Johns Hopkins University | Human Resources Benefits and Worklife

Pre-Retirement Planning Program

April 21 – May 2, 2025

Week One: Mid-Career

A Balanced Retirement Life
Monday, April 21, noon to 1 p.m. ET

Presented by Holly McFarland

Whether you are months or years away from retirement this session is for you. The goal of this seminar is to help participants ask the right questions to make decisions in evaluating their retirement plans. We will cover the key issues to consider in planning for your future, and help you develop your current road map. Participants will leave with resources to decide when retirement may be right for them, and to focus on the positive aspects of retirement while preparing for the challenges. Register in advance for this webinar.

Steps To Help Secure Your Income in Retirement: A Mid-Career Check-In
Tuesday, April 22, noon to 1 p.m. ET

Presented by TIAA

Only 34% of non-retirees think their retirement savings plan is currently on track*. A check-in at this stage of your career can help you take action now to set yourself up for greater financial security later. In this webinar, you'll find out how to:

- Know where you stand
- Set financial priorities
- Optimize your savings and investments
- Make a plan for lifetime income

Register in advance for this webinar.

*Board of Governors of the Federal Reserve System, "Report on the Economic Well-Being of U.S. Households in 2023: Executive Summary," May 2024. https://www.federalreserve.gov/publications/2024-economic-well-being-of-us-households-in-2023-executive-summary.htm

JHU Benefits in Retirement
Wednesday, April 23, noon to 1 p.m. ET

Presented by the Office of Benefits & Worklife

This presentation will cover 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, with Q&A to follow. Register in advance for this webinar.

Let’s Talk Retirement: Determining Your Goals, Needs, and Investing Preferences
Thursday, April 24, 1 p.m. to 2 p.m. ET

Presented by the Marsh McLennan Agency (MMA)

Start with the basics and then build. In this session, you’ll learn the fundamentals of investing and how to maximize savings now and let your money grow. Along with explaining basic concepts, MMA Independent Advisors will define useful terms, demonstrate the importance of goal- and budget-setting, and help you ascertain your personal tolerance for risk. Register in advance for this webinar.

Aptia365 Medicare
Friday, April 25, noon to 1 p.m. ET

Presented by Aptia365

Join Melissa Jimeno to learn about Aptia365 Retiree (formerly Mercer Marketplace 365+), an alternative to the JHU retiree medical plans for those 65 or older, providing access to the Mercer Retiree Exchange Platform and access to one-on-one help from a licensed retiree benefit counselor. Register in advance for this webinar.

(continued on next page)

Week Two: 55 or Older, Planning for Retirement

Osher Lifelong Learning Institute & Community at Johns Hopkins
Monday, April 28, noon to 1 p.m. ET

Presented by Osher Lifelong Learning Institute

Learn about a program that brings together curious and engaged adults with top quality courses, passionate faculty, and a community that loves learning. This webinar will help you learn more about the Osher at JHU program plus meet a few wonderful members who participate. Register in advance for this webinar.

Place Planning in Retirement
Tuesday, April 29, noon to 1 p.m. ET

Presented by the Financial Council

As we live longer and our circumstances change, where we decide to call home matters. This workshop 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. Register in advance for this webinar.

The Retirement Mosaic
Wednesday, April 30, noon to 1 p.m. ET

Presented by TIAA

As people consider their retirement, they concentrate on how much they are saving and how much they will need. Often, this becomes the entirety of their retirement planning. While thinking through the financial implications of retirement is vitally important, it is insufficient because retirement is not just about how much money you have saved. Retirement is more about what you have saved that money for.

The Retirement Mosaic workshop explores the non-financial aspects of retirement and presents a model that helps you consider a fuller view of retirement. This hands-on session will help you think through retirement's big picture and give you tools to optimize your retirement experience. Register in advance for this webinar.

(continued on next page)

You Can See Retirement, But Have You Covered All the Bases? Where Does AI Fit in with Late Career Financial Planning?
Thursday, May 1, noon to 1 p.m. ET

Presented by the Marsh McLennan Agency (MMA)

You have spent your entire career saving and investing for retirement – now what? Let's take a look at the entire picture and make adjustments now to align your current retirement balance with your retirement income goals. MMA independent investment advisors and financial coaches can walk you through every year of retirement income projections aimed to cover your retirement and stay on the path to spending wisely. Register in advance for this webinar. Register in advance for this webinar.

Let's Talk About Social Security & Medicare
Friday, May 2, noon to 1 p.m. ET

Presented by the Marsh McLennan Agency (MMA)

In addition to your retirement investment savings, Social Security benefits and the timing of your claims can significantly impact your retirement income forecast. It's important to learn how to maximize these benefits while preserving your savings. As you plan for a bright retirement, be aware that missing the initial Medicare enrollment deadline can complicate your options. Join the MMA advisor team to review essential terms and concepts that benefit all pre-retirees. Register in advance for this webinar.