

There's no better time or place



LOMA LINDA
UNIVERSITY
FACULTY MEDICAL
GROUP

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.



Three things to do now.

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 to:

1

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.

2

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.

3

Verify your email address

Visit rps.troweprice.com and provide an email address so that you can receive timely, helpful information and guidance about your plan.

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 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.

Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer. Charles Schwab & Co., Inc. is not affiliated with T. Rowe Price Retirement Plan Services, Inc. or any T. Rowe Price entity.

Your plan lineup: investment options available to you.

Age-based portfolios

T. Rowe Price Retirement Balanced Trust

T. Rowe Price Retirement 2005 Trust

T. Rowe Price Retirement 2010 Trust

T. Rowe Price Retirement 2015 Trust

T. Rowe Price Retirement 2020 Trust

T. Rowe Price Retirement 2025 Trust

T. Rowe Price Retirement 2030 Trust

T. Rowe Price Retirement 2035 Trust

T. Rowe Price Retirement 2040 Trust

T. Rowe Price Retirement 2045 Trust

T. Rowe Price Retirement 2050 Trust

T. Rowe Price Retirement 2055 Trust

T. Rowe Price Retirement 2060 Trust

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

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 are allocated among a broad range of underlying T. Rowe Price stock and bond portfolios. The allocations for the Trusts with a stated retirement date will change over time; these Trusts 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.

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

Fidelity® 500 Index Fund, Institutional Premium Class

Fidelity® Total International Index Fund

Fidelity® Total Market Index Fund

Goldman Sachs Small Cap Value Fund, Class R6

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

Bond Investments

PIMCO Income Fund, Institutional Class

PIMCO Total Return Fund, Institutional Class

Vanguard Inflation-Protected Securities Fund, Admiral Shares

Vanguard Total Bond Market Index Fund, Admiral Shares

Stable Value Investment

T. Rowe Price Stable Value Fund, N

As a plan participant, you have the option of opening a Schwab Personal Choice Retirement Account® (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, a 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.

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.

Now's the time to take action.

- 1 Choose your investments
- 2 Name your beneficiary
- 3 Verify your email address

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

Call **1-800-922-9945** business days between 4 a.m. and 7 p.m. Pacific time.



Mobile Solutions

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

T. Rowe Price Retirement Plan Services, Inc.

T. Rowe Price Investment Services, Inc.

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