When Your Retirement Plan Savings Move to New TIAA Accounts

For All Plan Participants

The timelines below show how savings and contributions will move depending on how you are currently invested and if you have selected options from the new investment menu.

If you:
- **Have selected investments.** Your savings and/or future contributions will move to those investments with TIAA.
- **Have not selected investments.** Your savings and/or future contributions will move to a Vanguard target-date fund based on your date of birth.

Please Note: You can still choose options from the new investment menu. This requires separate actions for existing savings and future contributions.

Almost everyone will receive new accounts with TIAA, including participants who currently are investing through TIAA. The only exception is if you are no longer employed by JHU and you only have annuity investments. You will receive a welcome packet from TIAA for each new account that is opened for you.

Not sure where you’re invested?
Call the JHU Benefits Service Center at **410-516-2000**, weekdays, 8:30 a.m. to 5 p.m. (ET).

If You Already Have an Account with TIAA

Your current retirement plan savings will move to your new TIAA accounts in **one step** and will remain fully invested in the market at all times. **You will receive a confirmation statement to confirm the transfer.** Annuity savings will not be moved.

Payroll contributions will start being directed to new TIAA accounts. (July 8 for Bargaining Unit members)

Savings will move to new TIAA accounts.
When Your Retirement Plan Savings Move to New TIAA Accounts

If You Have an Account with Fidelity or Vanguard and Have Savings in Eliminated Investments

Your current retirement plan savings will move to TIAA’s recordkeeping platform in two steps. You will receive a confirmation statement for each numbered step outlined below.

JULY

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<th>Week of</th>
<th>11</th>
<th>15</th>
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<td>Step 1</td>
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| Savings in eliminated funds will move to the Vanguard target-date funds at Fidelity and Vanguard².
| Step 2 |     |    |    |    |
| Savings will move to the Vanguard target-date funds at TIAA.

Payroll contributions will start being directed to new TIAA accounts. (July 8 for Bargaining Unit members)

Blackout period starts. Blackout period ends.¹

If You Have an Account with Fidelity or Vanguard and Have Savings in the New Investment Menu

Your current retirement plan savings will move to TIAA’s recordkeeping platform in one step and will remain fully invested in the market at all times. You will receive a confirmation statement to confirm the transfer.

JULY

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| Savings will move to TIAA in the same investments.
| Payroll contributions will start being directed to new TIAA accounts. (July 8 for Bargaining Unit members)

Blackout period starts. Blackout period ends.¹
If You Have an Account with American Century

Your retirement savings will move to TIAA's recordkeeping platform in three steps so your savings remain invested in the market throughout the transition. You will receive a confirmation statement for each numbered step outlined below.

- **Step 1:** Savings will be moved to the American Century target-date funds at American Century.
- **Step 2:** Savings will be moved to the same target-date funds at TIAA.
- **Step 3:** Savings will transfer to the Vanguard target-date funds in TIAA accounts.

If You Have an Account with T. Rowe Price

Your retirement savings will move to TIAA's recordkeeping platform in two steps. You will receive a confirmation statement for each numbered step outlined below.

- **Step 1:** Savings will be moved into the Vanguard Target Retirement Income Fund (VTINX) at TIAA.
- **Step 2:** Savings will transfer to the Vanguard target-date funds in TIAA accounts.

If You Have an Account with Prudential or AIG (VALIC)

Your previous retirement savings will not automatically transfer to TIAA because they are invested solely in annuities. If these are your only investments, you will not receive a new account with TIAA. If you're interested in opening an account with TIAA, and moving retirement savings on your own, contact TIAA at 888-200-4074.
The blackout period is expected to end the week of July 31, 2022. The dates of the transfer/the end of the blackout period depend on the accurate, timely transfer of data, and assets from prior recordkeepers to TIAA. If this does not occur, the end of the blackout period could be delayed.

Actual dates are dependent upon Fidelity and Vanguard.

Important note: If you have a foreign mailing address on file, there may be restrictions due to international securities laws on investing in the options, and TIAA may be restricted from processing certain mutual fund transactions on your behalf. If you have a legitimate U.S. mailing address in Puerto Rico, or an Army Post Office (APO), Diplomatic Post Office (DPO) or Fleet Post Office (FPO) box, the restrictions may not apply to you. Please call TIAA for more information at 800-842-2252, weekdays, 8 a.m. to 10 p.m. (ET).

Investment products may be subject to market and other risk factors. See the applicable product literature, or visit TIAA.org and enter the ticker in the site's search feature for details.

Some investment options may have redemption and other fees. See the fund's prospectus for details.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org/jhu for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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