My Checklist to Retirement

Whatever stage of life you are in, we want to ensure that you are well-prepared to achieve your retirement savings goals. Here’s a quick checklist to guide you:

☐ Enroll in a retirement plan today. You can review information on the plans and print enrollment materials at www.benefits.jhu.edu or call the Benefits Service Center at 410-516-2000.

☐ Take advantage of our Financial Education Series. Sign up for an in-person seminar or view an online Benefits FastFacts to learn more about the university’s retirement plans, understanding the markets, and general investing tips. Visit events.signup4.com/JHU or www.benefits.jhu.edu/retirement/.

☐ Explore your providers’ investment planning tools. Visit the websites of American Century, Fidelity Investments®, TIAA-CREF, VALIC, and Vanguard for retirement planning tools, calculators and publications to find out if you’re on track to achieving your financial goals.

☐ Set up an investment counseling session. It is important to continually review your savings goals to determine whether you are appropriately invested to achieve those goals. Your current provider can help you determine this. Visit the one-on-one counseling site (http://www.benefits.jhu.edu/events.cfm) to set up an investment counseling session with your provider today!

☐ Review your account beneficiary designations. Your beneficiaries are the people or entities (such as trusts, charities or estates) who will inherit your retirement assets when you pass away. Make sure your beneficiary designations are appropriate for your financial planning goals and set up your beneficiaries through your current provider.

☐ Evaluate your plan allocations and contributions, now and annually. Take a look at your portfolio to ensure your allocation strategy is aligned with your investment goals. Also, see if you can increase your plan contributions to put more savings to work for your financial future. It is important to review both your allocations and contributions annually in order to meet your retirement goals.

☐ Rebalance your portfolio annually. Market fluctuations can throw your asset allocation off balance, meaning you may need to rebalance your portfolio to keep your investments aligned with your goals. While rebalancing does not protect against losses or guarantee you’ll achieve your goals, it can help your portfolio stay on track.

Are you close to retirement? Take 2 more steps:

☐ Contact the Johns Hopkins University Benefits Office to learn if you are eligible for any retiree benefits.

☐ Contact the Social Security Administration to evaluate and confirm your social security retiree benefits.

Need Help With Your Retirement Planning?

Call the Benefits Service Center at 410-516-2000 or email benefits@jhu.edu. Visit the one-on-one counseling site (http://www.benefits.jhu.edu/events.cfm) to set up an investment counseling session with your provider.

Please read the prospectus and consider the investment objectives, risks, charges and expenses carefully before investing.