



JOHNS HOPKINS
UNIVERSITY

QUICK START GUIDE

Enrolling online in the JHU Retirement Plan.

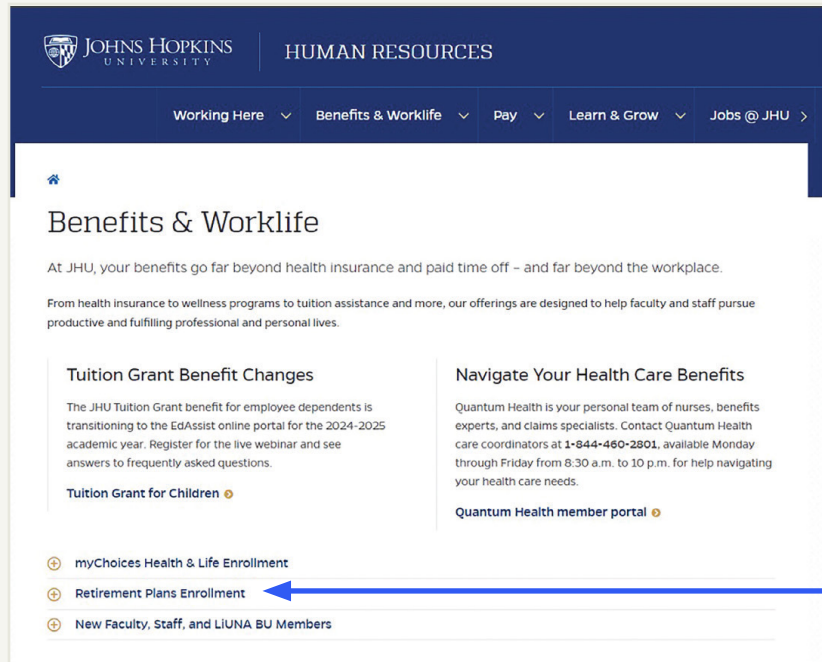


Start here

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.

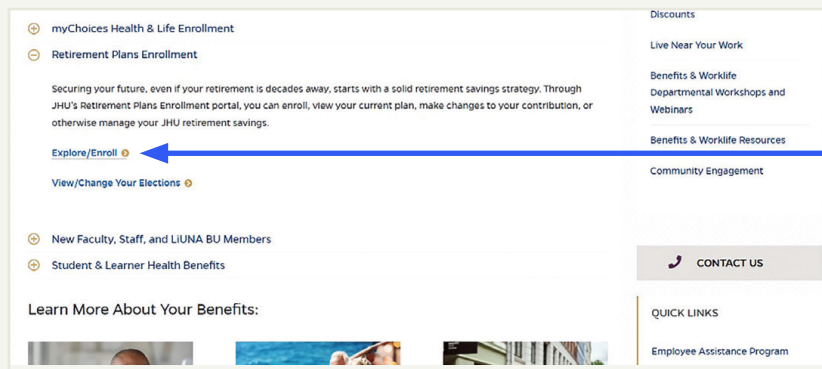
Step 1

Visit the Benefits & Worklife homepage at hr.jhu.edu/benefits-worklife/ and select **Retirement Plans Enrollment**.



Step 2

Select the **Explore/Enroll** link from the drop down.

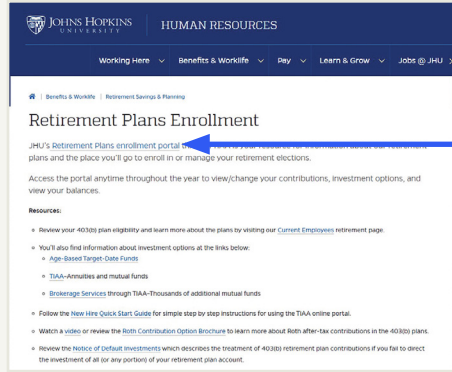


For assistance with your JHED ID/password

Go to my.jh.edu or contact the Helpdesk at **410-516-HELP (4357)**.

Step 3

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



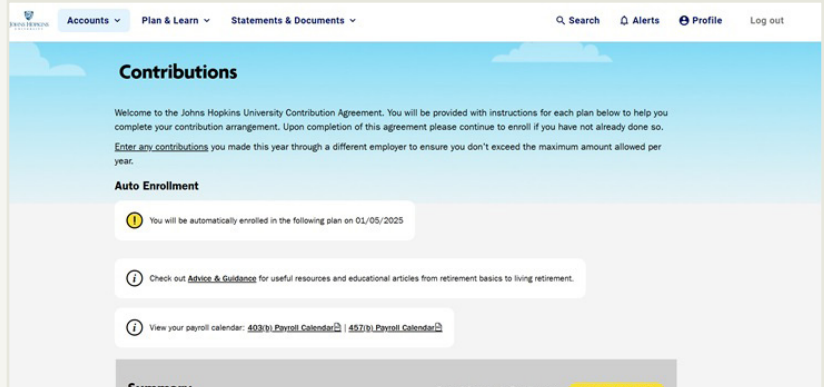
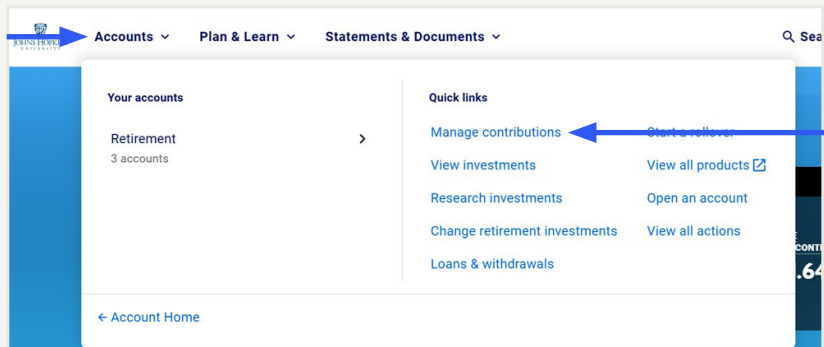
Enrollment

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.

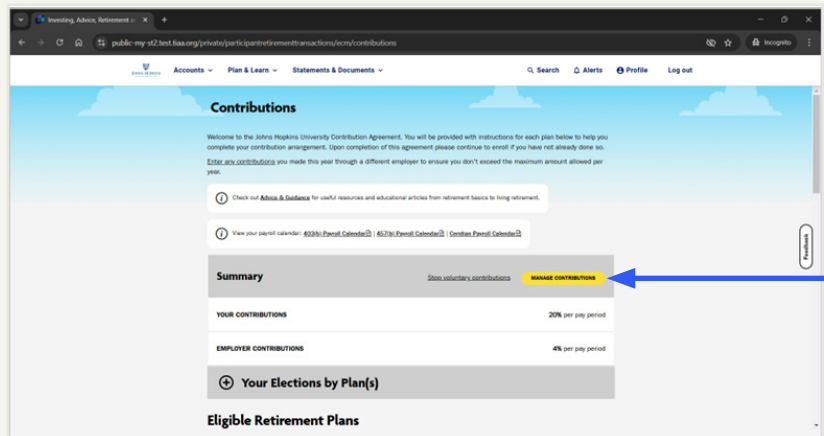


OR

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**.



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/ 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.

The screenshot shows a web interface for selecting contribution options. At the top, there are navigation tabs: "Accounts", "Plan & Learn", and "Statements & Documents". On the right, there are links for "Search", "Alerts", "Profile", and "Log out".

The main heading is "When would you like to start making contributions?". Below it, a note states: "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." There are two radio button options: "First available paycheck" (which is selected) and "Future date".

Below this, there are three links: "403(b) Payroll Calendar", "457(b) Payroll Calendar", and "Cerdian Payroll Calendar".

The next heading is "How much do you want to contribute to your 403(b) plan?". There are three radio button options: "The maximum amount", "A percentage", and "A dollar amount" (which is selected).

Below this, there is a section for "AMOUNT PER PAY PERIOD:". It shows a text input field with "\$ 100.00" and a small icon of a person. To the right of the input field, it says "= 3.67%".

There is a checkbox option: "Allocate between Pre-Tax and/or Roth contributions".

The next heading is "Would you like your contribution to automatically increase?". Below it, there is a link: "Learn more about automatic increases". There are two radio button options: "Yes" (which is selected) and "No".

Below this, there is a section for "AMOUNT PER PAY PERIOD:". It shows a text input field with "\$ 10.00". Below the input field, there is a note: "Enter an amount between \$0.01 and \$99,999".

Below this, there is a section for "FREQUENCY OF INCREASE". It shows a dropdown menu with "Once a year" selected.

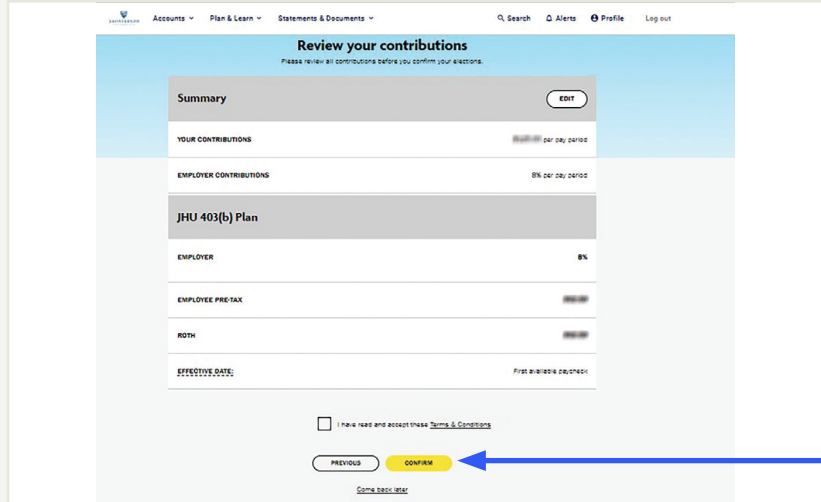
Below this, there is a section for "DATE OF FIRST INCREASE". It shows a dropdown menu with "Select" selected.

Below this, there is a note: "Why actual start date might differ?".

At the bottom, there is a checkbox option: "Stop automatic increases when your total contribution reaches a certain amount."

Step 5

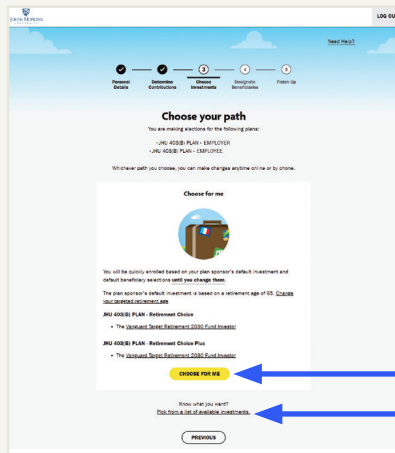
Review your contributions and select **Confirm**.



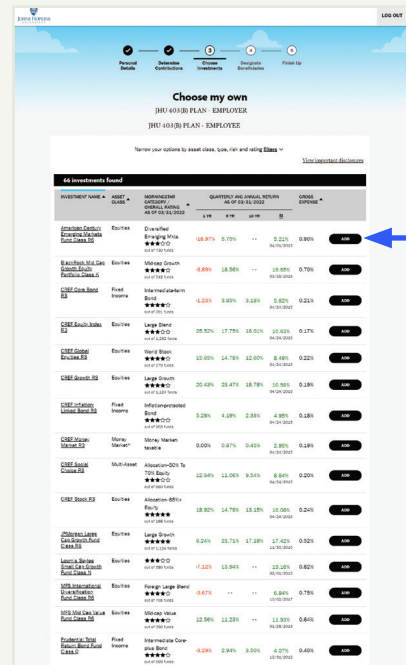
Step 6

Make your investment selections

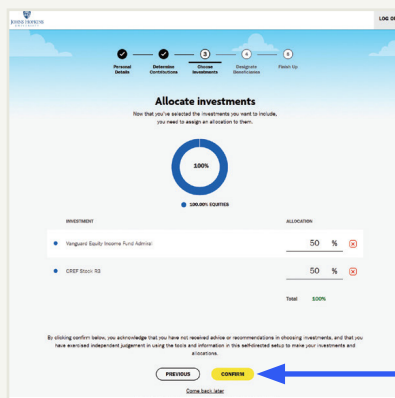
- You may select **Choose For Me** to be enrolled in your plan's default investment option.
 - If you would rather choose your own investments, pick from a list of available investments at the bottom of the page.
- Select **ADD** for each investment option you would like to include in your portfolio.
- Next, indicate the percentage allocation you want for each investment option you have chosen. Then select **Confirm**.
- Follow steps 1 - 3 above to provide investment selections for each contract you are enrolling in. Please note that your chosen investments may be different within each contract.



1



2



3

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 left is the Johns Hopkins University logo, and at the top right is a 'LOG OUT' link. Below the logo is a progress bar with five steps: 'Personal Details', 'Determine Contributions', 'Choose Investments', 'Designate Beneficiaries' (the current step, marked with a '4' and a checkmark), and 'Finish Up' (marked with a '5'). A 'Need Help?' link is in the top right corner. The main heading is 'Tell us about your beneficiaries', followed by the text: 'It's important to designate who will inherit your savings, so we encourage you to name your beneficiaries now.' Below this is a 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'. There are two sections for adding beneficiaries: 'Primary Beneficiaries' (with a note that they inherit first) and 'Contingent Beneficiaries' (with a note that they inherit if primary beneficiaries are deceased). At the bottom, there are 'PREVIOUS' and 'REVIEW & CONFIRM' buttons. A blue arrow points to the 'REVIEW & CONFIRM' button. Below the buttons is a link that says '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** 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**.

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 Benefits & Worklife website at **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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