

T. Rowe Price Overseas Stock Fund

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Information as of 06/30/2020

This fund is only available in the Retirement Protector Group Deferred Variable Annuity and the Personal Retirement Planner Qualified Variable Annuity.

Description:

The fund seeks long-term growth of capital through investments primarily in the common stocks of non-US companies. This is an aggressive investment.

Sector weighting	Percent of total holdings	Top holdings	Percent of total holdings
Financials.....	17.7%	Nestle	3.6%
Health Care.....	16.4%	Roche Holding.....	2.4%
Industrials & Business Services.....	12.6%	Unilever	2.2%
Information Technology	11.6%	Novartis	2.1%
Consumer Discretionary	10.9%	Siemens	2.0%
Consumer Staples	9.8%	Koninklijke Philips.....	1.8%
Communication Services	6.9%	Nippon Telegraph & Telephone	1.8%
Materials	6.8%	Astellas Pharma	1.7%
Energy.....	2.5%	Taiwan Semiconductor Manufacturing.....	1.4%
Utilities	2.2%	Munich Re	1.4%
Real Estate	1.3%		
Geographical Diversification		<i>The information shown does not reflect any ETFs that may be held in the portfolio.</i>	
Europe	58.3%	Total net assets	\$16,421.18 Million
Japan	22.3%	Expense Ratio	0.81%
Pacific (ex. Japan)	12.6%	Fund composition	
North America	4.8%	N/A	
Latin America	0.7%		
Middle East & Africa.....	0.0%		
Reserves.....	1.4%		

FFS-00109 (7/20)



Beta: 1.03 (5 Year)

Beta definition:

Beta provides a measure of a stock or fund's volatility relative to the market. The market is often defined by a certain benchmark, index or market average. The market's beta is 1. If a stock or fund is more volatile than the market, its beta will be higher than 1. If it is less volatile, the beta will be below 1. An investment that has a beta of 1.25 is believed to be more volatile than its market benchmark. For example, if the benchmark dropped 1 percent, then an investment with a beta of 1.25 is predicted to drop 1.25 percent. Remember, investment returns and principal value will fluctuate, so the value of your account, when redeemed, may be more or less than your original cost.

Benchmark: MSCI EAFE Index

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