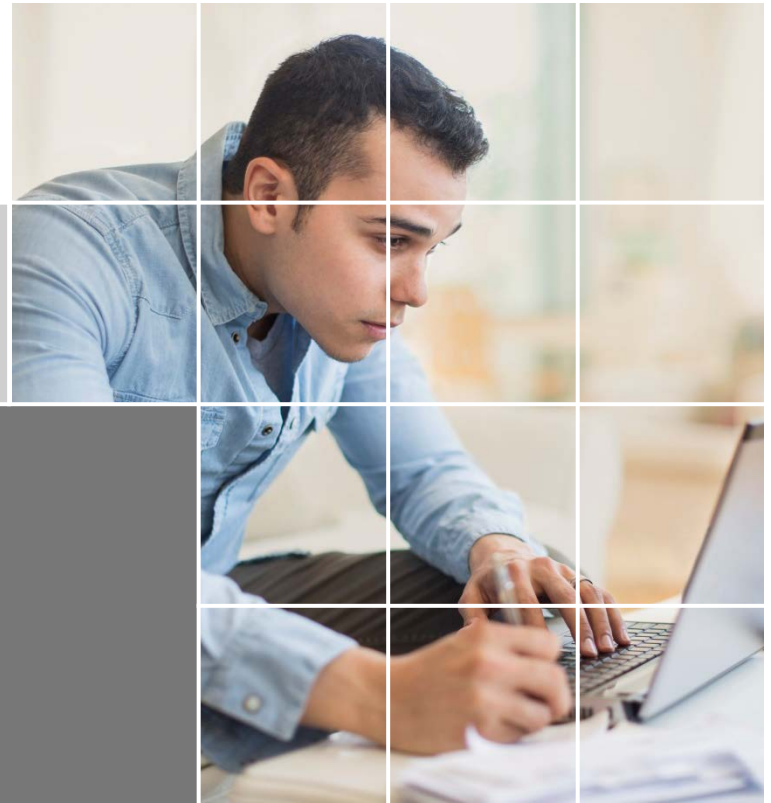
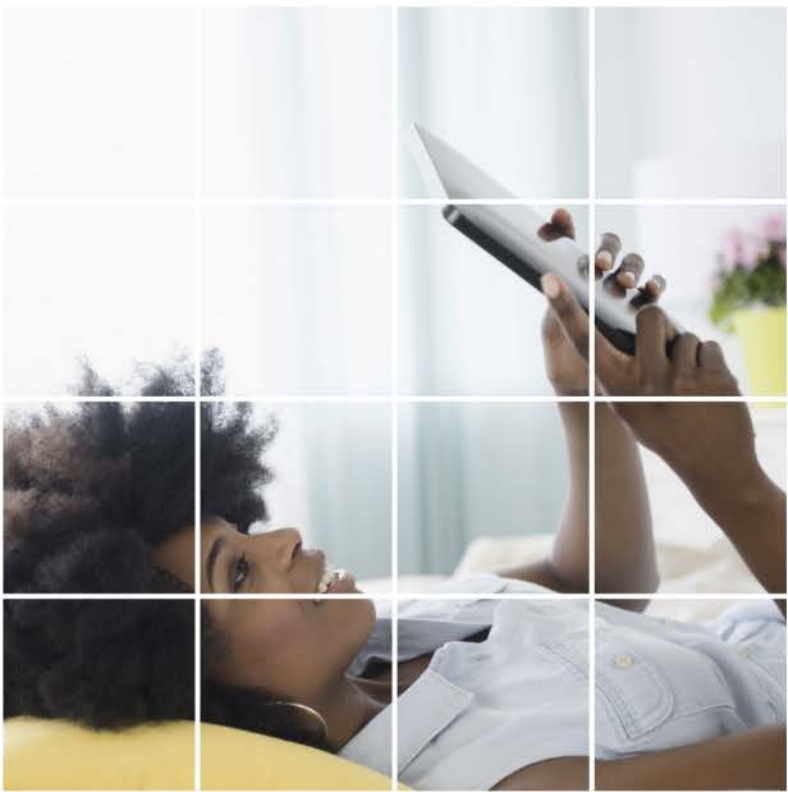




RETIRE WITH CONFIDENCE<sup>®</sup>

Welcome





# RETIREMENT SAVINGS STRATEGIES

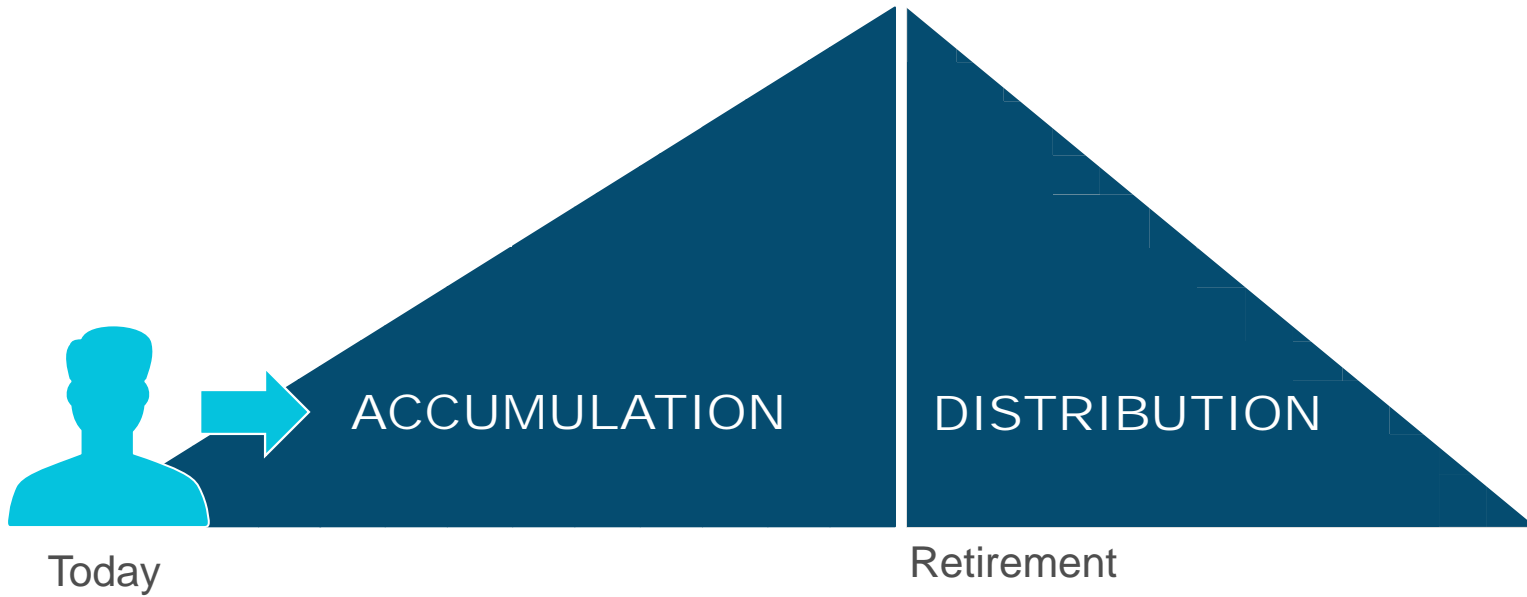
CITY OF LANSING

This presentation has been prepared by T. Rowe Price Retirement Plan Services, Inc., for general education and informational purposes only and is not intended to provide legal, tax, or investment advice. This material does not provide fiduciary recommendations concerning investments or investment management; it is not individualized to the needs of any specific benefit plan or retirement investor, nor is it directed to any recipient in connection with a specific investment or investment management decision. Any tax-related discussion contained in this presentation, including any attachments, is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding any tax penalties or (ii) promoting, marketing, or recommending to any other party any transaction or matter addressed herein. Please consult your independent legal counsel and/or professional tax advisor regarding any legal or tax issues raised in this presentation.



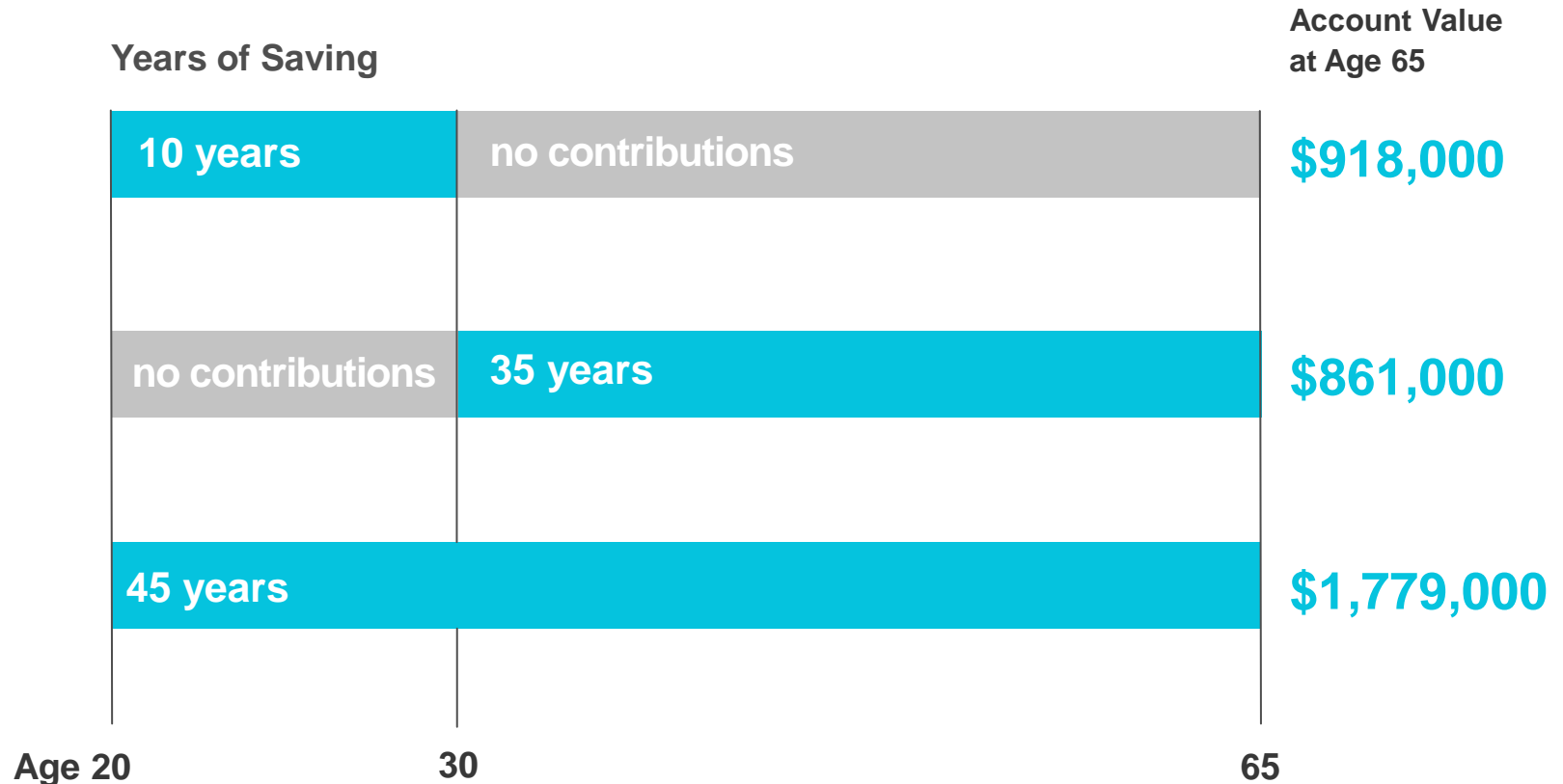
# WHY ARE WE HERE?

YOUR SAVINGS TODAY BECOMES YOUR INCOME IN RETIREMENT.



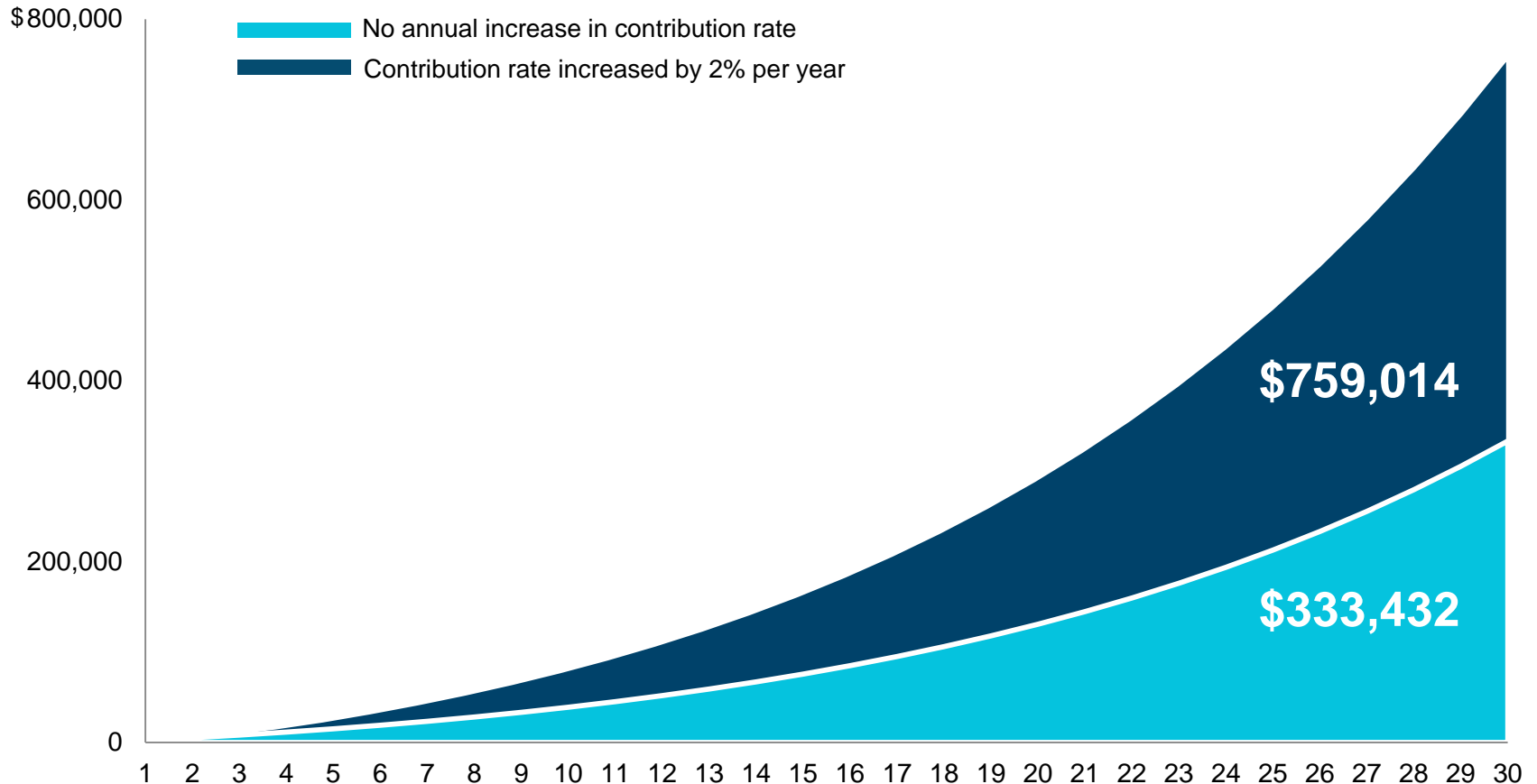
# COMPOUNDING

COMPOUNDED SAVINGS OVER 45 YEARS  
SAVING \$500 PER MONTH



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 \$500 invested each month 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.  
Source: T. Rowe Price

# ANNUAL CONTRIBUTION INCREASES



This is a hypothetical example for illustrative purposes only and is not meant to represent the investment return of any of your plan's options. Assumes a starting salary of \$40,000, which increases an average of 3% annually. The assumed initial contribution rate is 6% with a 7% annual return. The example goes further to assume a 2% annual increase with a 15% cap. Your situation will vary. All investments involve risk, including possible loss of principal.



# PLAN FEATURES: INVESTMENT OPTIONS



Stock Mutual  
Funds/Trusts



Bond Mutual  
Funds/Trusts



Money Market Funds/  
Stable Value Trusts



Age-Based  
Investments

16



# PLAN FEATURES: INVESTMENT OPTIONS



Stock Mutual  
Funds/Trusts



Bond Mutual  
Funds/Trusts



Money Market Funds/  
Stable Value Trusts



Age-Based  
Investments



4





# PLAN FEATURES: INVESTMENT OPTIONS



Stock Mutual  
Funds/Trusts



Bond Mutual  
Funds/Trusts



Money Market Funds/  
Stable Value Trusts



Age-Based  
Investments



# 2



# PLAN FEATURES: INVESTMENT OPTIONS



Stock Mutual  
Funds/Trusts



Bond Mutual  
Funds/Trusts



Money Market Funds/  
Stable Value Trusts



Age-Based  
Investments

10



# PLAN FEATURES: INVESTMENT OPTIONS

**16** Stock Mutual  
Funds/Trusts

**4** Bond Mutual  
Funds/Trusts

**2** Money Market Funds/  
Stable Value Trusts

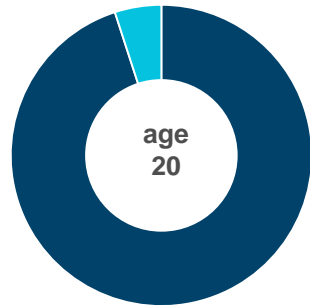
**10** Age-Based  
Investments

**FURTHER DETAIL AT**  
**[rps.troweprice.com](https://rps.troweprice.com)**

---

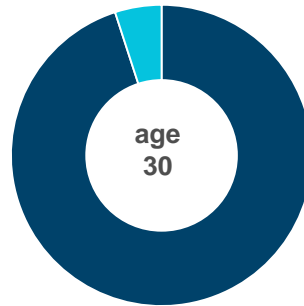
- *Current list of investment options*
- *Performance information*
- *Morningstar fund fact sheets*

# ASSET ALLOCATION



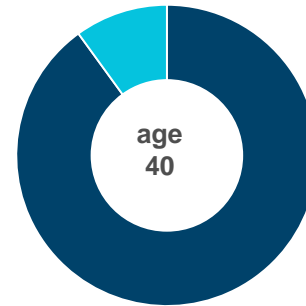
90%–100%  
Stocks

0%–10%  
Bonds



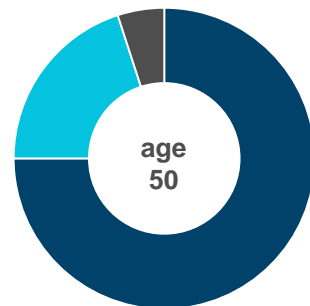
90%–100%  
Stocks

0%–10%  
Bonds



80%–100%  
Stocks

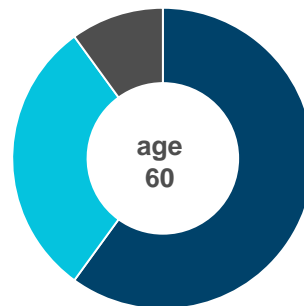
0%–20%  
Bonds



60%–80%  
Stocks

20%–30%  
Bonds

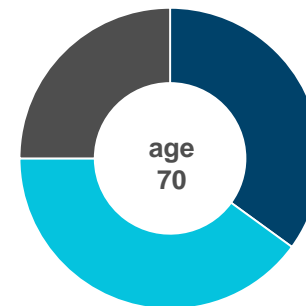
0%–10%  
Money  
Market/Stable  
Value



50%–65%  
Stocks

25%–35%  
Bonds

5%–15%  
Money  
Market/Stable  
Value



20%–50%  
Stocks

35%–50%  
Bonds

15%–30%  
Money  
Market/Stable  
Value

■ Stocks    ■ Bonds    ■ Money Market/Stable Value

The allocations are age-based only. Depending on your risk tolerance, time horizon, and financial situation, you may need to make adjustments. Diversification cannot assure a profit or protect against loss in a declining market.



1

**ASSET  
ALLOCATION**

2

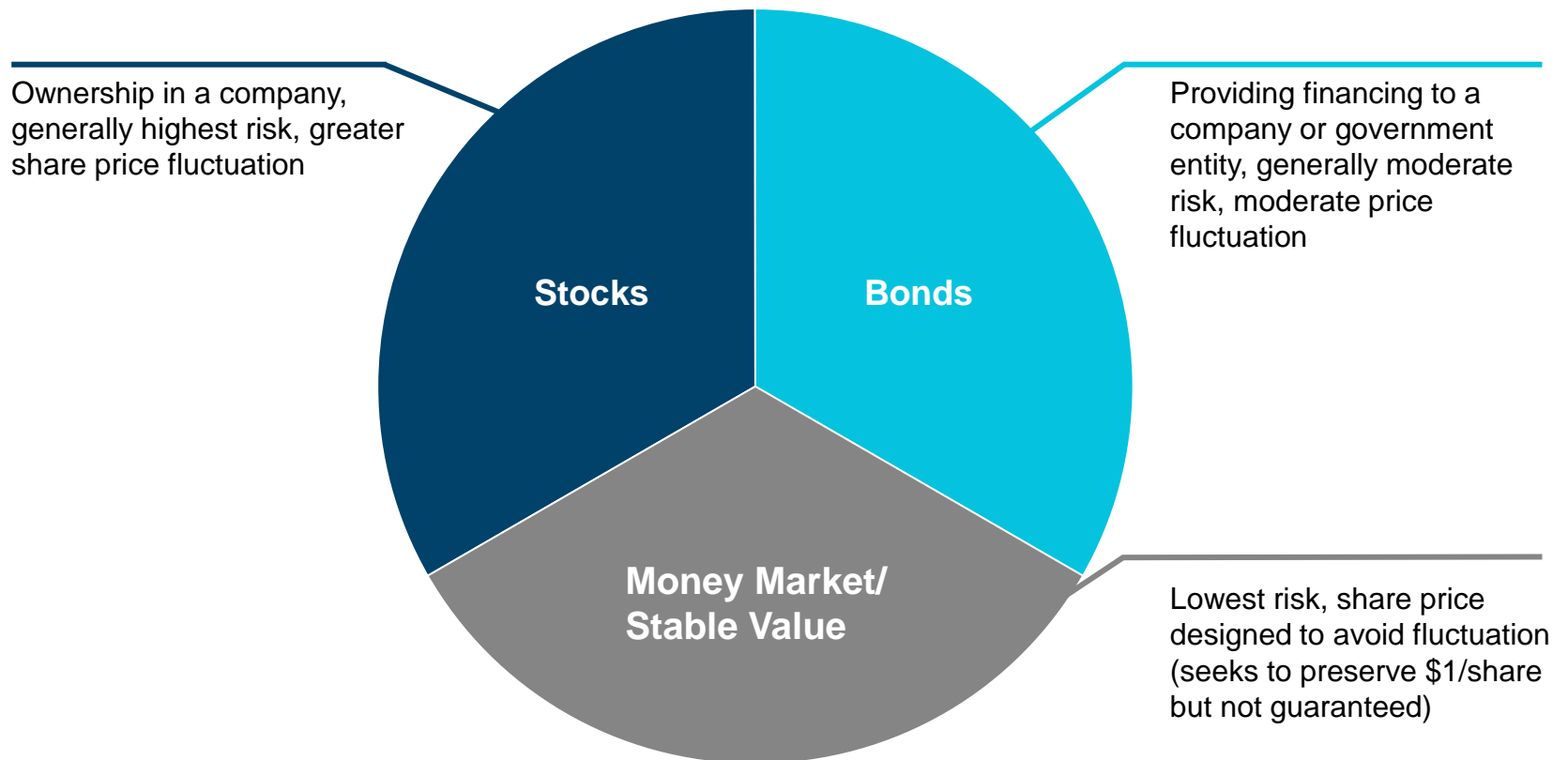
**DIVERSIFICATION**

3

**ADJUSTMENT  
OVER TIME**

# ASSET ALLOCATION

ASSET ALLOCATION CAN HELP MANAGE THE OVERALL RISK OF YOUR PORTFOLIO WHILE STILL PURSUING GROWTH.



All investments involve risk, including possible loss of principal.

# DIVERSIFICATION

DIVERSIFICATION IS THE CONCEPT OF SPREADING YOUR MONEY OVER DIFFERENT TYPES OF ASSETS AND ASSET CLASSES.



STOCKS



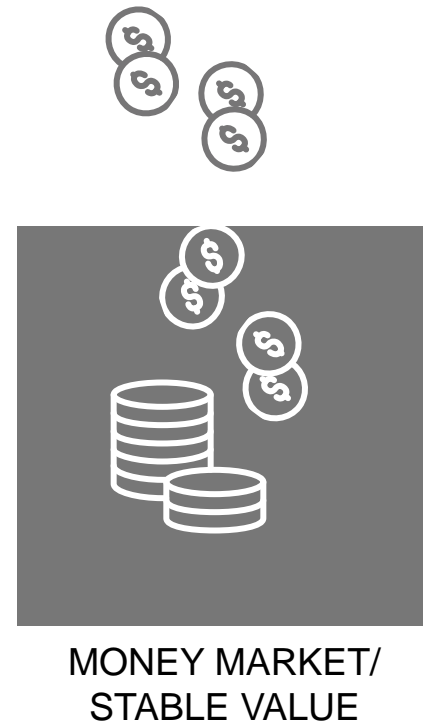
BONDS



MONEY MARKET/  
STABLE VALUE

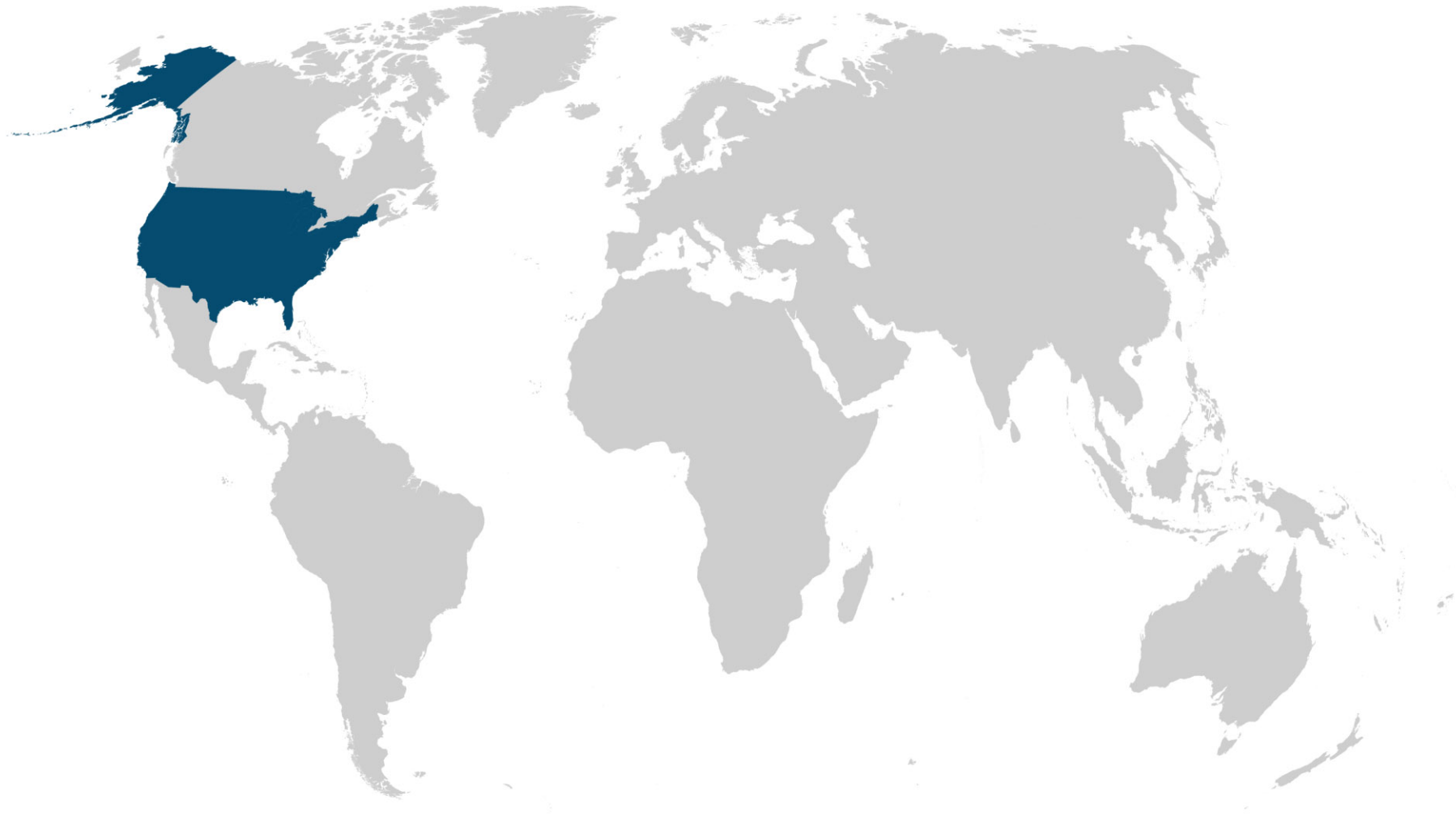
# DIVERSIFICATION

IT HELPS REDUCE YOUR EXPOSURE TO RISK. HOWEVER, IT CANNOT ASSURE A PROFIT OR PROTECT AGAINST LOSS IN A DECLINING MARKET.





# DIVERSIFICATION: DOMESTIC





# DIVERSIFICATION: INTERNATIONAL





# DIVERSIFICATION: GLOBAL

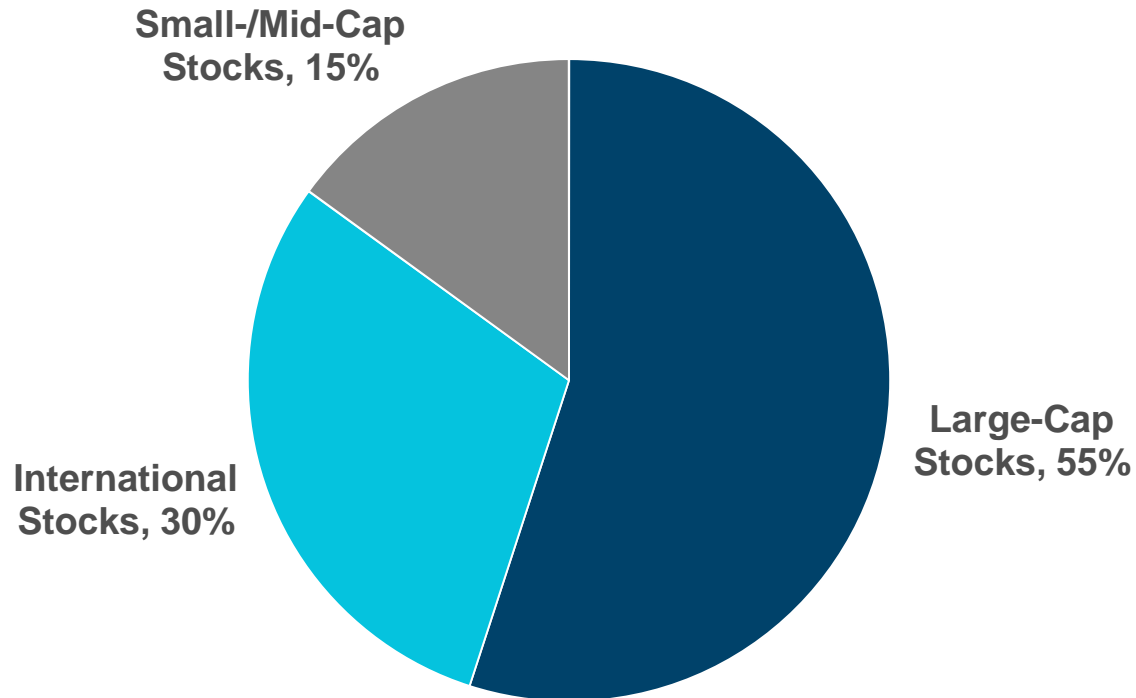




# DIVERSIFICATION: MARKET CAP



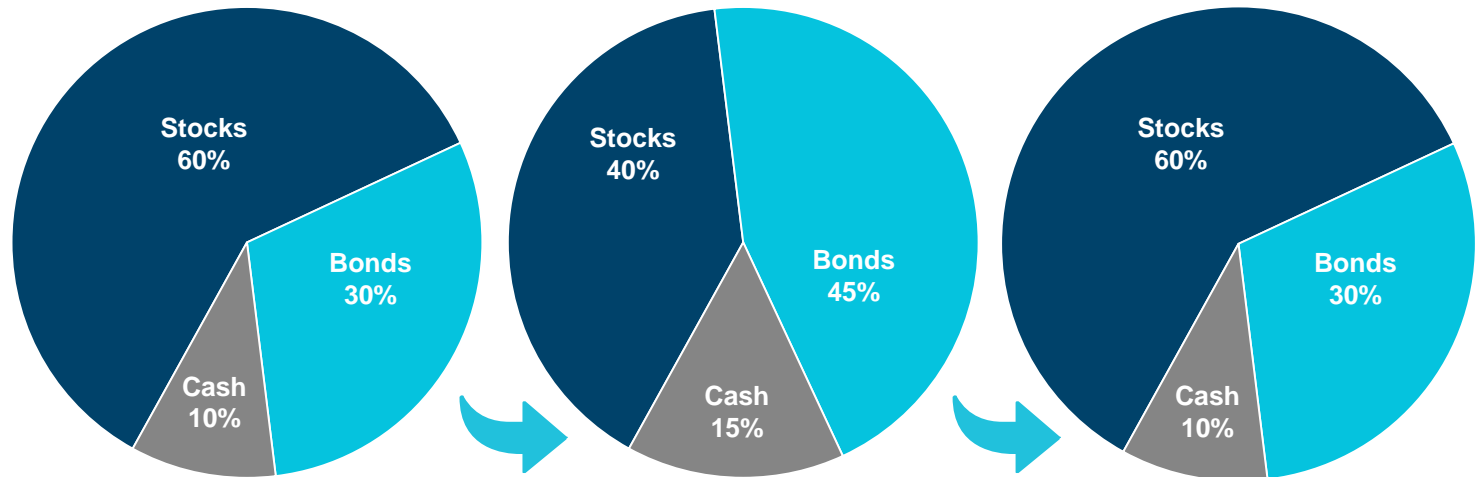
# DIVERSIFICATION



A hypothetical mixture could include **55% large-cap** (established companies), **15% small-cap/mid-cap** (small to medium-sized companies), and **30% international** (companies outside the U.S.) stocks. Diversification cannot assure a profit or protect against loss in a declining market.

# ADJUSTMENT OVER TIME

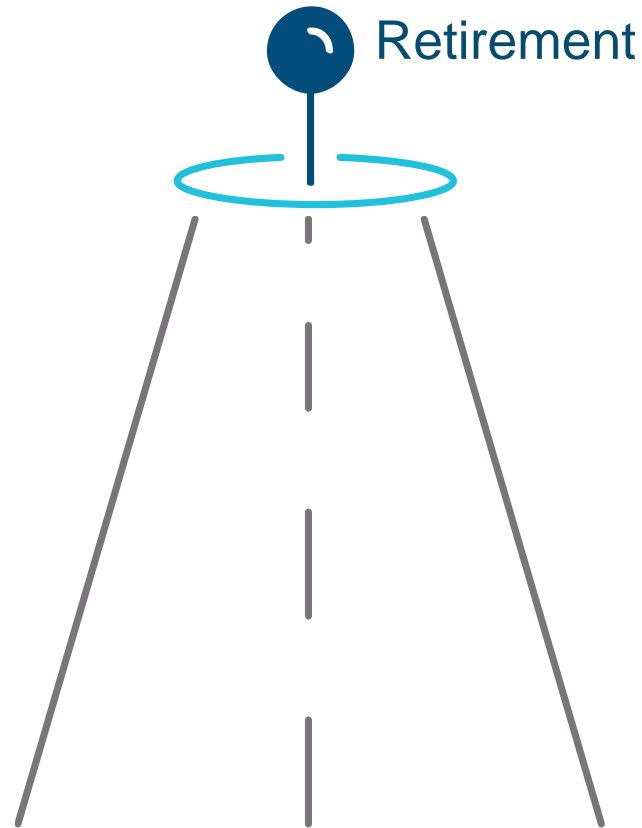
TO GET YOUR INVESTMENT MIX BACK:





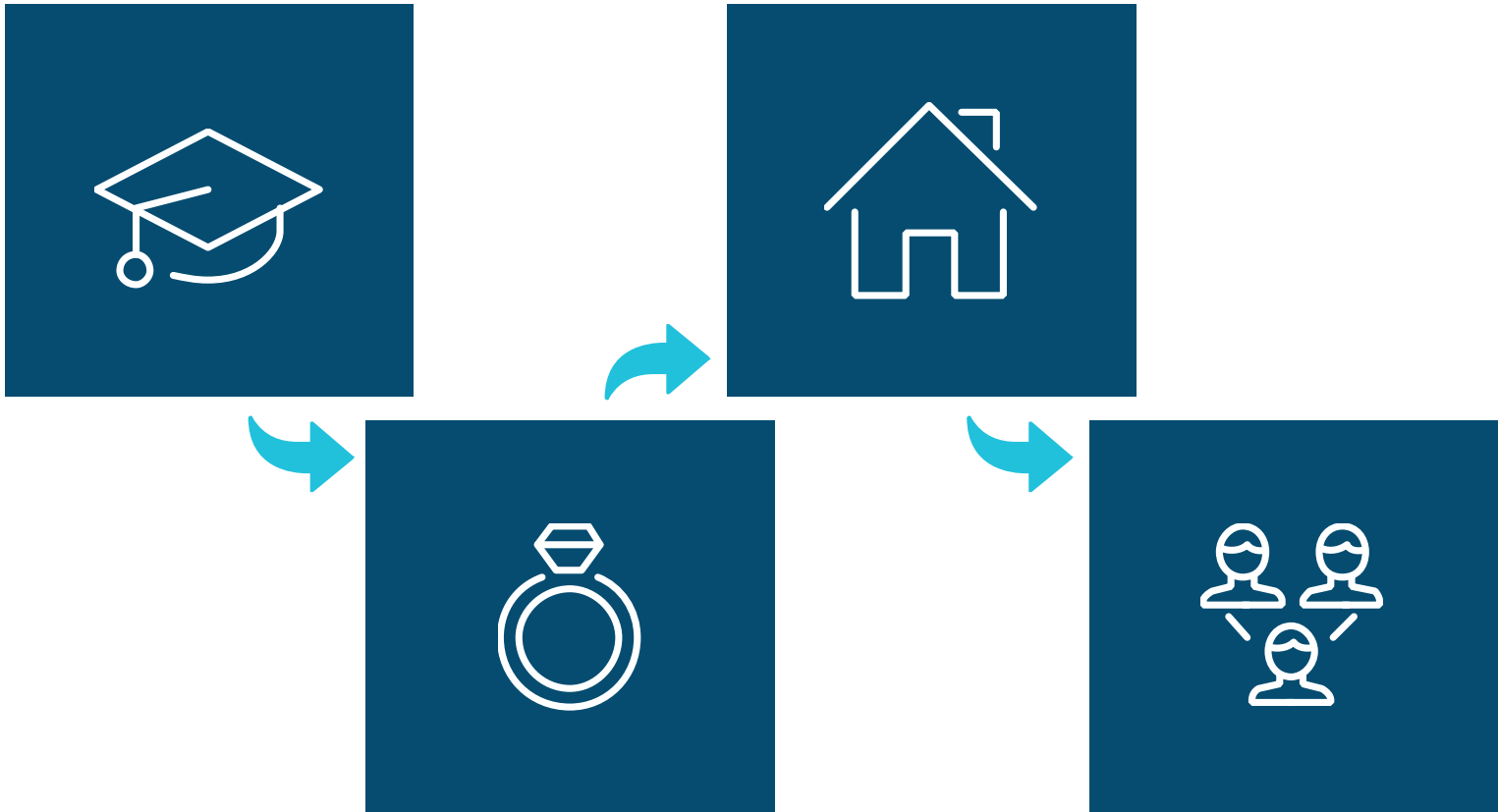
# ADJUSTMENT OVER TIME

AS YOUR TIME HORIZON CHANGES,



# ADJUSTMENT OVER TIME

WHEN YOU HAVE A MAJOR LIFE EVENT,

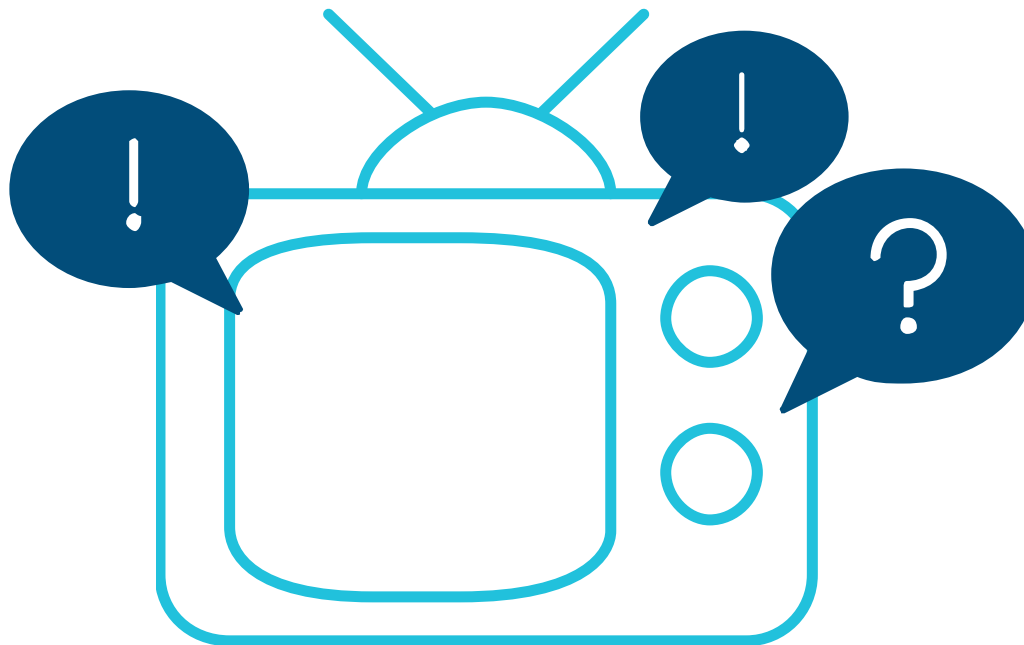






# ADJUSTMENT OVER TIME

NOT IN REACTION TO MARKET FLUCTUATIONS.



# MONITOR YOUR ACCOUNT

Perform transactions

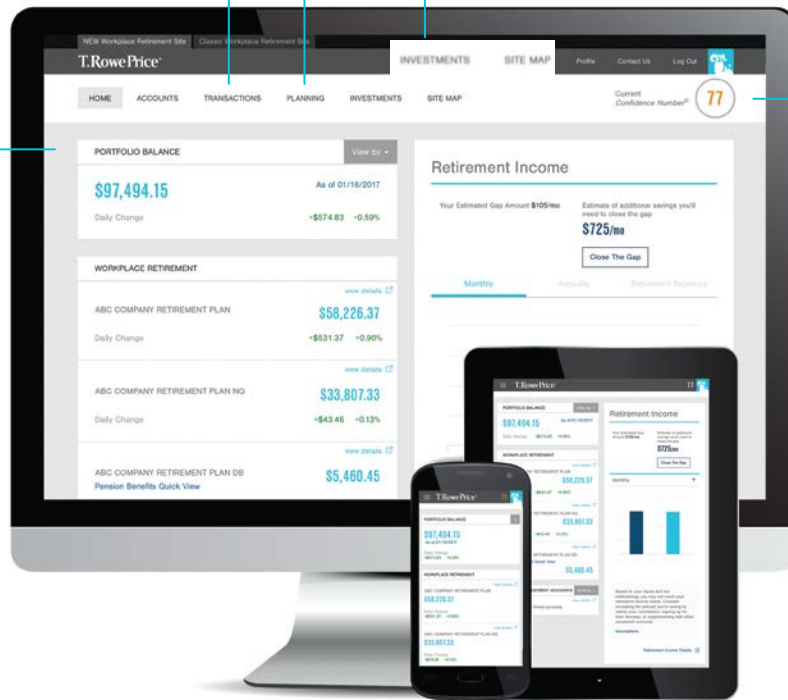
Check in on your progress toward retirement

Research investments

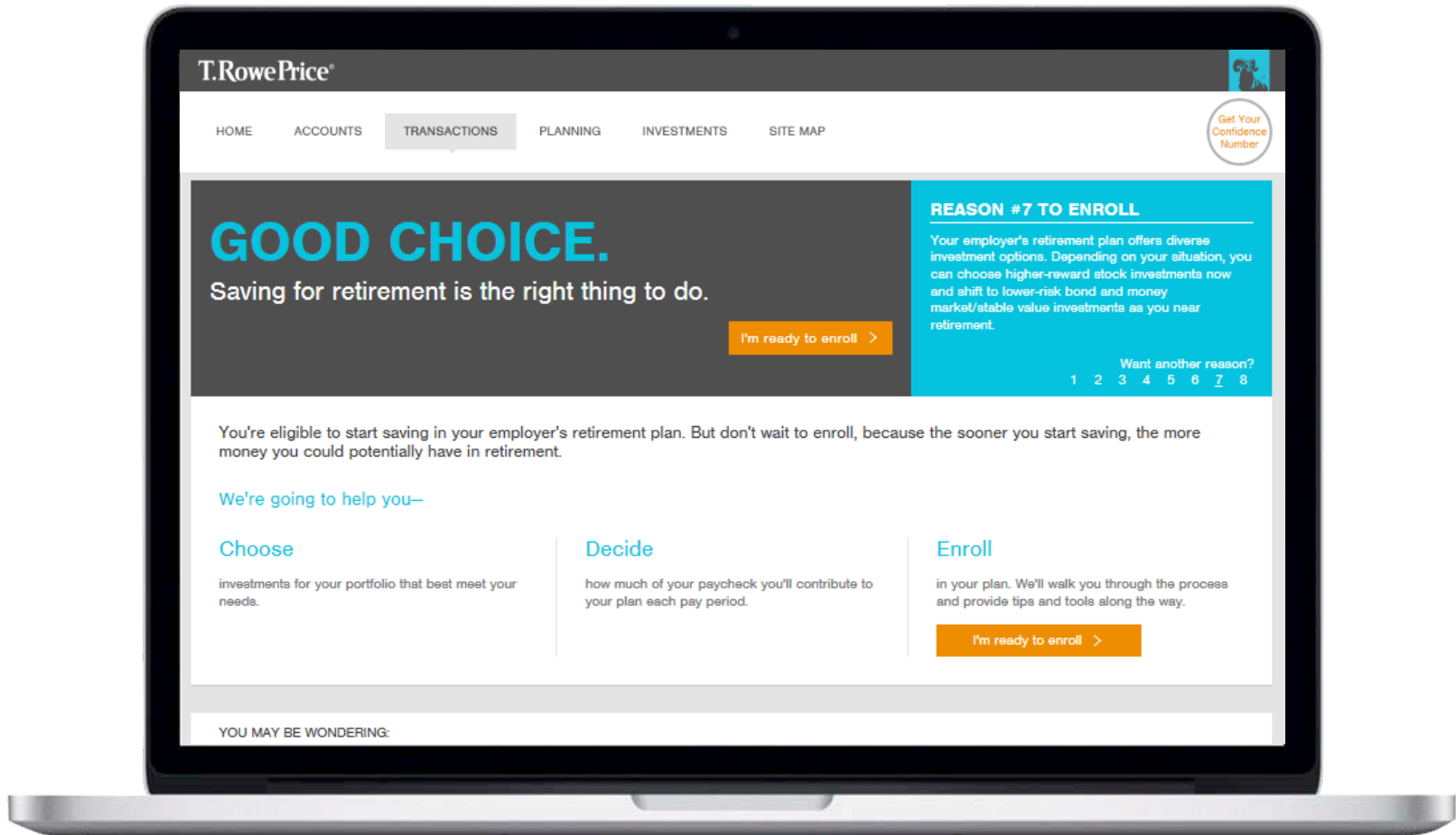
Quickly view and access accounts and balances

Estimate if you're on track for retirement with your Confidence Number<sup>®</sup> score

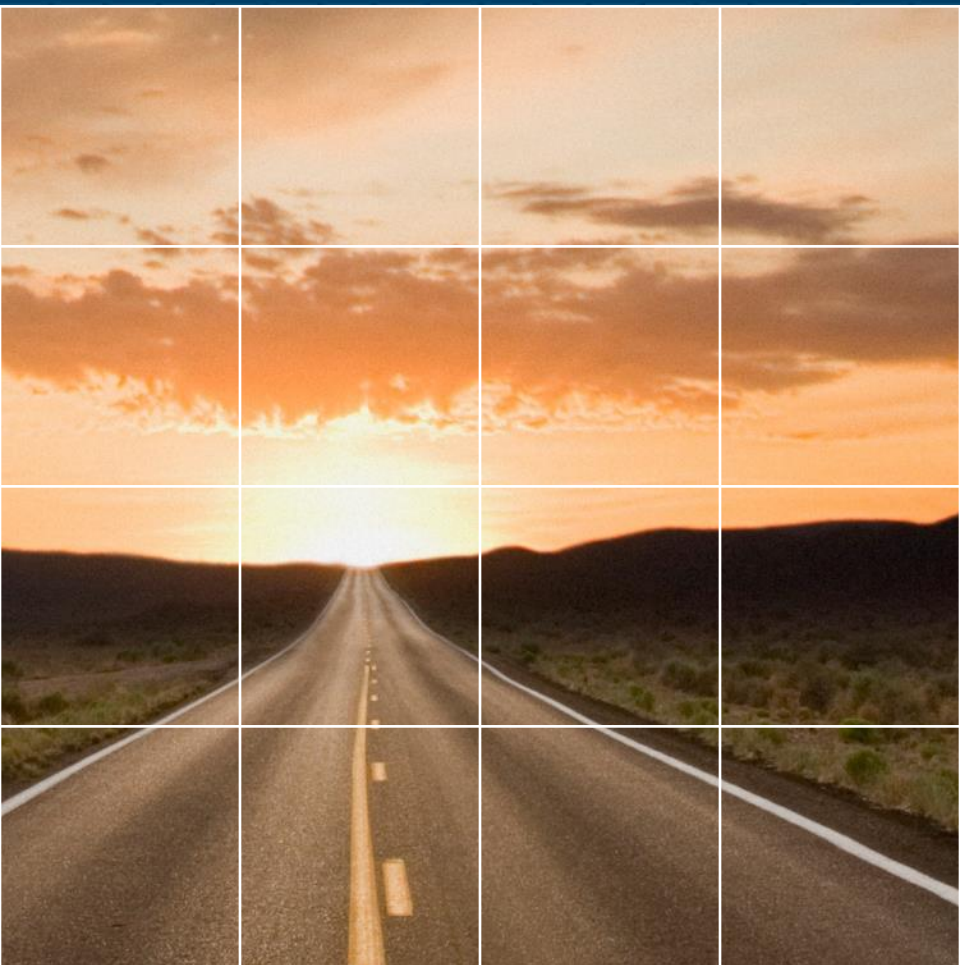
Log in wherever you are, whatever your device



# GETTING STARTED

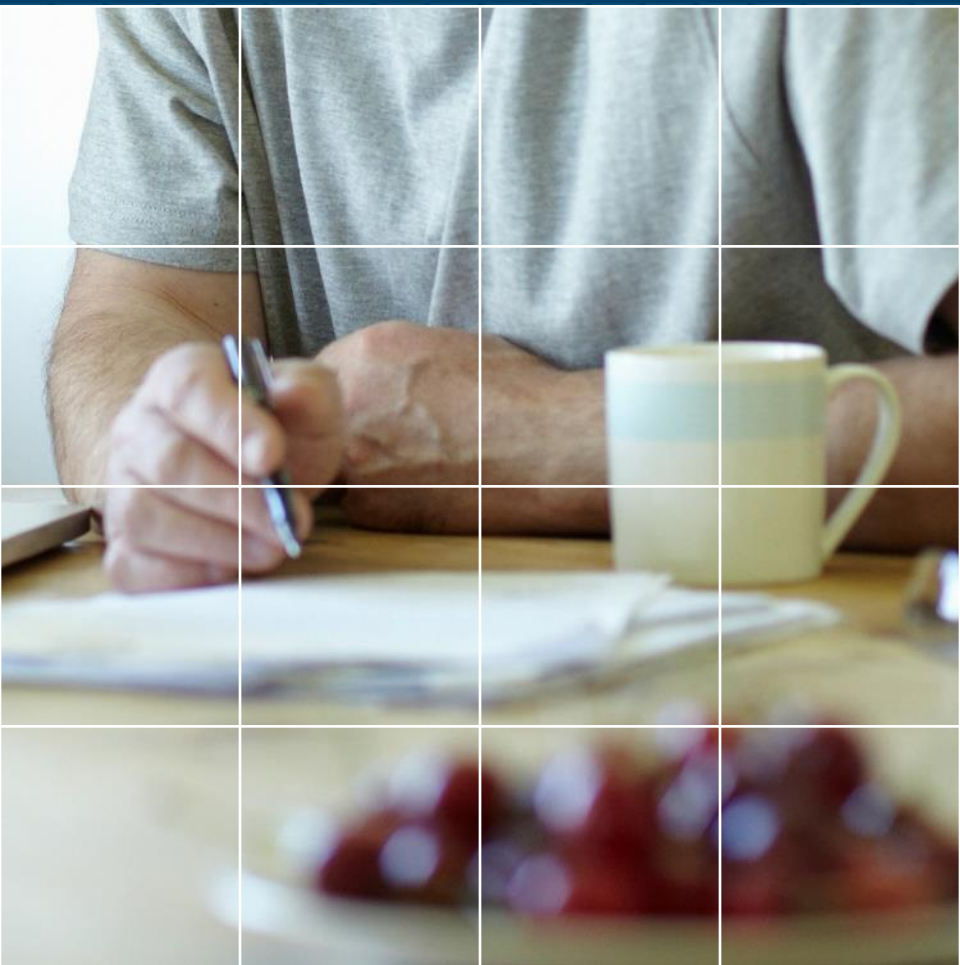


T.RowePrice®



IT'S YOUR  
FUTURE.

T.RowePrice®



SAVE  
ENOUGH FOR  
RETIREMENT.

T.RowePrice®



CONTACT US  
FOR HELP.



1-800-922-9945  
[rps.troweprice.com](http://rps.troweprice.com)



***Call 1-800-922-9945 to request a fact sheet, a prospectus, or, if available, a summary prospectus; each includes investment objectives, risks, fees, expenses, and other information that you should read and consider carefully before investing.***

## TO PLAN SPONSORS

This presentation should only be used as a visual presentation for T. Rowe Price Retirement Plan Services, Inc., client meetings. This program should not be altered, printed, distributed, or posted for employees to access.

## TO WEB MEETING ATTENDEES

This web meeting may be recorded and posted for other employees to access. For security reasons, please do not speak or email any personal information during this meeting. For example, you should not give your address, Social Security number, or account information during this web meeting.