There’s no better time or place

Loma Linda University Faculty Medical Group
Multiple Employer Retirement Plan (MERP)
Welcome to a plan for the future

Loma Linda is here to help you plan for your future by making an annual discretionary contribution to your retirement account.*

*Please visit rps.troweprice.com or refer to your summary plan description for details about your vesting schedule.
There is nothing that you need to do to enroll in the plan. However, there are three things you should do now. Visit [rps.troweprice.com](http://rps.troweprice.com) to:

1. **Set up your online account**
   Keep your account safe by setting up your secure access at [rps.troweprice.com](http://rps.troweprice.com).

2. **Choose your investment approach**
   Whether you want a portfolio that automatically adjusts over time or to build your own portfolio, the plan has options to suit your style and needs.

3. **Name your beneficiary**
   Make sure your account balance will go to the person or people you choose. You can do this at [rps.troweprice.com](http://rps.troweprice.com).

**Rollover contributions**

The plan accepts rollover contributions of vested balances you may have from other employers’ eligible plans. For more information, contact T. Rowe Price at **1-800-922-9945**.
Invest in your future your way.

Investing doesn’t have to be intimidating. The MERP makes it easy for you to choose the approach that suits your style and comfort with investing.

**Age-based portfolio**
If you want a portfolio that automatically adjusts over time, consider investing in a pre-assembled target date investment. Each of these target date investments:
- Provides an investment mix in a single portfolio designed to target the year an investor retires—assumed to be age 65.
- Is professionally managed throughout your working years and retirement.

**Build-your-own portfolio**
If you want more control, consider building your own portfolio.
- You choose from your plan’s professionally managed investment options.
- You manage your portfolio and asset allocation over time to suit your risk tolerance, time horizon, and financial goals.

**Self-directed brokerage**
Your plan also offers a brokerage service that gives you access to hundreds of investment options beyond those available through your plan’s core investment options.
- For more information about this service, including fees and risks, visit [rps.troweprice.com](http://rps.troweprice.com) or call 1-800-922-9945.
- Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc., a registered broker-dealer that also provides other brokerage and custody services to its customers.
Your plan lineup: investment options available to you.

### Age-based portfolios

<table>
<thead>
<tr>
<th>Retirement Trust</th>
<th>Description</th>
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<tr>
<td>T. Rowe Price Retirement Balanced Trust</td>
<td>The principal value of the Retirement Trusts is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the trust. If an investor plans to retire significantly earlier or later than age 65, the trusts may not be an appropriate investment even if the investor is retiring on or near the target date. The trusts’ allocations among a broad range of underlying T. Rowe Price stock and bond portfolios will (with the exception of the Retirement Balanced Trust) change over time. The trusts (other than the Retirement Balanced Trust) emphasize potential capital appreciation during the early phases of retirement asset accumulation, balance the need for appreciation with the need for income as retirement approaches, and focus on supporting an income stream over a long-term postretirement withdrawal horizon. The trusts are not designed for a lump-sum redemption at the target date and do not guarantee a particular level of income. The trusts maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time horizons.</td>
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<tr>
<td>T. Rowe Price Retirement 2005 Trust</td>
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<td>T. Rowe Price Retirement 2010 Trust</td>
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<td>T. Rowe Price Retirement 2020 Trust</td>
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<td>T. Rowe Price Retirement 2025 Trust</td>
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<td>T. Rowe Price Retirement 2060 Trust</td>
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<td>T. Rowe Price Retirement 2065 Trust</td>
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</table>

Depending on your risk tolerance, time horizon, and financial situation, you may consider a Retirement Trust with a different target date.

The T. Rowe Price Retirement Trusts (Trusts) are not mutual funds. They are common trust funds established by T. Rowe Price Trust Company under Maryland banking law, and their units are exempt from registration under the Securities Act of 1933. Investments in the Trusts are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company and are subject to investment risks, including possible loss of principal. For additional information on the common trust funds being offered, including a trust fact sheet, please call T. Rowe Price.
**Build-your-own portfolio**

### Stock Investments
- American Funds EuroPacific Growth Fund®, Class R-6
- Brandes International Equity Fund, Class R6
- Cohen & Steers Institutional Realty Shares
- Eagle Capital Equity Fund
- Fidelity® 500 Index Fund, Institutional Premium Class
- Fidelity® Total International Index Fund
- Fidelity® Total Market Index Fund
- Hartford SmallCap Growth Fund, Class R5
- JPMorgan Mid Cap Value Fund, Class R6
- T. Rowe Price Blue Chip Growth Fund, I Class
- T. Rowe Price Value Fund, I Class
- Vanguard Mid-Cap Growth Index Fund, Admiral Shares
- Vanguard Small-Cap Index Fund, Institutional Shares
- Victory Sycamore Small Company Opportunity Fund, R6

### Bond Investments
- PIMCO Income Fund, Institutional Class
- PIMCO Total Return Fund, Institutional Class
- Vanguard Inflation-Protected Securities Fund, Institutional Shares
- Vanguard Total Bond Market Index Fund, Institutional Shares

### Stable Value Investment
- T. Rowe Price Stable Value Fund, N*

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*The T. Rowe Price Stable Value Common Trust Fund (Trust) is not a mutual fund. It is a common trust fund established by T. Rowe Price Trust Company under Maryland banking law, and its units are exempt from registration under the Securities Act of 1933. Investments in the Trust are not deposits or obligations of, or guaranteed by, the U.S. government or its agencies or T. Rowe Price Trust Company. Although the Trust seeks to preserve the value of your investment at $1.00 per unit, it is possible to lose money by investing in the Trust. For additional information on the common trust fund being offered, including a trust fact sheet, please call T. Rowe Price.*

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As a plan participant, you have the option of opening a Schwab PCRA. It’s a self-directed brokerage account that lets you invest within the plan with the freedom of a brokerage account. In addition to the investment choices offered by the plan, the PCRA lets you invest in a much wider range of investments.

Consider the investment objectives, risks, and charges and expenses carefully before investing. For a prospectus or, if available, a summary prospectus containing this and other information, call 1-800-922-9945. Read it carefully.
Now’s the time to take action.

1. Set up your online account

2. Choose your investment approach

3. Name your beneficiary

Get in touch.

We’ll help you feel confident about saving and investing for retirement.

Your Retirement Plan Website
Log in to rps.troweprice.com.

Dedicated Representatives
If you have questions, contact a T. Rowe Price representative at 1-800-922-9945.

Mobile Solutions
Connect to your account on any device. Visit troweprice.com/mobilesolutions to choose the option that’s best for you.