

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.

- **Additional Information.** Effective December 29, 2014, the T. Rowe Price Retirement Income Fund [T. Rowe Price Retirement Income] will change its name to the T. Rowe Price Retirement Balanced Fund.
- **Investments Available in the Plan.**
 - 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
- Valic Stable Interest Account

Call the toll-free Plan Account Line at 1-888-457-5770 or log in to the participant website at rps.troweprice.com 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.

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 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.

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.** Shareholder-type fees, which are not reflected in the total annual operating expenses of any investment options offered under the Plan, may be applicable to certain investments. Such fees could include commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees. Refer to section "B. Investment Information" of this document for any shareholder-type fees that may be applicable to investments offered under the Plan.

B. Investment Information

Investments in the Plan as of October 17, 2014

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 investments, you can call the toll-free Plan Account Line at 1-888-457-5770, you can log in to the participant website at rps.troweprice.com, 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 06/30/2014				Benchmark			
	1 yr.	5 yr.	10 yr./ Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception	
Retirement Funds								
T. Rowe Price Retirement 2005 <i>Target Date 2000-2010</i>	12.92%	10.80%	6.61%	02/27/2004	9.11%	8.17%	5.08%	S&P Target Date Retirement Income Combined Index Portfolio 2005 Index
T. Rowe Price Retirement 2010 <i>Target Date 2000-2010</i>	14.36%	11.90%	6.87%	09/30/2002	11.25%	9.71%	5.66%	S&P Target Date 2010 Index Combined Index Portfolio 2010 Index
T. Rowe Price Retirement 2015 <i>Target Date 2011-2015</i>	16.56%	13.25%	7.29%	02/27/2004	13.23%	11.10%	6.12%	S&P Target Date 2015 Index Combined Index Portfolio 2015 Index
T. Rowe Price Retirement 2020 <i>Target Date 2016-2020</i>	18.59%	14.41%	7.58%	09/30/2002	15.00%	12.29%	6.45%	S&P Target Date 2020 Index Combined Index Portfolio 2020 Index
T. Rowe Price Retirement 2025 <i>Target Date 2021-2025</i>	20.41%	15.32%	7.82%	02/27/2004	16.52%	13.27%	6.76%	S&P Target Date 2025 Index Combined Index Portfolio 2025 Index
T. Rowe Price Retirement 2030 <i>Target Date 2026-2030</i>	21.88%	16.12%	8.08%	09/30/2002	17.89%	14.07%	6.93%	S&P Target Date 2030 Index Combined Index Portfolio 2030 Index
T. Rowe Price Retirement 2035 <i>Target Date 2031-2035</i>	23.00%	16.62%	8.14%	02/27/2004	19.12%	14.71%	7.04%	S&P Target Date 2035 Index Combined Index Portfolio 2035 Index
T. Rowe Price Retirement 2040 <i>Target Date 2036-2040</i>	23.65%	16.86%	8.26%	09/30/2002	20.01%	15.15%	7.16%	S&P Target Date 2040 Index Combined Index Portfolio 2040 Index

Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 06/30/2014				Benchmark		
	1 yr.	5 yr.	10 yr./ Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
Retirement Funds (continued)							
T. Rowe Price Retirement 2045 <i>Target Date 2041-2045</i>	23.69%	16.84%	8.18%	05/31/2005	20.73% S&P Target Date 2045 Index	15.44%	7.01% 7.57%
					22.27%	16.15%	Combined Index Portfolio 2045 Index
T. Rowe Price Retirement 2050 <i>Target Date 2046-2050</i>	23.65%	16.85%	6.50%	12/29/2006	21.52% S&P Target Date 2050 Index	15.64%	- 5.98%
					22.27%	16.15%	Combined Index Portfolio 2050 Index
T. Rowe Price Retirement 2055 <i>Target Date 2051+</i>	23.71%	16.87%	6.48%	12/29/2006	22.12% S&P Target Date 2055+ Index	15.87%	- 5.98%
					22.27%	16.15%	Combined Index Portfolio 2055 Index
T. Rowe Price Retirement Income <i>Retirement Income</i>	11.78%	9.65%	6.10%	09/30/2002	9.11% S&P Target Date Retirement Income	8.17%	5.08% 5.47%
					11.49%	8.66%	Combined Index Portfolio Income Index
Stocks							
T. Rowe Price Africa & Middle East <i>Miscellaneous Region</i>	26.75%	13.05%	2.42%	09/04/2007	24.30% S&P EM/Frontier ME & Africa BMI Ex II	11.37%	3.35%
T. Rowe Price Balanced <i>Moderate Allocation</i>	18.76%	13.71%	7.58%	12/31/1939	15.64% Mstar Moderate Tgt Risk	12.04%	7.51% 6.51%
					16.25%	12.50%	Lipper Balanced Funds Index
T. Rowe Price Blue Chip Growth <i>Large Growth</i>	30.06%	20.09%	8.82%	06/30/1993	24.61% S&P 500 Index	18.83%	7.78% 7.29%
					28.07%	17.65%	Lipper Large-Cap Growth Funds Index
T. Rowe Price Capital Appreciation <i>Moderate Allocation</i>	18.79%	15.57%	9.17%	06/30/1986	24.61% S&P 500 Index	18.83%	7.78% 7.12%
					24.72%	17.97%	Lipper Multi-Cap Value Funds Index
T. Rowe Price Dividend Growth <i>Large Blend</i>	21.12%	17.13%	8.14%	12/30/1992	24.61% S&P 500 Index	18.83%	7.78% 7.95%
					24.42%	18.11%	Lipper Multi-Cap Core Funds Index
T. Rowe Price Emerging Mkts Stock <i>Diversified Emerging Mkts</i>	12.61%	9.27%	11.15%	03/31/1995	14.68% MSCI Emerging Markets Index	9.58%	12.30% 11.15%
					14.13%	9.16%	Lipper Emerging Market Funds Average

Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 06/30/2014				Benchmark		
	1 yr.	5 yr.	10 yr./ Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
Stocks (continued)							
T. Rowe Price Equity Income <i>Large Value</i>	20.66%	18.06%	7.72%	10/31/1985	24.61%	18.83%	7.78%
					S&P 500 Index		
					21.69%	17.55%	7.54%
					Lipper Equity Income Funds Index		
T. Rowe Price Equity Index 500 <i>Large Blend</i>	24.25%	18.51%	7.51%	03/30/1990	24.61%	18.83%	7.78%
					S&P 500 Index		
T. Rowe Price European Stock <i>Europe Stock</i>	29.29%	15.91%	9.35%	02/28/1990	29.95%	13.71%	8.15%
					MSCI Europe Index		
					26.77%	13.63%	8.18%
					Lipper European Region Funds Average		
T. Rowe Price Financial Services <i>Financial</i>	18.24%	15.82%	5.08%	09/30/1996	18.32%	16.59%	2.20%
					Russell 3000 Financial Sector Index		
					19.64%	15.91%	2.23%
					Lipper Financial Services Funds Index		
					19.14%	15.66%	-0.01%
					S&P 500 Financial Index		
T. Rowe Price Global Technology <i>Technology</i>	51.65%	24.73%	12.90%	09/29/2000	31.62%	17.02%	7.52%
					MSCI ACWI Information Technology Index		
					32.09%	18.57%	8.30%
					Lipper Science & Technology Funds Index		
T. Rowe Price Health Sciences <i>Health</i>	40.45%	27.98%	15.26%	12/29/1995	24.61%	18.83%	7.78%
					S&P 500 Index		
					38.22%	24.75%	12.50%
					Lipper Health/Biotechnology Funds Index		
T. Rowe Price International Discov <i>Foreign Small/Mid Growth</i>	24.73%	16.20%	11.18%	12/30/1988	27.02%	14.90%	10.19%
					S&P Global Ex US Smallcap Index		
					24.60%	16.33%	9.87%
					Lpr Int'l Sm/Mid-Cap Growth Av		
T. Rowe Price International Stock <i>Foreign Large Growth</i>	21.27%	12.60%	7.22%	05/09/1980	22.27%	11.59%	8.22%
					MSCI All Country World Ex US Index		
					19.69%	11.50%	7.61%
					Lipper Int'l Large-Cap Growth Average		
T. Rowe Price Japan <i>Japan Stock</i>	10.85%	10.29%	2.75%	12/30/1991	13.57%	8.56%	2.38%
					TOPIX Index		
					12.99%	8.95%	2.86%
					Lipper Japan Funds Average		
T. Rowe Price Latin America <i>Latin America Stock</i>	6.41%	4.88%	15.31%	12/29/1993	9.32%	5.79%	15.78%
					MSCI Emerging Mrkts Latin America Index		
					7.39%	6.92%	14.57%
					Lipper Latin American Funds Average		

Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 06/30/2014				Benchmark		
	1 yr.	5 yr.	10 yr./ Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
Stocks (continued)							
T. Rowe Price Media & Telecomm <i>Communications</i>	28.96%	24.93%	15.77%	10/13/1993	24.61%	18.83%	7.78%
					S&P 500 Index		
					19.96%	14.37%	6.42%
					Lipper Telecommunications Funds Average		
T. Rowe Price Mid Cap Growth <i>Mid-Cap Growth</i>	26.58%	21.23%	11.30%	06/30/1992	26.04%	21.16%	9.83%
					Russell Midcap Growth Index		
					24.62%	19.19%	9.39%
					Lipper Mid-Cap Growth Funds Index		
T. Rowe Price New America Growth <i>Large Growth</i>	28.13%	18.35%	8.98%	09/30/1985	24.61%	18.83%	7.78%
					S&P 500 Index		
					27.30%	18.90%	8.21%
					Lipper Multi-Cap Growth Funds Index		
T. Rowe Price New Asia <i>Pacific/Asia ex-Japan Stk</i>	14.84%	13.09%	14.82%	09/28/1990	16.67%	11.28%	11.95%
					MSCI All Country Asia Ex Japan Index		
					16.29%	10.97%	11.07%
					Lipper Pacific Ex-Japan Funds Average		
T. Rowe Price New Era <i>Natural Resources</i>	31.86%	12.50%	10.50%	01/20/1969	24.61%	18.83%	7.78%
					S&P 500 Index		
					31.83%	15.42%	12.87%
					Lipper Natural Resources Funds Index		
T. Rowe Price New Horizons <i>Small Growth</i>	28.08%	26.14%	12.22%	06/03/1960	24.73%	20.50%	9.04%
					Russell 2000 Growth Index		
					21.74%	19.23%	7.91%
					Lipper Small-Cap Growth Funds Index		
T. Rowe Price Overseas Stock Fund <i>Foreign Large Blend</i>	22.79%	12.90%	2.75%	12/29/2006	24.09%	12.27%	2.79%
					MSCI EAFE Index		
					21.39%	10.90%	-
					Lipper Int'l Large-Cap Core Average		
T. Rowe Price Real Estate <i>Real Estate</i>	15.24%	23.51%	9.82%	10/31/1997	13.77%	24.06%	9.49%
					Wilshire Real Estate Index		
					9.85%	18.52%	7.47%
					Lipper Real Estate Funds Index		
T. Rowe Price Science & Technology <i>Technology</i>	35.53%	18.75%	8.35%	09/30/1987	24.61%	18.83%	7.78%
					S&P 500 Index		
					32.09%	18.57%	8.30%
					Lipper Science & Technology Funds Index		
T. Rowe Price Small-Cap Value <i>Small Blend</i>	21.38%	19.67%	10.01%	06/30/1988	23.64%	20.21%	8.70%
					Russell 2000 Index		
					23.49%	19.75%	8.92%
					Lipper Small-Cap Core Funds Index		

Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 06/30/2014				Benchmark		
	1 yr.	5 yr.	10 yr./ Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
Stocks (continued)							
T. Rowe Price Spectrum Growth <i>Large Growth</i>	25.30%	17.69%	8.61%	06/29/1990	25.22% Russell 3000 Index	19.33%	8.23%
					24.42% Lipper Multi-Cap Core Funds Index	18.11%	7.95%
T. Rowe Price Spectrum Intl <i>Foreign Large Blend</i>	22.06%	13.08%	8.28%	12/31/1996	22.27% MSCI All Country World Ex US Index	11.59%	8.22%
					21.02% Lipper Int'l Multi-Cap Core Average	11.71%	6.66%
T. Rowe Price Value <i>Large Value</i>	27.44%	20.51%	9.02%	09/30/1994	24.61% S&P 500 Index	18.83%	7.78%
					24.42% Lipper Multi-Cap Core Funds Index	18.11%	7.95%
TRP Emerg Europe & Mediterranean <i>Miscellaneous Region</i>	3.53%	9.65%	7.08%	08/31/2000	8.72% MSCI Emerging Markets Europe Index	8.95%	8.36%
					14.13% Lipper Emerging Market Funds Average	9.16%	11.15%
Bonds							
T. Rowe Price Emerging Mkts Bond <i>Emerging Markets Bond</i>	9.61%	10.21%	9.70%	12/30/1994	11.05% JP Morgan EM Bond Global Index	10.43%	9.50%
					8.90% Lipper Emerging Market Debt Average	10.35%	9.28%
T. Rowe Price GNMA <i>Intermediate Government</i>	4.13%	4.08%	4.55%	11/26/1985	4.74% Barclays US GNMA Index	4.33%	5.04%
T. Rowe Price High Yield <i>High Yield Bond</i>	12.36%	13.28%	8.45%	12/31/1984	11.81% Credit Suisse High Yield Index	13.76%	8.67%
					10.60% Lipper High Current Yield Funds Average	12.61%	7.63%
T. Rowe Price International Bond <i>World Bond</i>	8.69%	4.32%	4.68%	09/10/1986	9.42% Barclays Global Aggregate Ex USD Bond	4.37%	5.10%
					7.34% Lipper International Income Average	5.40%	5.42%
T. Rowe Price New Income <i>Intermediate-Term Bond</i>	5.04%	5.41%	5.25%	08/31/1973	4.37% Barclays U.S. Aggregate Bond Index	4.85%	4.93%
					6.50% Lipper Corp Debt Funds Rated Average	6.76%	5.03%
T. Rowe Price Short Term Bond <i>Short-Term Bond</i>	1.72%	2.42%	3.17%	03/02/1984	1.14% Barclays 1-3 Yr US Govt/Crd Bond Index	1.73%	2.96%
					1.87% Lipper Short Investment Grade Bond Avg	2.85%	2.81%

Investment Name <i>Type of Investment</i>	Average Annual Total Return as of 06/30/2014				Benchmark		
	1 yr.	5 yr.	10 yr./ Inception	Inception Date	1 yr.	5 yr.	10 yr./ Inception
Bonds (continued)							
T. Rowe Price Spectrum Income <i>Multisector Bond</i>	9.03%	8.69%	6.48%	06/29/1990	4.37%	4.85%	4.93%
					Barclays U.S. Aggregate Bond Index		
					6.40%	7.14%	6.17%
					Lipper General Bond Funds Average		
T. Rowe Price U.S. Treas Long Term <i>Long Government</i>	5.47%	6.78%	6.73%	09/29/1989	6.26%	7.36%	7.18%
					Bar Cap Treas Long		
					3.36%	5.31%	5.32%
					Lipper General US Treasury Funds Average		
Money Market/Stable Value							
T. Rowe Price Summit Cash <i>Money Market - Taxable</i>	0.01%	0.02%	1.61%	10/29/1993	0.04%	0.08%	1.54%
					Citigroup 3 Month Treasury Bill Index		
					0.01%	0.02%	1.39%
					Lipper Money Market Funds Average		
Valic Stable Interest Account <i>Stable Value</i>	0.25%	-	0.25%	07/01/2013	0.04%	-	0.04%
					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.

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 Retirement 2005 <i>Target Date 2000-2010</i>	0.59%	\$5.90	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2010 <i>Target Date 2000-2010</i>	0.59%	\$5.90	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2015 <i>Target Date 2011-2015</i>	0.63%	\$6.30	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2020 <i>Target Date 2016-2020</i>	0.67%	\$6.70	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2025 <i>Target Date 2021-2025</i>	0.70%	\$7.00	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2030 <i>Target Date 2026-2030</i>	0.73%	\$7.30	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2035 <i>Target Date 2031-2035</i>	0.75%	\$7.50	05/31/2014	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 Retirement 2040 <i>Target Date 2036-2040</i>	0.76%	\$7.60	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2045 <i>Target Date 2041-2045</i>	0.76%	\$7.60	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2050 <i>Target Date 2046-2050</i>	0.76%	\$7.60	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement 2055 <i>Target Date 2051+</i>	0.76%	\$7.60	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Retirement Income <i>Retirement Income</i>	0.57%	\$5.70	05/31/2014	Subject to a 30-Day Purchase Block*
Stocks				
T. Rowe Price Africa & Middle East <i>Miscellaneous Region</i>	1.47%	\$14.70	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Balanced <i>Moderate Allocation</i>	0.68%	\$6.80	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Blue Chip Growth <i>Large Growth</i>	0.74%	\$7.40	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Capital Appreciation <i>Moderate Allocation</i>	0.71%	\$7.10	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Dividend Growth <i>Large Blend</i>	0.66%	\$6.60	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Emerging Mkts Stock <i>Diversified Emerging Mkts</i>	1.25%	\$12.50	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Equity Income <i>Large Value</i>	0.67%	\$6.70	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Equity Index 500 <i>Large Blend</i>	0.28%	\$2.80	12/31/2013	Redemption fee - 0.5% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price European Stock <i>Europe Stock</i>	0.96%	\$9.60	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Financial Services <i>Financial</i>	0.88%	\$8.80	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Global Technology <i>Technology</i>	0.95%	\$9.50	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Health Sciences <i>Health</i>	0.79%	\$7.90	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price International Discov <i>Foreign Small/Mid Growth</i>	1.23%	\$12.30	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price International Stock <i>Foreign Large Growth</i>	0.85%	\$8.50	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Japan <i>Japan Stock</i>	1.06%	\$10.60	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Latin America <i>Latin America Stock</i>	1.25%	\$12.50	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. 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)				
T. Rowe Price Media & Telecomm <i>Communications</i>	0.80%	\$8.00	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Mid Cap Growth <i>Mid-Cap Growth</i>	0.78%	\$7.80	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price New America Growth <i>Large Growth</i>	0.81%	\$8.10	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price New Asia <i>Pacific/Asia ex-Japan Stk</i>	0.93%	\$9.30	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price New Era <i>Natural Resources</i>	0.66%	\$6.60	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price New Horizons <i>Small Growth</i>	0.80%	\$8.00	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Overseas Stock Fund <i>Foreign Large Blend</i>	0.86%	\$8.60	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Real Estate <i>Real Estate</i>	0.79%	\$7.90	12/31/2013	Redemption fee - 1% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Science & Technology <i>Technology</i>	0.86%	\$8.60	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Small-Cap Value <i>Small Blend</i>	0.96%	\$9.60	12/31/2013	Redemption fee - 1% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Spectrum Growth <i>Large Growth</i>	0.80%	\$8.00	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price Spectrum Intl <i>Foreign Large Blend</i>	0.94%	\$9.40	12/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price Value <i>Large Value</i>	0.84%	\$8.40	12/31/2013	Subject to a 30-Day Purchase Block*
TRP Emerg Europe & Mediterranean <i>Miscellaneous Region</i>	1.47%	\$14.70	10/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
Bonds				
T. Rowe Price Emerging Mkts Bond <i>Emerging Markets Bond</i>	0.94%	\$9.40	12/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price GNMA <i>Intermediate Government</i>	0.61%	\$6.10	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price High Yield <i>High Yield Bond</i>	0.75%	\$7.50	05/31/2014	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price International Bond <i>World Bond</i>	0.83%	\$8.30	12/31/2013	Redemption fee - 2% on shares held for 90 days or less. Subject to a 30-Day Purchase Block*
T. Rowe Price New Income <i>Intermediate-Term Bond</i>	0.63%	\$6.30	05/31/2014	Subject to a 30-Day Purchase Block*
T. Rowe Price Short Term Bond <i>Short-Term Bond</i>	0.52%	\$5.20	05/31/2014	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 Spectrum Income <i>Multisector Bond</i>	0.69%	\$6.90	12/31/2013	Subject to a 30-Day Purchase Block*
T. Rowe Price U.S. Treas Long Term <i>Long Government</i>	0.52%	\$5.20	05/31/2014	Subject to a 30-Day Purchase Block*
Money Market/Stable Value				
T. Rowe Price Summit Cash <i>Money Market - Taxable</i>	0.45%	\$4.50	10/31/2013	
Valic Stable Interest Account <i>Stable Value</i>	N/A		12/31/2013	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.

Helpful References:

Visit the Department of Labor's website at dol.gov/ebsa/publications/401k_employee.html 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.