



JOHNS HOPKINS  
UNIVERSITY

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 Plans enrollment portal through TIAA to enroll in the plans and to manage your account on an ongoing basis for contribution and investment changes. Jump to Step 6 for information on how to make investment selections.

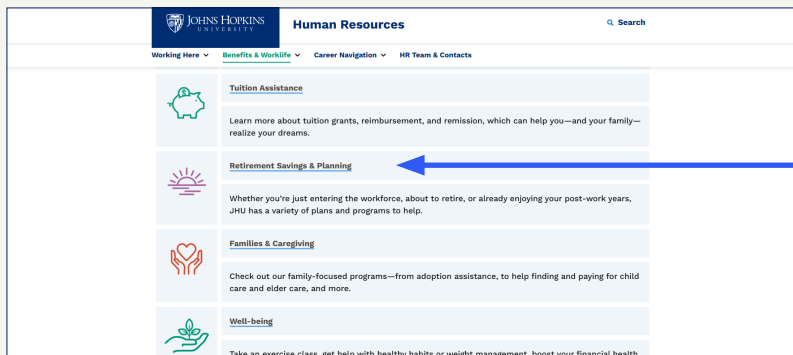
## Step 1

Visit the Benefits & Worklife homepage at [hr.jhu.edu/benefits-worklife/](http://hr.jhu.edu/benefits-worklife/) and select **Retirement Plans Enrollment**.



## Step 2

Scroll down to Select the **Retirement Savings & Planning** section.



### For assistance with your JHED ID/password

Go to [my.jh.edu](http://my.jh.edu) or contact the Helpdesk at **410-516-HELP (4357)**.

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# Step 3

Select **Retirement Plans Enrollment** when you are ready to enroll.

The screenshot shows the top navigation bar with the JHU logo and 'Human Resources' title. Below is a breadcrumb trail: HOME / BENEFITS & WORLIFE / RETIREMENT SAVINGS & PLANNING. The main content area features a large blue graphic with a sun icon and the heading 'Build Toward Future Financial Security'. Below this, there are sections for 'Current Employees', 'Planning for Retirement', and 'Current Retirees', each with a corresponding 'LEARN ABOUT OUR PLANS', 'PLAN FOR RETIREMENT', and 'STAY CONNECTED' button. At the bottom, there is a 'Retirement Savings Quick Links' section with a list of links.

Select **Retirement Plans enrollment portal** when you are ready to enroll.

The screenshot shows the '403(b) Plan Enrollment' page. It includes a heading '403(b) Plan Enrollment' and a paragraph explaining that the Retirement Plans enrollment portal through TIAA is the resource for information about retirement plans and enrollment. Below the text is a list of two links: '403(b) Payroll Cut-Off Calendar (faculty and staff)' and '403(b) Payroll Cut-Off Calendar (JHPD and bargaining unit)'.

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## Enrollment

### STEP 3A

If you received a notice from TIAA that you will be automatically enrolled in the 403(b) plan:

- Click **Accounts** and then **Manage Contributions**.
- You may make changes to your contribution percentage by selecting **Change Elections**.

Note: You may opt out of automatic enrollment by selecting Cancel Automatic Enrollment.

The screenshot shows the TIAA account management interface. At the top, there are navigation tabs: Accounts, Plan & Learn, and Statements & Documents. A search bar, Alerts, Profile, and Logout are also visible. The main content area is divided into several sections:

- Your accounts:** A table showing Retirement with a balance of \$0.00.
- Quick links:** A list of links including Manage contributions, Start a rollover, View investments, View all products, Research investments, Open an account, Change retirement investments, View all actions, and Loans & withdrawals.
- Payroll calendar:** A section with a blue header and a link to view the payroll calendar.
- Enrollment notice:** A blue box stating: "You were automatically enrolled in your plan on 01/13/2026. You can change your elections or stop your contributions."
- Summary:** A section with a blue header and a button for Manage contributions. It shows "Your contributions" at "3% per pay period".
- Your Elections by Plan(s):** A dropdown menu.
- Eligible Retirement Plans:** A section with a dropdown menu showing "JHU 403(b) Plan" and a "Take me to" button.

The screenshot shows the TIAA Contributions page. At the top, there are navigation tabs: Accounts, Plan & Learn, and Statements & Documents. A search bar, Alerts, Profile, and Logout are also visible. The main content area is divided into several sections:

- Contributions:** A section with a blue header and a paragraph of text: "Welcome to the Johns Hopkins University Contribution Agreement. You will be provided with instructions for each plan below to help you complete your contribution arrangement. Upon completion of this agreement please continue to enroll if you have not already done so. Enter any contributions you made this year through a different employer to ensure you don't exceed the maximum amount allowed per year."
- Advice & Guidance:** A blue box with a link to "Check out Advice & Guidance for useful resources and educational articles from retirement basics to living retirement."
- Payroll calendar:** A blue box with a link to "View your payroll calendar: 403(b) Payroll Calendar (PDF) | 457(b) Payroll Calendar (PDF) | Unite Here Dining Staff Payroll Calendar (PDF)".
- Enrollment notice:** A blue box stating: "You were automatically enrolled in your plan on 01/13/2026. You can change your elections or stop your contributions."
- Summary:** A section with a blue header and a button for Manage contributions. It shows "Your contributions" at "3% per pay period".
- Your Elections by Plan(s):** A dropdown menu.
- Eligible Retirement Plans:** A section with a dropdown menu showing "JHU 403(b) Plan" and a "Take me to" button.

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OR

**STEP 3B**

If you have not received a notice of eligibility and are enrolling in the plan to make voluntary contributions:

- Click **Accounts** and select the **403(b) plan**. Then click **Manage Contributions**.

### Contributions

Welcome to the Johns Hopkins University Contribution Agreement. You will be provided with instructions for each plan below to help you complete your contribution arrangement. Upon completion of this agreement please continue to enroll if you have not already done so.

[Enter any contributions](#) you made this year through a different employer to ensure you don't exceed the maximum amount allowed per year.

- 1 Check out [Advice & Guidance](#) for useful resources and educational articles from retirement basics to living retirement.
- 2 View your payroll calendar: [403\(b\) Payroll Calendar \(PDF\)](#) | [457\(b\) Payroll Calendar \(PDF\)](#) | [Unite Here Dining Staff Payroll Calendar \(PDF\)](#)
- 3 You were automatically enrolled in your plan on 01/13/2026. You can change your elections or stop your contributions.

Summary	<a href="#">Stop voluntary contributions</a>	<a href="#">Manage contributions</a>
Your contributions		3% per pay period

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# Step 4

## Manage contributions

### STEP 4A

First choose when you'd like to begin contributing. Then choose how much you'd like to contribute per pay period as a dollar amount or percentage. You may also choose to contribute the maximum permitted by the IRS.

### STEP 4B

You must also choose whether you would like to make pretax contributions, Roth after-tax contributions or a combination of both. To learn more about Roth contributions, visit the Benefits & Worklife homepage at [hr.jhu.edu/benefits-worklife/](http://hr.jhu.edu/benefits-worklife/) and select **Retirement Plans Enrollment**.

### STEP 4C

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.

Lastly, choose if you would like your contribution amount to automatically increase. You may do this by dollar amount or percentage. You may also choose the date for your first increase and the frequency of future increases.

### When would you like to start making contributions?

The date you choose will indicate the effective date of your salary deferral election(s). The selected date will be used for all SDA changes for eligible and impacted plans.

First available paycheck  
 Future date

[403\(b\) Payroll Calendar](#) | [457\(b\) Payroll Calendar](#) | [Unite Here Dining Staff Payroll Calendar](#)

### How much do you want to contribute to your 403(b) plan?

The maximum amount  
 A percentage  
 A dollar amount

**Amount per pay period:**  
3 %  
= \$76.25

Allocate between Pre-Tax and/or Roth contributions

### Would you like your contribution to automatically increase?

Yes  
 No

[Learn more about automatic increases](#)

**Amount per pay period**  
1 %  
Enter an amount between 1% and 100%

**Frequency of Increase**      **Date of Increase**  
Once a year      07/01/2027

### Why actual start date might differ?

Stop automatic increases when your total contribution reaches a certain amount

**Automatic increase limit**  
10.00 %

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## Step 5

Review your contributions and select **Confirm**.

**Review your contributions**

Please review all contributions before you confirm your elections.

**Summary** [Edit](#)

Your Contributions	20% per pay period
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**JHU 403(b) Plan**

Employee Pre-tax	10%
Automatic Increase	On
Total voluntary contribution increase	1.00% once a year
First increase date	03/01/2027
Automatic increase limit	When total contribution reaches 15.00% per pay period
Effective Date	First available paycheck

**JHU 457(b) Deferred Compensation Plan**

Employee Pre-tax	10%
Effective Date	Your start date for the 457(b) contribution will differ according to your plan rules.

I have read and accept these [Terms & Conditions](#)

## Step 6

### Make your investment selections

1. You may select Choose for Me to be enrolled in your plan's default investment option.
  - If you would rather choose your own investments, select **Pick from a list of available investments** at the bottom of the page.
2. Indicate the percentage allocation you want for each investment option you would like to include in your portfolio. When finished, choose **Select & Continue**. Follow this step for each investment option you would like to include in your portfolio. Please note that your chosen investments may be different within each contract.

**1**

**Need Help?**

Personal Details —  Determine Contributions —  **Choose Investments** —  Designate Beneficiaries —  Finish Up

**Choose your path**

You are making elections for the following plans:

- JHU 403(B) PLAN - RETIREMENT CHOICE
- JHU 403(B) PLAN - RETIREMENT CHOICE PLUS

Whichever path you choose, you can make changes anytime, online or by phone.

**Choose for me**

You will be quickly enrolled based on your plan sponsor's default investment and default beneficiary selections until you change them

The plan sponsor's default investment is based on a retirement age of 65.  
[Change your targeted retirement age](#)

**JHU 403(B) PLAN - Retirement Choice**

- [The Vanguard Target Retirement 2045 Fund Investor](#)

**JHU 403(B) PLAN - Retirement Choice Plus**

- [The Vanguard Target Retirement 2045 Fund Investor](#)

[Choose for me](#)

**Know what you want?**

[Pick from a list of available investments.](#)

An annuity contract is included with your retirement plan. Setting up this contract doesn't mean you have to invest in annuities, it just makes the option available to you.

[Previous](#)

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# Step 7

## Designate your beneficiaries

Naming your beneficiaries and keeping the information current is an important aspect of managing your retirement account. Be aware that beneficiaries named on your account(s) take precedence over your will.

1. If you chose your own investments, the Designate Beneficiaries step will automatically appear next. Please enter the information, then select **Review & Confirm**.
2. If you selected the **Choose For Me** option to select investments, the Designate Beneficiaries step will not automatically appear next. Please complete your account setup first. Then select **Actions and Beneficiaries** within your account.

The screenshot shows a web interface for designating beneficiaries. At the top right is a 'LOG OUT' button. Below it is a 'Need Help?' link. A progress bar contains five steps: 'Personal Details', 'Determine Contributions', 'Choose Investments', 'Designate Beneficiaries' (which is highlighted with a blue circle), and 'Finish Up'. The main heading is 'Tell us about your beneficiaries', followed by a sub-heading: 'It's important to designate who will inherit your savings, so we encourage you to name your beneficiaries now.' A white box contains the question: 'Would you like to choose the same beneficiaries for the plans you are currently enrolling in?' with radio buttons for 'Yes' (selected) and 'No'. Below this are two sections: 'Primary Beneficiaries' with a sub-heading 'A primary beneficiary will inherit your savings first.' and a button 'Add a primary beneficiary'; and 'Contingent Beneficiaries' with a sub-heading 'A contingent beneficiary will receive your savings if your primary beneficiaries are deceased.' and a button 'Add a contingent beneficiary'. At the bottom are buttons for 'Previous' and 'Review & confirm', along with a link 'Come back later'.

# Contact us



## Get personalized advice

As a participant, you have access to personalized advice on the retirement plans' investment menus from:

### TIAA

Call **800-200-4074** to speak with a TIAA representative\*, weekdays, 8 a.m. to 10 p.m. (ET). Or access Retirement Advisor online at **[tiaa.org/retirementadvisor](https://tiaa.org/retirementadvisor)** for savings and investment recommendations.

For TIAA Brokerage Services, call **800-842-8252**.

### MARSH MCLENNAN AGENCY (MMA)

Call the JHU Benefits Service Center for assistance at **410-516-2000**, weekdays, 8:30 a.m. to 5 p.m. (ET). Or visit **[jhu.mmaprosperwise.com](https://jhu.mmaprosperwise.com)**.

### 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](mailto:benefits@jhu.edu)**.

## Learn more

Visit the Benefits & Worklife website at **[hr.jhu.edu/benefits-worklife/retirement/retirement-plans-enrollment/](https://hr.jhu.edu/benefits-worklife/retirement/retirement-plans-enrollment/)**



\*Advice is obtained using an advice methodology from an independent third-party.

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