

## Support Staff Retirement Eligibility Matrix—January 18, 2011

SUPPORT STAFF (working at least 19 hours/week)		
Hire Date	Age as of 6/30/11	What Happens
Prior to July 1, 2009	n/a	<ul style="list-style-type: none"> <li>You are eligible for Retirement Choice</li> <li>You choose a retirement plan (either the Support Staff Pension Plan or the new Johns Hopkins University 403(b) Plan) for future benefit accruals beginning July 1, 2011</li> <li>No matter which plan you choose, benefits you've earned in the Support Staff Pension Plan through June 30, 2011 will be retained and paid to you at retirement</li> </ul>
July 1, 2009- June 30, 2011	Under 35	<ul style="list-style-type: none"> <li>You have not yet become eligible for the Support Staff Pension Plan</li> <li>You are eligible for the new 403(b) Plan on July 1, 2011, at which time you may immediately begin making voluntary contributions</li> <li>If you have been contributing to the Staff Voluntary 403(b) Plan, this money moves with you to the new 403(b) Plan</li> <li>Once you complete 2 years of service (or reach age 35, whichever is sooner) you are eligible for the university's contribution to your 403(b) Plan account</li> <li>The university contribution is 4% of pay when you are under age 35 and 8% of pay when you are age 35 or older</li> <li>This contribution begins the first of the month following your completion of 2 years of service or attaining age 35; it begins during the current month, if you complete your 2 years of service or attain age 35 on the first of the month</li> </ul>
July 1, 2009- June 30, 2011	35 or older	<ul style="list-style-type: none"> <li>You have not yet become eligible for the Support Staff Pension Plan</li> <li>You are eligible for the new 403(b) Plan on July 1, 2011, at which time you may immediately begin making voluntary contributions</li> <li>If you have been contributing to the Staff Voluntary 403(b) Plan, this money moves with you to the new 403(b) Plan</li> <li>Because you are age 35 or older, your 8% university contribution to your 403(b) Plan account begins on July 1, 2011</li> </ul>
July 1, 2011 and later	Under 35	<ul style="list-style-type: none"> <li>You are not eligible for the Support Staff Pension Plan (no new participants after June 30, 2011)</li> <li>You are immediately eligible for the new 403(b) Plan on your date of hire and can begin making voluntary contributions</li> <li>Once you complete 2 years of service (or reach age 35, whichever is sooner) you are eligible for the university's contribution to your 403(b) Plan account</li> <li>The university contribution is 4% of pay when you are under age 35 and 8% of pay when you are age 35 or older</li> <li>This contribution begins the first of the month following your completion of 2 years of service or attaining age 35; it begins during the current month, if you complete your 2 years of service or attain age 35 on the first of the month</li> </ul>
July 1, 2011 and later	35 or older	<ul style="list-style-type: none"> <li>You are not eligible for the Support Staff Pension Plan (no new participants after June 30, 2011)</li> <li>You are immediately eligible for the new 403(b) Plan on your date of hire and can begin making voluntary contributions</li> <li>Because you are age 35 or older, your 8% university contribution to your 403(b) Plan account begins on the first of the month following your date of hire (or the current month, if you are hired on the first)</li> </ul>

*Note: If you have been rehired since July 1, 2009, please contact the Benefits Service Center to determine your eligibility.*