

Human Resources

Office of Benefits Services
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The Johns Hopkins University
Summary Annual Report for:
The Johns Hopkins University Income Deferral 403(B) Plan for
Residents, Interns & Postdoctoral Fellows

This is a summary of the annual report for The Johns Hopkins University Income Deferral 403(B) Plan for Residents, Interns & Postdoctoral Fellows, EIN: 52-0595110 Form 5500, for the period 01/01/2010 to 12/31/2010. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$21,200,724 as of December 31, 2010, compared to \$18,055,112 as of January 1, 2010. During the plan year the plan experienced an increase in its net assets of \$3,145,612. This increase includes unrealized appreciation in the value of plan assets, that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of the assets acquired during the year. During the year, the plan had total income of \$4,743,347; including employer contributions of \$473,384, and participant contributions of \$1,644,276, rollovers of \$58,493 and earnings from investments of \$310,275. Plan expenses were \$1,597,735. These expenses included \$4,614 in administrative expenses and \$1,593,121 in benefits paid to participants and beneficiaries.

Your Rights 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 (Phone: 410-516-2000). The charge to cover copying costs will be \$1.00 for the full report, or \$.15 per page for any part thereof. The items listed below are included in that report:

- Insurance provider information;
- Financial information and information on payments to service providers;
- Information regarding any common or collective trusts, pooled separate accounts, master trust or 103-12 investment entities in which the plan participates;
- An accountant's report.

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, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Office of Benefits Services

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