An easy one-step investment option
If you’re like the estimated 80% of retirement plan investors who don’t have the time or desire to select and keep track of their investments on a regular basis, then a T. Rowe Price Retirement Fund may be an appropriate investment option for you. Each Retirement Fund is a mutual fund made up of other mutual funds. That means that investing in one of these funds is like investing in hundreds, or even thousands, of different stocks—large, small, foreign, and domestic—all in one convenient package designed to meet your changing needs up to and throughout retirement.

The performance and risks of each Retirement Fund will directly correspond to the performance and risks of the underlying funds in which it invests. By investing in many underlying funds, Retirement Funds have partial exposure to the risks and returns of many different areas of the market, including the possible loss of principal.

Choose a fund: Pick one and you’re done
Simply pick the fund with the target date that most closely matches the year in which you will turn 65. Or use the chart below to select a fund based on the year you were born:

Invest today: It’s that simple!
Investing in a Retirement Fund is as simple as making a phone call or going online. If you have any questions or if you’d like to invest today, call your retirement plan’s recordkeeper.

The principal value of the Retirement Funds is not guaranteed at any time, including at or after the target date, which is the approximate date when investors turn age 65. The funds invest in a broad range of underlying mutual funds that include stocks, bonds, and short-term investments and are subject to the risks of different areas of the market. The funds 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 more on income and principal stability during retirement. The funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility.

Call 1-800-225-5132 to request a fund fact sheet, which includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.

T. Rowe Price Investment Services, Inc., distributor, T. Rowe Price mutual funds.