Johns Hopkins University | Human Resources Benefits and Worklife

Pre-Retirement Planning Program

Listening to Your Retirement, *April 20 – May 1, 2026*

Week One: Mid-Career

A Balanced Retirement Life - Passcode: 85@.3jrc

This seminar is designed to help participants ask the right questions and make informed decisions when evaluating their retirement plans. We'll cover the key issues to consider in planning for your future and guide you in developing your current road map. Participants will leave with resources to help determine when retirement may be right for them, focusing on the positive aspects of retirement while preparing for potential challenges. Join us to create a clear, actionable plan for your retirement journey.

JHU Benefits in Retirement - Passcode: *CBC7P68

This presentation, offered by the Office of Benefits & WorkLife, covers the benefits for university retirees. This includes medical and dental coverage, life insurance, tuition benefits, pension and/or 403b plan, vacation/sick time, and more. Q&A to follow.

Making Space for Retirement Starts Now - Passcode: Tj5sd2%t

Are you hearing the Retirement signals? Join Marsh McLennan Agency to approach retirement readiness with a thoughtful, personal lens and practical steps you can take today. We'll explore whether your sources of income—pension, 403(b)savings, IRA's and Social Security—are beginning to harmonize into a coherent plan. You'll reflect on whether your numbers bring clarity or confusion, and learn how to translate them into clear, actionable steps. You'll walk away with strategies and tools to assess how predictable your retirement income sounds, to build confidence and flexibility with concrete next steps.

Investing Essentials: 5 Principles to Invest with Confidence

How you invest today can impact what you'll have tomorrow. No matter where you are in your career journey, this webinar can help you understand five key principles of investing for the future so you can get the most from your money. TIAA talks about these important principles:

- Choosing the right type of account
- Understanding the risk/return trade-off
- Having the right mix of investments
- Staying the course
- Reviewing regularly

Place Planning in Retirement - Passcode: d9p72!9!

As we live longer and our circumstances change, where we decide to call home matters. This workshop presented by Financial Council will introduce participants to the concept of place planning, which involves intentionally choosing where to live to maximize your health, social connection, purpose in life, and financial resources. Like most aspects of retirement planning, housing decisions are complex and highly personal, and they deserve careful consideration as part of a comprehensive retirement plan.

Week Two: 55 or Older, Planning for Retirement

Your Retiree Healthcare Program - Passcode: *21Y7VaQ

Medicare-eligible retirees have access to both the Johns Hopkins University group retiree health plan and a wide range of individual insurance options. Aptia365 can assist retirees in evaluating these individual plans and support them through the enrollment process if they choose that route. During the session, retirees will learn about Medicare, compare available medical plan options, and understand how to identify the best coverage for their needs. Guidance will be provided on how to contact Aptia365 to learn more about individual insurance options.

How to Get the Most Out of Your Retirement Income

Learn how to plan ahead and create income that lasts the rest of your lifetime. Develop a diversified income strategy that helps you manage risk and protects your financial security in retirement. TIAA will show you how to:

- Understand your income sources
- Create an income strategy to manage risk
- Optimize your income to last a lifetime

Medicare 1-2-3 - Passcode: =2vi8!=R

Join Marsh McLennan Agency for a practical, empathic approach to demystifying the myths that often create confusion about your Medicare health coverage in retirement. We'll debunk common misconceptions—such as the idea that you must enroll automatically at 65, that Medicare covers every cost, or that you can't shop for plans once you're enrolled—and show how timing, plan choices, and out-of-pocket costs truly interact. You'll gain actionable steps you can take now, including confirming eligibility, a basic understanding of Parts A and B, comparing Parts C and D options. By the end, you'll leave with a personalized action plan, and trusted resources to navigate Medicare with clarity and confidence.

Social Security Simplified - Passcode: kDs+.N7A

This decision can have long-term effects on a retirement plan. Join MMA to explore how the timing of Social Security can shape your financial planning. We'll examine the trade-offs of claiming early, at full retirement age, or delaying benefits, and how each path affects your monthly cash flow and long-term security. You'll leave with clear, actionable steps—estimate benefits at different ages, model scenarios that align with your other income sources (pensions, savings, investments) and choose a strategy that supports your goals. We'll also discuss survivor considerations and practical ways to maximize lifetime income while preserving flexibility for the unexpected.