

## Legal Approval Form for Advertising/Sales Materials Intended for Individual Investors

**PART I. SUBMISSION INFORMATION** (To be completed by Responsible Party. ALL items in **RED** must be completed.)

<b>Responsible Party:</b>		<b>Ext.</b>		<b># of Pages:</b>	
Author:		Ext.		<b>Date of First Use:</b>	
Account Specialist:		Ext.		<b>Cost Center #:</b>	
Also reply to:				<b>Dept:</b>	
Submitted by (if different from Responsible Party):					

	1 <sup>st</sup> Review	2 <sup>nd</sup> Review	3 <sup>rd</sup> Review	4 <sup>th</sup> Review
<b>Date Submitted:</b>				
<b>Need Response By:</b>				
		<i>Include previous copies</i>	<i>Include previous copies</i>	<i>Include previous copies</i>

**NOTES:**

**PART II. DESCRIPTION OF COMMUNICATION** (To be completed by Responsible Party. ALL items in **RED** must be completed.)

- Title of Item:** \_\_\_\_\_
  - Is this an update or related to previously approved material?** Yes No If yes, list legal ref. # \_\_\_\_\_
  - List all other materials that will accompany this item: \_\_\_\_\_
  - Who is the audience?** (check all that apply)
 

Shareholders	Non-Shareholders
Plan Participants	Plan Sponsors
Other: _____	
- For Non-RPS Materials only, answer question 4.a below.*
- 4.a Is this a general or targeted distribution?
 

General	Targeted (Describe criteria; e.g. existing BCG fund shareholder, unconverted inquiry, or based on total assets) (describe in Notes section above)
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  - What legal document will accompany this item?** Prospectus Summary Prospectus Neither
  - Backup data attached for any rankings or performance claims?** Yes No N/A

**Electronic Media Only**

- On which site(s) will it be posted? (check all that apply)
 

Retail	Corporate	Media	Mobile
RPS Participant	RPS Plan Sponsor	RPS Consultant	Program for Charitable Giving
Social Media: _____			Financial Intermediaries
Non-TRP Web site (provide name(s)): _____			
- URL or location of item within site(s): \_\_\_\_\_
- If hyperlinks exist within it, to what do they link? \_\_\_\_\_
- Expiration date: \_\_\_\_\_
- Is email being sent solely to recipients who have subscribed to receive such emails?** Yes No N/A

**RPS Only**

- Is material based on a Master? Yes No If yes, which one? \_\_\_\_\_
- This item will be produced by: TRP Client Printed on whose letterhead? TRP Client
- References a non-TRP fund? Yes No If yes, provide name(s): \_\_\_\_\_

**Copyrights/Trademarks**

- If the item contains photographs or artwork, trademarks, content, financial data, quotes or excerpts, etc. not created by T. Rowe Price, have you received permission(s) in writing to use?** Yes No  
If no, please e-mail the "Copyright/Trademark Questions" mailbox with details.



# Saving Now Can Add Up Later

## Building Wealth Through Compounding

**C**ompounding is earning “interest on interest,” where your original savings generate a return that creates more money. Staying invested and contributing regularly can significantly increase your assets over time as your savings grow and the effect accelerates—a powerful force in a long-term savings strategy.

Stuart Ritter, CFP®, a senior financial planner with T. Rowe Price, explains the concept this way: “Imagine you have a barren field—and one day sow some plants. Each of them will generate seeds that then grow into new plants, which will also start generating seeds. Over time, assuming a positive rate of growth, your field will become more rapidly covered in plants from the new seeds instead of from your original planting.”

### USING TIME TO YOUR ADVANTAGE

The sooner you begin to invest, the more you can benefit from compounding. Even if you start with small contributions, your savings will begin to potentially generate returns that

will seed your nest egg. Waiting could have consequences—if unexpected events, such as a medical emergency or an unplanned period of unemployment, force you to interrupt or reduce your savings plan, you’ll have to increase your contributions to an even higher rate. “The longer you wait to start,” Ritter says, “the more money you will have to save once you begin in order to achieve the same goal.”

### CONTRIBUTING REGULARLY

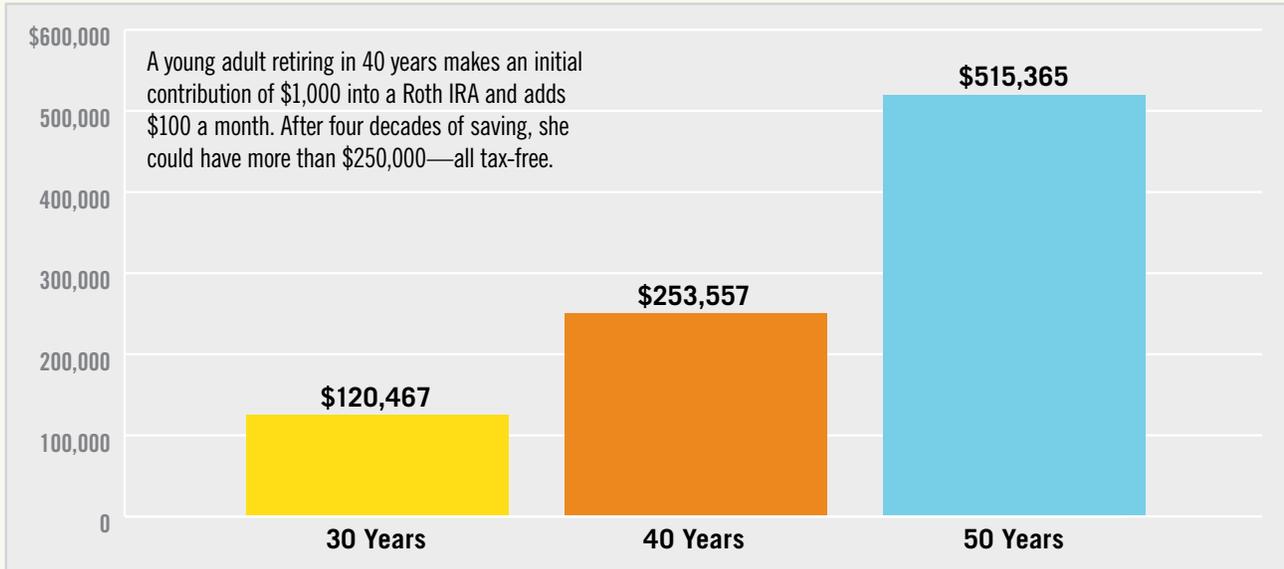
As an investor, your ultimate goal is to grow your balance to the extent needed to reach your objectives. One path to increasing value is to implement an automatic investing strategy, whereby you invest at regularly scheduled intervals. Automatic investing helps to prevent lapses in your investment plan due to events such as short-term market developments or personal circumstances. Of course, automatic investing cannot assure a profit. Since such a plan involves continuous investment regardless of



ILLUSTRATION BY MICHAEL AUSTIN

## Starting Small—Growing Big

Consistently saving over time can add up to a significant nest egg.



Assumes a hypothetical average annual return of 7%. The chart is shown for illustrative purposes only and does not represent the performance of any specific security.

fluctuating price levels, investors should consider their financial ability to continue purchases through periods of both high and low price levels.

### GETTING A JUMP ON SAVING

One important step you can take is to talk to your children about money early in their lives. Impress upon them how valuable and advantageous it is to start investing while they're young. They'll be able to reach their most important financial goal—having enough saved for a comfortable retirement many decades in their future—much more easily. A Roth IRA may be the best savings vehicle to help them because qualified withdrawals after a lifetime of saving and investing will be tax-free. Says Ritter, "Getting a young person started with just \$100 from each paycheck will provide a significant jump-start on potential compounded savings growth."



For more on Roth IRAs, visit [troweprice.com/rothira](http://troweprice.com/rothira).



For more on systematic investing, visit [troweprice.com/automatic](http://troweprice.com/automatic).

## Teach Your Children About Saving

Judith Ward, CFP®, a senior financial planner with T. Rowe Price, sat down with her 22-year-old son, Justin, a recent college graduate. Her goal: convince him to open and contribute to a Roth IRA so that he gets a strong financial start in life.



To watch the video, visit [troweprice.com/startsaving](http://troweprice.com/startsaving).