

Human Resources

Office of Benefits Services
Johns Hopkins at Eastern
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The Johns Hopkins University

Summary Annual Report for the Retirement Plan

By law, employers are required to provide a summary annual report for various benefit plans. The content--and even much of the wording--is specified by the Employee Retirement Income Security Act of 1974 (ERISA) and Labor Department guidelines.

This is a summary of the annual report for the plan listed above (employer identification number 520595110) for plan year ending in 2008. The annual report for this plan has been filed with the Internal Revenue Service, as required under ERISA.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call the Office of Benefits Services, Johns Hopkins at Eastern, 1101 East 33rd Street, Suite D100, Baltimore, MD 21218 (443-997-5800). The charge to cover copying costs will be \$1.00 for the full annual report, or \$.15 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan, which is the Office of Benefits Services, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room N-1513, Pension and Welfare Benefit Programs, Frances Perkins Department of Labor Building, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

The Johns Hopkins University Income Deferral 403(b) Plan for Residents, Interns & Postdoctoral Fellows:

Basic Financial Statement

Benefits under the plan are provided by individually owned, fully vested mutual fund and annuity contracts issued by the Teachers Insurance and Annuity Association, College Retirement Equities Fund, Fidelity Investments, American Century Investment Services, Inc., Variable Annuity Life Insurance Company, and the Vanguard Group of Investment Companies. The total premiums paid for the plan year ending December 31, 2008 were \$2,428,421.