

How Am I Impacted?

Find your current investment provider below for a high-level overview of how you are affected by the changes to the JHU Retirement Plan:

Current Investment Providers	Maintain Existing Balances	Future Contributions	REQUIRED ACTIONS During Enrollment Period	If Required Actions NOT TAKEN
INVESTMENT PROVIDERS EFFECTIVE 1/1/2015				
Fidelity	Yes	Yes	<ol style="list-style-type: none"> 1. Log in to online portal 2. Accept consent 3. Choose investments going forward: <ul style="list-style-type: none"> • “Keep Current Elections” or • “Change Elections” 	Contributions starting 1/1/15 will be automatically invested in a Vanguard Target Retirement Fund within the JHU Select Funds. <i>(TIAA-CREF is the investment provider for the JHU Select Funds)</i>
TIAA-CREF	Yes	Yes		
Vanguard	Yes	Yes		
INVESTMENT PROVIDERS ELIMINATED EFFECTIVE 1/1/2015				
American Century	Yes	Yes, through Brokerage Services	<ol style="list-style-type: none"> 1. Log in to online portal 2. Accept consent 3. Elect contribution amount(s) 4. Select investment provider(s) 	Contributions starting 1/1/15 will be automatically invested in a Vanguard Target Retirement Fund within the JHU Select Funds. <i>(TIAA-CREF is the investment provider for the JHU Select Funds)</i>
VALIC	Yes	No	<ol style="list-style-type: none"> 5. Open new accounts through Fidelity, TIAA-CREF and/or Vanguard websites 6. Add beneficiaries 	