

THE T. ROWE PRICE PROGRAM FOR
*Charitable Giving*SM

Guidelines for End-of-Year 2018 Donations

Below are the **suggested** dates for donations to be received by the Program in order to have your donation eligible for a 2018 charitable tax deduction. The end of the year is a busy time for all financial institutions, and any requests submitted after these dates will be processed on a best-effort basis. To ensure that your security transfer is received by the last business day of the year, December 31, 2018, we encourage you to make your transfers as early as possible.

FORM OF GIFT	ADVICE TO DONOR	TIMING
Check	<ul style="list-style-type: none"> A completed Contribution of Cash form, along with a check, <i>must be placed in the mail</i> on or before December 31, 2018. We highly recommend obtaining a post office receipt. 	In the mail by December 31, 2018
Wire transfer of cash	<ul style="list-style-type: none"> A completed Contribution of Cash form and cash sent via wire transfer <i>must be received</i> by the Program on or before December 31, 2018. 	Received by December 31, 2018
Transfer of stocks from a T. Rowe Price Brokerage account	<ul style="list-style-type: none"> A completed Contribution of Mutual Funds or Securities form or online submission or telephone transfer <i>should be received</i> on or before December 21, 2018. 	Received by December 21, 2018
Transfer of stocks from a transfer agent	<ul style="list-style-type: none"> A completed Contribution of Mutual Funds or Securities form and all original applicable forms required by the transfer agent <i>should be received</i> by the Program via mail on or before November 16, 2018. Prior to mailing, donors should contact the transfer agent to find out their requirements for a transfer request. Send all original paperwork to the Program. Our Program will complete and sign as the new owner of the shares and submit originals to the transfer agent. The receiving account name is always The T. Rowe Price Program for Charitable Giving, not the name of your Program account. 	Received by November 16, 2018
Transfer of stocks from an account outside T. Rowe Price	<ul style="list-style-type: none"> A copy of the completed Contribution of Mutual Funds or Securities form <i>should be received</i> by the Program via fax or mail on or before December 14, 2018. Donors <i>must provide</i> the original Contribution of Mutual Funds or Securities form to the brokerage firm holding their securities. The brokerage firm holding the donors' securities must initiate the in-kind transfer of securities. Donors are advised to check with the brokerage firm holding their securities regarding the firm's deadlines for end-of-year transfers. 	Received by December 14, 2018

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Program associates are available at 1-800-690-0438 between 8 a.m. and 8 p.m. ET to assist you and answer questions.

FORM OF GIFT	ADVICE TO DONOR	TIMING
Gifts of securities in certificate form	<ul style="list-style-type: none"> A completed Contribution of Mutual Funds or Securities form and properly endorsed stock certificates <i>must be placed in the mail</i> on or before December 31, 2018. We recommend sending the certificates via registered mail and insured for 2% of the value via the United States Postal Service to confirm the date the securities were mailed and to protect against loss. 	In the mail by December 31, 2018
Mutual funds from an account at T. Rowe Price	<ul style="list-style-type: none"> A completed Contribution of Mutual Funds or Securities form or online submission or telephone transfer <i>should be received</i> on or before December 21, 2018. 	Received by December 21, 2018
Mutual funds from an account outside T. Rowe Price	<ul style="list-style-type: none"> A completed Contribution of Mutual Funds or Securities form and a <u>copy</u> of your entire account statement <i>should be received</i> by the Program via fax or mail before November 21, 2018. Beginning November 27, 2018, donors are advised NOT to send requests to transfer shares of mutual funds without first consulting with the mutual fund company or broker holding their mutual fund shares to check the end-of-year transfer deadlines and informing a Program associate. 	Received by November 21, 2018

When mailing forms to The T. Rowe Price Program for Charitable Giving close to the deadline dates, we recommend sending them via certified mail. You may also fax your completed forms to 1-800-619-9262. If your donation is time sensitive, please call the Program at 1-800-690-0438 to confirm receipt. Donors are advised to seek professional tax advice regarding questions related to year-end donations to The T. Rowe Price Program for Charitable Giving.

HELPFUL HINTS

Transferring stocks from a financial institution other than T. Rowe Price

Be sure to complete the form required by the sending firm and send it to the financial institution holding the securities. When completing the external transfer form, please list the receiving account name as The T. Rowe Price Program for Charitable Giving and do **not** list your four-digit Program account number as the receiving account number. The proper receiving account numbers are listed on the second page of the Program's **Contribution of Mutual Funds or Securities Form**, which some firms will accept as an alternative transfer form. Whichever form you use, be sure to inform the Program of the planned contribution by either sending a copy of the form, calling, or submitting the information via your online account. When stocks are transferred from other financial institutions, the owner's name is not included. If we are not informed of the incoming transfer, we cannot sell the security and add the proceeds to your Program account in a timely manner.

Transferring mutual funds from a financial institution other than T. Rowe Price

To initiate the transfer, the Program must have a copy of the most recent **financial statement** from the financial institution holding the mutual fund. This statement should list the full account number, account registration, full name(s) on the account, and all mutual funds to be transferred. We cannot initiate the transfer without a copy of the statement. The statement should accompany a completed **Contribution of Mutual Fund or Securities form**.

After November 22, please call 1-800-690-0438 before transferring any mutual fund to the Program. This allows us to confirm that we will receive your donation by December 31, 2018.

Grant recommendations

Due to year-end granting volumes, we request that all 2018 recommendations be submitted by **December 15** for processing by calendar year-end. Grant recommendations received after this date will be processed in the order received with best efforts to issue by year-end. Grant recommendations can be submitted via the **Grant Recommendation form**, phone, or online.

Program associates are available at 1-800-690-0438 between 8 a.m. and 8 p.m. ET to assist you.

You can also email PCGQuestions@ProgramForGiving.org.

All forms are available on the Program's website, ProgramForGiving.org, under Literature and Forms.