ROOTED SCHOOL INDIANAPOLIS 403(B) PLAN

Saving for retirement may be the easiest part of your day.

RETIRE WITH CONFIDENCE®

Saving for Retirement

It doesn't have to be complicated

No matter where you are on the road to retirement, saving is the right thing to do. And now's the time to start because the sooner you save, the more time your money has to work for you.

Just take this step: Enroll in the **ROOTED SCHOOL INDIANAPOLIS 403(B) PLAN.** It doesn't take a lot of time or money to get started.

With your plan in place, you'll have the support you need to save and invest.

Your retirement plan website
rps.troweprice.com

Dedicated representatives
1-800-354-2351

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

ROOTED SCHOOL INDIANAPOLIS has chosen T. Rowe Price, a recognized leader in retirement plan services, to provide services to you and your plan. We are committed to providing quality retirement plan services, and we help over 2 million people just like you save and invest through their employers' retirement plans. We offer a unique combination of investment management expertise, excellent service, and extensive resources.

Let’s get started.

You can take these steps right now at **rps.troweprice.com.***

It doesn't take long, but it can have a big impact on your retirement.

1	**Decide how much you'd like to save**
2	**Select how you want to contribute.**
3	**Choose your investment approach**

Read on for help with these steps and more. Or give us a call at **1-800-354-2351.**

When you enroll, don't forget to do these two things:

Name your beneficiary. Make sure your savings will go to the person or people you choose. You can do this online at **rps.troweprice.com.***

Verify your preferred e-mail. Visit **rps.troweprice.com** and provide an e-mail address so that you can receive timely, helpful information about your plan.

*If online enrollment and/or beneficiary updates are not offered in your plan, you can download the required forms at **rps.troweprice.com.**

Saving for retirement – don't put it off.

You may think you have more pressing needs than saving for retirement, but you only have so many working years to save enough for the future.

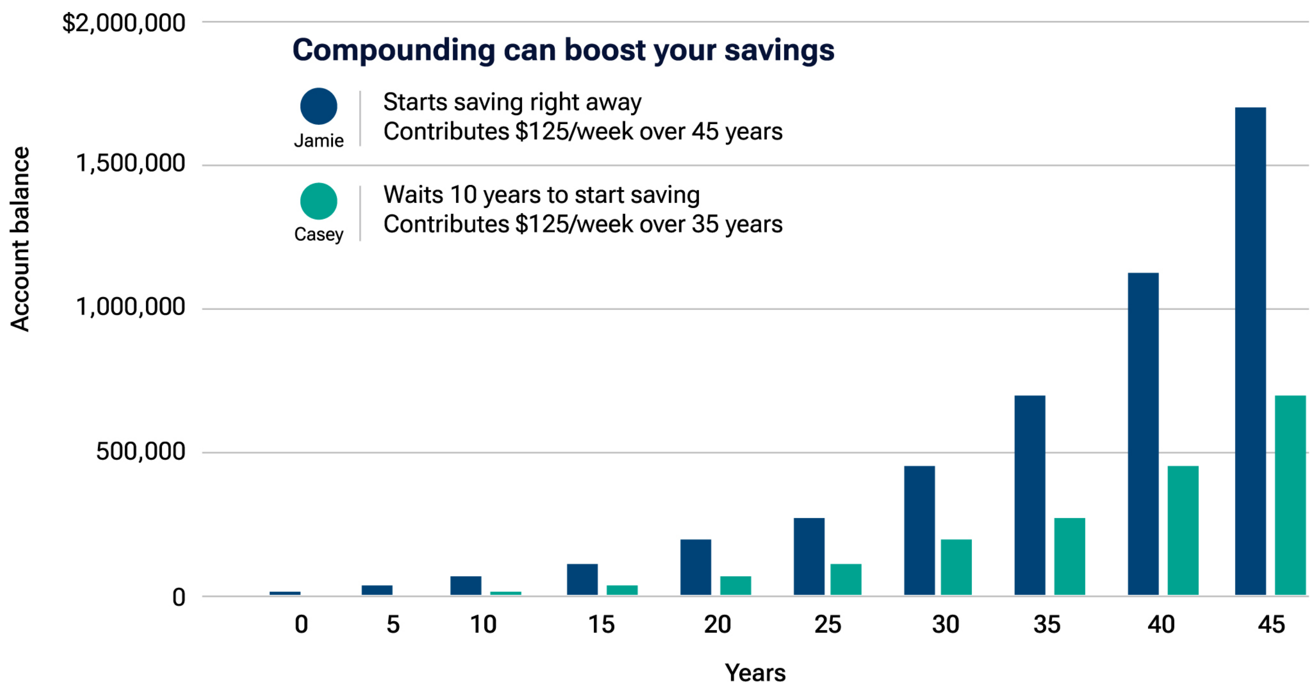
Here are a few more reasons why you shouldn't wait:

- **You may need more money in retirement than you think.** People are living longer. In fact, your nest egg may need to last 30 years or more.
- **You may not be able to count on Social Security.** To maintain the lifestyle you're used to, you may need more retirement income than Social Security alone will provide.
- **Your living costs may keep going up.** Inflation averages about 3% every year-meaning the cost of everything is likely to keep rising.

Taking a step—like enrolling in the ROOTED SCHOOL INDIANAPOLIS 403(B) PLAN—can help you start saving the money you'll need to enjoy the future you want.

Compounding: Another reason to save now.

When you invest through the plan, any earnings are put right back into your account. The longer your money stays invested, the more it can potentially earn through compounding—so it's important to start now. Saving even a small amount in the plan can make a difference. Consider this example:



This chart is for illustrative purposes only and is not meant to represent the performance of any specific investment option. Final account balances are rounded to the nearest thousand. Assumes $125 invested each week in a tax-deferred account and a 7% annual rate of return for a hypothetical investor from age 20 to age 65. All investments involve risk, including possible loss of principal.

We're with you, each step of the way.

Here are the steps for getting started in the plan with tips to help you fit it into your life.

Step 1: Choose how much you want to save

Your plan makes it convenient to save with every paycheck. The important thing is to choose a savings amount and get started. See the section titled, "Get to know all the ways your plan can work for you" for contribution types, amounts, and services available to you.

When you go to enroll and make your selections, remember: **It's OK to start small.** Building up your savings takes time, so the sooner you start, the better.

Here are a few tips to make saving for retirement less stressful:

- **Right now, simply save what you can.** Just a little bit of savings today can go a long way in retirement. Consider setting aside 1% or 2% of your pay now—for many, that's a few dollars a week. Then increase the amount by 1% or 2% each year.
- **Consider where you are now—your age, salary, and monthly budget.** These factors will impact how much you save for retirement. You can try out different contribution amounts and see the impact on your paycheck by using the **Paycheck Impact Calculator** at **rps.troweprice.com**.
- **Make the most of your employer contribution.** ROOTED SCHOOL INDIANAPOLIS may offer additional money for your retirement. Read on to learn how an employer contribution can add to your savings.
- **Work toward a goal of 15%.** Financial experts believe you should save that much of your pay for retirement, including your retirement plan contributions and any employer contributions. That may seem like a lot, but if you can increase your savings a little each year, you can get there.

Balancing savings with other priorities.

Everyday life can be complicated—we understand. With all the competing priorities for your money today, there will always be a reason to put off saving for retirement. But think about it: You may have options for managing many of these short-term challenges. The best long-term solution is to pay yourself first by saving through your retirement plan every pay period.

Step 2: Select how you want to contribute

Your plan may offer various options for how much you can contribute. You'll find the contribution choices offered by your plan in this guide. Be sure to look them over so that you can make the choices that are right for you.

Step 3: Choose the investment approach that fits your style

The ROOTED SCHOOL INDIANAPOLIS 403(B) PLAN makes it easy to invest your contributions. Simply choose the approach that suits your style and comfort with investing.

Age-based investment

If you want a portfolio that automatically adjusts over time, consider investing in a pre-assembled target date investment.

- Each provides a single diversified investment designed for investors of specific ages.
- Asset allocation automatically adjusts throughout a person's working years and retirement.

Managed Accounts, advice, and/or guidance

- Advisory services offered, in full or part, by Morningstar Investment Management LLC will help get you get on track to reaching your retirement goals. In a few easy steps, you can receive an investment strategy that takes into account your unique situation.

Build-your-own portfolio

If you want more control, consider building your own portfolio.

- Choose among your plan's investment options.
- Manage your portfolio and asset allocation over time to suit your risk tolerance, time horizon, and financial goals.

For a full list of the investment options available to you, see the section titled, "Options to fit your investing style." You can also visit **rps.troweprice.com** to access investment descriptions and fact sheets.

Investing basics: risk vs. return

Successful investing means finding the right balance. Most of your plan investment options fall into three categories:

- **Stocks:** high potential return, high market risk, low inflation risk.
- **Bonds:** lower potential return, lower market risk, higher inflation risk.
- **Money market/stable value investments:** low potential return, low market risk, high inflation risk.

Just starting out? Generally speaking, you are investing for the long term and can afford higher market risk. And as retirement approaches, you'll want to dial down market risk in favor of steady returns.

Get more investing basics at **rps.troweprice.com.**

Get to know all the ways your plan can work for you.

Your plan may offer various options for how you contribute to it and how your contributions are invested. Read on to learn more about them.

Employee contributions: Your options for building your savings

Before-tax contributions

You can contribute up to 100% of your pay each year on a before-tax basis, subject to IRS annual limits. That means contributions to the plan are made before income taxes are taken out of your paycheck. When you withdraw from your account, your contributions and any earnings are subject to taxes.

Roth contributions

You may contribute up to 100% of your pay each year in Roth contributions, subject to IRS annual limits. Roth contributions offer another way to save for retirement and are made with money that has already been taxed. However, if you take a qualified distribution, you will not have to pay taxes on any earnings in your Roth account.

*A qualified distribution is tax-free if taken at least 5 years after the year of your first Roth contribution AND you've reached age 59½, become totally disabled, or died. If your distribution is not qualified, any earnings from the Roth portion will be taxable in the year it is distributed. These rules apply to Roth distributions only from employer-sponsored plans. Additional plan distribution rules apply.

Catch-up contributions

If you are turning 50 or older this year and are already contributing the maximum allowed by your plan, you can make additional catch-up contributions. Furthermore, if your plan allows and you are between the ages of 60 and 63, you may be eligible to contribute more than the IRS catch-up contribution limit. Keep in mind that the IRS catch-up contribution limit can vary each year*.

**It's important to note that if income from your employer exceeds a certain amount and your plan is either a 401(k), 403(b) or governmental 457(b), the IRS requires catch-up contributions be made on a Roth basis. To help ensure this requirement is satisfied, your pretax contributions may automatically switch to Roth.*

Your before-tax and Roth contributions, may not total more than 100% of your pay.

Employer contributions: How your company is adding to your savings*

Your plan offers additional money toward your retirement by contributing money on your behalf. These company contributions are typically available based on contributions you make to the plan. Please reference your plan's summary plan description for more detailed information on company contributions.

The plan may also offer a student loan payment match benefit. Please contact T. Rowe Price at **1-800-354-2351** to inquire about availability of this benefit in your plan.

**Employer contributions are subject to employee eligibility requirements. Please reference your plan's summary plan description for more detailed information on whether you are eligible to receive employer contributions.*

Vesting: What it is and how it works

Vesting refers to the portion of your account that you may take with you when you leave the company. You are always 100% vested in the part of your account balance that comes from your own contributions.

Your employer contribution accounts will be vested according to the following schedule:

Years of Service	Less than 1	1	2	3 or more
Percent Vested	0%	33%	67%	100%

Refer to your summary plan description for details.

If there is a discrepancy between the information in this section and the plan document, the plan document will govern. For more information, see your summary plan description.

Options to fit your investing style.

The plan offers a variety of options to choose from. For more details, such as investment descriptions and fact sheets, visit **rps.troweprice.com.**

Your plan lineup: Investment options available to you

Age-based investments

- T. Rowe Price Retirement 2005 Inv
- T. Rowe Price Retirement 2010 Inv
- T. Rowe Price Retirement 2015 Inv
- T. Rowe Price Retirement 2020 Inv
- T. Rowe Price Retirement 2025 Inv
- T. Rowe Price Retirement 2030 Inv
- T. Rowe Price Retirement 2035 Inv
- T. Rowe Price Retirement 2040 Inv
- T. Rowe Price Retirement 2045 Inv
- T. Rowe Price Retirement 2050 Inv
- T. Rowe Price Retirement 2055 Inv
- T. Rowe Price Retirement 2060 Inv
- T. Rowe Price Retirement 2065 Inv
- T. Rowe Price Retirement 2070 Inv

Build your own portfolio*

Stocks

- Columbia Sm Cp Val and Inflection Inst3
- Franklin Small Cap Growth R6
- JPMorgan Mid Cap Equity R6
- MFS Value R6
- Nuveen International Eq Idx (R6)
- Nuveen Real Estate Sec Sel (R6)
- T. Rowe Price Blue Chip Growth Inv
- T. Rowe Price Overseas Stock Inv
- Vanguard 500 Index Admiral
- Vanguard Emerging Mkts Stock Idx Adm
- Vanguard Small Cap Index Adm

Bonds

- BlackRock Total Return K
- Fidelity Inflation-Prot Bond Index
- PGIM High-Yield R6
- Vanguard Total Bond Mkt Index

Money Market/Stable Value

- T. Rowe Price Government Money Inv

Other

- DFA Commodity Strategy

*Investment options are generally classified as stock or bond investments based on overall allocations and may contain significant holdings in an asset class that is different from its identified category.

The list of available investments above may not be the current investments available in your plan. For the most up-to-date list of available investments, please visit **rps.troweprice.com** or call **1-800-354-2351.**

For more information, see your summary plan description.

For a plan offering a T. Rowe Price collective investment trust, the T. Rowe Price collective investment trusts ("Trusts") are not mutual funds; rather, the Trusts are operated and maintained so as to qualify for exemption from registration as mutual funds pursuant to Section 3(c)(11) of the Investment Company Act of 1940, as amended. The Trusts are 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.

Although the T. Rowe Price Stable Value Common Trust Fund ("SVF") seeks to preserve the value of your investment at $1.00 per unit, it is possible to lose money by investing in the SVF. The SVF imposes a 90-day "equity wash" provision on exchanges to competing investment options. The SVF is interest rate sensitive; therefore, direct exchanges from the SVF to money market funds and certain short-term bond funds (if available in the plan) are not permitted. Permissible, or eligible, investment options include most common stock options, fixed income options, and balanced options without a stable net asset value or substantial guarantee as to principal and/or interest (regardless of duration). Exchanges from the SVF must remain invested in eligible investment options for at least 90 days before exchanging into competing investment options.

For additional information on the Trusts being offered, including a trust fact sheet, please call T. Rowe Price.

Additional assistance available for saving and investing decisions

Learn more about additional services offered by your plan.

Morningstar associates

Your plan offers additional assistance available through Morningstar®.

- **Morningstar® Retirement Manager℠** offers investment recommendations and strategies, asset mix information, and access to Morningstar research and education tools.

Morningstar® Retirement Manager℠ is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories who reside in the United States or its territories. Investment advice generated by Morningstar Retirement Manager is based on information provided and limited to the investment options available in the defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time.

All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

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Now's the time to enroll.

Go to rps.troweprice.com to take these steps

Remember, it doesn't take much time or money to get started in your retirement plan. Just take these steps:

- Decide how much you'd like to save each pay period.
- Select how much you want to contribute.
- Choose your investments.

Also, be sure to verify your preferred email address and name your beneficiary. You can do this online at **rps.troweprice.com**.*

*If online enrollment and/or beneficiary updates are not offered in your plan, you can download the required forms at **rps.troweprice.com**.

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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.
P.O. Box 17349 | Baltimore, MD 21297-1349

Connect with us.

Don't let excuses stop you from saving for retirement.

If you need a hand getting started, give us a call. We can answer questions about your plan features, investment options, and more.

Representatives are available at **1-800-354-2351**.

T. Rowe Price Investment Services, Inc.

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