By now, you should have decided whether to participate in one of the 403(b) Plans offered by Johns Hopkins University (JHU). It is time to determine how you would like to invest contributions directed to your JHU 403(b) Plan. To establish investment elections in your JHU 403(b) Plan account at Fidelity, follow the instructions in this flyer.

**Participating in one of the Johns Hopkins University 403(b) Plans at Fidelity Investments**

**If You Do Not Have an Existing Account at Fidelity**

**Verify Your Identity**

2. Enter the last 4 digits of your Social Security number.
3. Enter your first name, last name, and date of birth.
4. Click the Next button.

**New User Registration**

Your Customer ID can be your Social Security number, but to better protect your account, we strongly recommend that you create a unique Customer ID.

5. **Customer ID Standards**
   - Use 6 to 15 letters and/or numbers
   - If your Customer ID is between 9 and 11 characters in length, it must contain at least two letters
   - Do not use one entire piece of personally identifiable information such as your Social Security number, telephone number, or date of birth. Instead, alter or disguise it (e.g., Jane212Smith)
   - Do not use 5 or more instances of a single number or letter, or easily recognized sequences (e.g., 12345 or 11111)
   - Do not use symbols, punctuation marks, or spaces (e.g., #, @, /, *, -)

6. **PIN Standards**
   - Use 6 to 12 letters and/or numbers
   - Do not use one entire piece of personally identifiable information such as your Social Security number, telephone number, or date of birth. Instead, alter or disguise it (e.g., Jane212Smith)
   - Do not use 5 or more instances of a single number or letter, or easily recognized sequences (e.g., 12345 or 11111)
   - Do not use symbols, punctuation marks, or spaces (e.g., #, @, /, *, -)

7. **Security Answer Standards**
   - Answers must be between 3 and 31 characters
   - Select a question that you can easily answer
   - Answers are not case sensitive
   - Do not use symbols, punctuation marks, or spaces (e.g., #, @, /, *, -)

8. **Provide Your E-mail Address**
   - Fidelity uses the e-mail address you provide to send you important communications about your benefits, as well as timely service-related and legal notifications, including messages about education and new service offerings.
   - Please be assured that this address is only used to communicate with you regarding your benefits with Fidelity and will not be shared with any other parties.
   - Fidelity Investments has always been committed to maintaining the confidentiality, integrity, and security of personal information entrusted to us by current and prospective customers.

9. **Click Submit**

10. **You Have Successfully Registered**

Choose your investment options

Now that you have successfully registered with Fidelity, you will be prompted to establish investment elections in your JHU 403(b) Plan account at Fidelity.
If You Already Have an Account with Fidelity

2. Enter the Customer ID and PIN you always use to access your Fidelity account.

Change Your Investment Elections for Contributions to the New 403(b) Plan

Once you are logged on to NetBenefits, you should see any and all accounts you have with Fidelity. To change your investment elections for the new 403(b) Plan, follow the instructions below:
3. Click on the arrow next to the link Select Action for the JHU 403(b) Plan. From the list of actions, click on Change Investments.
4. Click on Investment Elections.
5. On the next page, click on Change Your Investment Elections.
6. On the next page, choose your investment elections. Your total investment must equal 100%.

Please note: Your contributions and the University’s contributions are all invested the same way, with the same fund choices and percentages applied to each contribution type. You may invest each of them differently by clicking on invest your sources differently at the top of this page.

Acknowledge and Confirm Your Elections

7. You will be prompted to acknowledge that you have read or received a prospectus for the funds in which you have chosen to invest. Please select a delivery option for each prospectus.
8. On the next page, you will be prompted to review and submit your investment election changes. At this point, you may confirm your investment elections or click on Edit Investment Elections to make any changes. Repeat the process until you are comfortable with the investment elections for your account.
9. Upon clicking Submit, a confirmation page will be displayed, which you may print and save for your records.

Please note: Any changes to your current investment elections will take effect immediately.

Designate Your Beneficiary

To designate a beneficiary for your new 403(b) Plan account, complete the Fidelity Investments Beneficiary Designation form and return it to Fidelity at the address on the form.

Questions for Fidelity?

If you have any questions about your account(s) with Fidelity, call Fidelity toll free at 800-343-0860. Representatives are available Monday through Friday (excluding New York Stock Exchange holidays) from 8 a.m. to midnight Eastern time.