Quick Start Guide

Enrolling online in the JHU Retirement Plan
Start Here

Once you become eligible for the JHU Retirement Plan, you will use the Retirement Choice online portal to enroll in the plans and to manage your account on an ongoing basis for contribution and investment changes.

Step 1.
Visit the myChoices tab on the Benefits website (www.benefits.jhu.edu/mychoices) and select the Retirement Benefits button.

Step 2.
You’ll be taken to the Retirement Choice Welcome Page where you can learn more about Retirement Choice and access numerous resources to help you plan to take action. Click on Enroll/View Now! from any screen when you are ready.
Step 3.
When you are ready to begin your enrollment, simply click *Begin Enrollment*. For assistance with your JHED ID/Password, go to [https://my.jh.edu/](https://my.jh.edu/) or contact the Helpdesk at 410-516-HELP (4357).
Step 4.
Accept the JHU Select Funds Consent

The JHU Select Funds Consent states that you acknowledge the following about the JHU Select Funds:

- JHU and independent consultants selected the JHU Select Funds based on past performance and cost. These funds will be monitored on an ongoing basis.
- You can choose investment options outside of the JHU Select Funds, but these funds are not monitored by JHU or its consultants.
Step 5.
Prepare to Enroll

- View the plans for which you are eligible to enroll. Click Enroll Now when you’re ready to enroll.
- You may read more about the plans on the bottom portion of the screen and learn more about the investment providers by clicking on each provider’s website link.

Step 6.
Choose Your Contribution Amount

Choose how much you would like to contribute per pay period as a dollar amount or percentage. You may also choose to contribute the maximum permitted by the IRS. When deciding how much to contribute, you can use the Contribution Calculator, located on the Plan Summary tab within the Retirement Choice online portal at www.benefits.jhu.edu/mychoices/retirement/welcome.cfm. Once you are within the Plan Summary tab, the calculator is under Prepare for Retirement at the bottom of the page.

If you choose to make a percentage contribution, you will see an estimate of your dollar contribution based on your most recent pay. Note that your total contribution will increase automatically with an increase in pay or decrease with a reduction in pay.
Step 7.
Choose your investment providers. You may invest with more than one provider.

1. Choose if you want to direct your employer and employee contributions (if applicable) to the same investment provider(s) or not.

2. Indicate what percentage (percentages need to be whole) of your investment you wish to go to each provider.
Step 8.

Open a JHU account with any selected provider(s).

The Confirmation Page will have a link to each of the investment providers that you have chosen. Your last step will be to click each provider’s corresponding button to take the final step of opening your accounts. It is on each provider’s website that you will select your specific investment funds, enter beneficiaries and complete the enrollment process.

A. The JHU Select Funds & TIAA button will take you to TIAA’s enrollment website. You will have three investment options, all hosted by TIAA:
   - JHU Select Funds
   - TIAA-CREF mutual funds and annuities
   - Brokerage Services

B. The Fidelity button will take you to Fidelity’s website and its investment options.

C. The Vanguard button will take you to Vanguard’s website and its investment options.

If you have newly selected more than one provider, you’ll need to come back to this page and click on EACH provider’s site to complete the enrollment process.

If you select an investment provider and you do not open an account online with the provider, you will be automatically invested in the age-appropriate Vanguard Institutional Target Retirement Fund with that provider—see chart below.

<table>
<thead>
<tr>
<th>WHERE THE FUNDS ARE INVESTED</th>
<th>WHAT THE AUTOMATIC INVESTMENT IS IF YOU DO NOT COMPLETE THE ENROLLMENT PROCESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity</td>
<td>Vanguard Institutional Target Retirement Fund</td>
</tr>
<tr>
<td>TIAA</td>
<td>Vanguard Institutional Target Retirement Fund (on JHU Select Funds menu)</td>
</tr>
<tr>
<td>Vanguard</td>
<td>Vanguard Institutional Target Retirement Fund</td>
</tr>
</tbody>
</table>
Step 9.
Make your investment selections and beneficiary elections by provider on its site.

TIAA
1. First, confirm or update your personal information.
2. Next, choose your investments. The page defaults to one-step investing with the Vanguard Target Retirement Funds. Be sure to check the Choose this investment box if this is your choice.
   a) You may also elect to Choose Your Own Investment Mix. Click on that tab to invest in the JHU Select Funds, TIAA-CREF mutual funds and annuities, as well as Brokerage Services.
   b) When you have finished selecting your investments, be sure to click the box next to Choose this mix to continue.
3. Enter your beneficiary information.
FIDELITY

1. Log in to Fidelity NetBenefits and register for access.
2. Click Enroll today.
3. a) Click Begin to choose investment options.
   b) Choose how you would like to invest—using target-date funds or managing your own portfolio. You will then follow the prompts to select your specific investments.
4. Once you elect your investment options, you will need to verify that you have read the prospectus for the elected funds.
5. Finally, you will be prompted to review your investment elections. Click Submit to complete the enrollment process.
6. Enter your beneficiary information by selecting the Profile tab.
VANGUARD

1. From the Home Page, click on the link for Vanguard’s website for Retirement plan participants.
2. Select Enroll Now.
3. Enter the required fields. Please refer to the chart below for the appropriate Plan Number.

<table>
<thead>
<tr>
<th>PLAN</th>
<th>YOUR POSITION</th>
<th>VANGUARD PLAN NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>403(b)</td>
<td>Faculty • Staff • Bargaining Unit</td>
<td>090078</td>
</tr>
<tr>
<td>403(b)</td>
<td>Residents • Interns • Postdoctoral Fellows</td>
<td>094524</td>
</tr>
</tbody>
</table>

4. Select your investments. You may choose the all-in-one option with a Target Retirement Fund or choose your own funds and create your investment mix.

5. Choose how much of your investment you wish to go to each fund you selected.

6. Enter your beneficiary on the MyProfile tab.
Contact us

Get personalized advice
You can receive help choosing your investments over the phone or in-person.

TO RECEIVE HELP DECIDING HOW TO BUILD YOUR PORTFOLIO WITH YOUR CHOSEN INVESTMENT PROVIDER(S)
Fidelity: 800-343-0860
TIAA, including JHU Select Funds: 888-200-4074
TIAA Brokerage Services: 800-927-3059
Vanguard: 800-523-1036

ENROLLMENT SUPPORT
Please call the Johns Hopkins University Retirement Center at TIAA at 888-200-4074, weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

GENERAL PLAN-RELATED QUESTIONS
Please call the Benefits Service Center at 410-516-2000, weekdays, 8:30 a.m. to 5 p.m. (ET) or email benefits@jhu.edu.

LEARN MORE
Visit the myChoices tab on the Benefits website (www.benefits.jhu.edu/mychoices) to learn more about Retirement Choice.