Quick Start Guide

What do I need to do if I am currently investing with Fidelity, TIAA-CREF or Vanguard?
Start Here

All faculty, staff, bargaining unit members, residents, interns and postdoctoral fellows enrolled in the 403(b) plan must log in to the online portal during the Retirement Choice period. The Retirement Choice period will be from **October 14, 2015 to November 11, 2015**. Elections made during this period will become effective on **January 1, 2016**.

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 Now from any screen when you are ready.
Step 3.
Click on Take Action on the top left of the screen to review a checklist prior to enrolling. Click Enroll Now when you’re ready. You will use your JHED ID and password to log in to the online portal.

For assistance with your JHED ID/Password, go to https://my.jh.edu/ or contact the Helpdesk at 410 516-HELP (4357).

Step 4.
Accept the JHU Select Funds Consent.
Step 5.

Choose to Keep Current Elections or Change Elections.

- Keep or change your current contribution amount
- Keep or change your investment provider election(s), investments and beneficiaries

If you decide to Keep Current Elections, you only need to select and confirm this choice, and you have completed your tasks for the Retirement Choice period. It is also a good time to review and update your beneficiary information.

IMPORTANT: Please keep in mind that if you have chosen someone other than your spouse as your beneficiary, you will be required to complete a new spousal waiver.* Please contact your investment provider for more information.

*If you are married and your spouse has waived his or her rights to a survivor benefit in your existing TIAA-CREF account(s) this waiver will not be carried over to your new TIAA-CREF account(s). To waive your spouse’s rights under your new TIAA-CREF account(s), you and your spouse must complete a Designation of Beneficiary form, including the spousal waiver section, and return it to us. You can update your beneficiary information online by logging on to www.tiaa-cref.org/profile with your User ID and password, or by downloading a Beneficiary form at www.tiaa-cref.org/forms. If you do not submit a new signed Designation of Beneficiary form, your beneficiary will be automatically set to ‘Estate.’
If you decide to Change Elections, you will need to follow these steps:

1. Select Change Elections.

2. Confirm or change your contribution amount by clicking Manage Elections.

3. 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.

   If you choose to make a percentage contribution, you will see an estimate of your dollar contribution based on your most recent pay. If you elect to contribute a percentage of your pay, your total contribution will increase automatically with an increase in pay.
Step 6.
Confirm or change 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 of your investment you wish to go to each provider.
Step 7.
Open an account with any newly selected provider(s).

Unless you already have a JHU account with each provider selected, 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, update beneficiaries and complete the enrollment process.

A. The JHU Select Funds & TIAA-CREF button will take you to TIAA-CREF’s enrollment website. You will have three investment options, all hosted by TIAA-CREF:
   • 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 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 Target Retirement Fund</td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td>Vanguard Target Retirement Fund (on JHU Select Funds menu)</td>
</tr>
<tr>
<td>Vanguard</td>
<td>Vanguard Target Retirement Fund</td>
</tr>
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</table>

If you do not make any investment provider election during the Retirement Choice period, you will be automatically invested in the age-appropriate Vanguard Target Retirement Fund on the JHU Select Funds menu with TIAA-CREF.
Step 8.
Make your investment selections and beneficiary elections by provider on its site.

**TIAA-CREF**
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. Review and update your beneficiary information.
**FIDELITY**

1. Log in with your Fidelity NetBenefits user name and password or register for access.
2. Click Enroll.
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. Update your beneficiary. The beneficiary form is located and available for order in the Plan Information and Documents section of NetBenefits under Plan Literature. Note: Fidelity does not allow for online beneficiary updates at this time.
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. Update 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-CREF, including JHU Select Funds: 888 200-4074
TIAA-CREF Brokerage Services: 800 927-3059
Vanguard: 800 523-1036

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

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

MAKE YOUR CHOICE
Your elections made in the online portal will go into effect January 1, 2016.

LEARN MORE
Visit the myChoices tab on the Benefits website (www.benefits.jhu.edu/mychoices) to learn more about Retirement Choice.
You can view the recorded Town Hall, read the Frequently Asked Questions and enroll when you’re ready.