

Date of Notice: May 19, 2022

BLACKOUT NOTICE: IMPORTANT INFORMATION ABOUT YOUR ACCOUNT(S) UNDER THE JOHNS HOPKINS UNIVERSITY RETIREMENT PLANS¹

This notice is to inform you that the Plans will be transitioning to TIAA as a sole recordkeeper. As a result of these changes, and to facilitate the transfer of Plan assets from American Century, Fidelity, T. Rowe Price and Vanguard (the “Prior Recordkeepers”) to TIAA in connection with the recordkeeper transition, a brief “blackout period” will take place.

During the blackout period, you will not be able to change your investment choices, take loans or withdrawals, or transfer funds at the Prior Recordkeepers. For this reason, it is very important that you review and consider your current investments, given the inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

Any scheduled payroll contributions or University contributions will continue during the blackout period. All your retirement plan savings will remain fully invested in the market during the blackout period.

The blackout period does not affect TIAA accounts.

THE BLACKOUT PERIOD IS EXPECTED TO BEGIN JULY 18, 2022, AT 4 P.M. (ET), AND IS EXPECTED TO END BY THE WEEK OF JULY 31, 2022.

Key dates (2022)	Events
July 18 at 4 p.m. (ET)	Blackout period expected to begin. During this time, you will be unable to make changes to your American Century, Fidelity, T. Rowe Price, or Vanguard account(s). Additionally, you will not be able to obtain a distribution, loan, or hardship withdrawal from your account.
July 22	On or about this date, your account balance(s) will transfer from your American Century, Fidelity, T. Rowe Price, and/or Vanguard account(s) to your new TIAA account.
Week of July 31	Blackout period expected to end. You will have full access to your transferred balances in your TIAA account and can request account transactions.

Please note:

The date of the plan changes and the end of the blackout period depend on the accurate, timely transfer of data from the Prior Recordkeepers to TIAA. If this does not occur, the end of the blackout period could be delayed.

For questions about this notice or the blackout period, including confirmation it has started or ended, you can call TIAA at **888-200-4074**, weekdays, 8 a.m. to 10 p.m. (ET). Or mail TIAA at: TIAA, P.O. Box 1259, Charlotte, NC 28201.

¹Plans included are: The Johns Hopkins University 403(b) Plan; The Johns Hopkins University Income Deferral 403(b) Plan for Residents, Interns and Postdoctoral Fellows; The Johns Hopkins University Tax Sheltered Annuity Program for Former Employees of Johns Hopkins Bayview Physicians; The Johns Hopkins University 457(b) Deferred Compensation Plan; The Johns Hopkins University Supplemental Retirement Plan for Faculty, Officers and Senior Staff; Pre-1986 457: Bayview Deferred Compensation Plans; Pre-1986 457: Johns Hopkins University Deferred Compensation Plan.