Vanguard.com has lots to offer. Select your investments beginning April 22.

The Retirement Choice election window for Johns Hopkins University Support Staff runs March 18 to April 15. To help simplify this enrollment process, beginning April 22, you can go to vanguard.com to change or select your investments.

If you currently don’t have an account with Vanguard, you should consider visiting Vanguard’s website to select your investments. If you do not select your investments before July 1, your contributions will be invested in the date-specific Vanguard Target Retirement Fund closest to the year you will reach age 65. If you are over age 65, your money will be invested in Vanguard Target Retirement Income Fund.

All investing is subject to risk. Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a Target Retirement Fund is not guaranteed at any time, including on or after the target date.

If you already invest with Vanguard through the Johns Hopkins retirement plans, your contributions into the new Johns Hopkins University 403(b) Retirement Plan will be invested to reflect your existing asset allocations unless you make a change.
Register for vanguard.com
To register, go to vanguard.com/register. Then, enter your:

- Name.
- Social Security number.
- Birth date.
- Zip code.
- Plan number: 090078.

Note: If you also have an individual account with Vanguard, you will need to enter that account number, too.

How to make your investment elections
Making your investment elections is easy. During the enrollment process, you will be asked a series of questions, including in which funds you’d like to invest. You will simply make your elections at that time.

Cut the clutter. Go online.
As a registered user, you can also sign up for fast, free e-delivery of your retirement plan communications, such as statements and confirmations.

Just log on to your account at vanguard.com, click My Profile, and change your Mailing Preferences. Your shredder will thank you.

When you sign up for e-delivery, Vanguard notifies you by e-mail when your plan communications are available.

Then, log on to your secure account at vanguard.com to read and print the document.

Connect with Vanguard®
vanguard.com/register > 800-523-1188

For more information about any fund, including investment objectives, risks, charges, and expenses, call Vanguard at 800-523-1188 to obtain a prospectus. The prospectus contains this and other important information about the fund. Read and consider the prospectus information carefully before you invest. You can also download Vanguard fund prospectuses at vanguard.com.