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 Choice online portal to enroll in the plans and to manage your account on an ongoing basis for contribution and investment changes.

Step 1.

Visit the Benefits & Worklife homepage at https://hr.jhu.edu/benefits-worklife/ and select myChoices Retirement Enrollment.



Step 2.

Select *Explore/Enroll* and you'll be taken to the myChoices Retirement Welcome Page where you can learn more about Retirement Choice and access numerous resources to help you plan to take action. Click on the *myChoices Retirement* portal when you are ready to enroll.



mychoices

Step 3.

Prepare to Enroll

- View the plans for which you are eligible to enroll. Click *Set Up Contributions* when you're ready to enroll.
- You may read more about the plans on the bottom portion of the screen and learn more about the investment providers by clicking on each provider's website link.

For assistance with your JHED ID/ Password, go to **https://my.jh.edu/** or contact the Helpdesk at **410-516-HELP (4357).**

Step 4.

Choose Your Contribution Amount

Choose how much you would like to contribute per pay period as a dollar amount or percentage. You may also choose to contribute the maximum permitted by the IRS. When deciding how much to contribute, you can use the Contribution Calculator, located on the *Plan Summary* tab within the Retirement Choice online portal at **www.benefits.jhu.edu/mychoices/ retirement/welcome.cfm**. Once you are within the *Plan Summary* tab, the calculator is under *Prepare for Retirement* at the bottom of the page.

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.

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You can contribute a portion of your salary to the 457(b) grow before being taxed as income when distributed.	Plan. Contributions are tax-deferred, meaning your investments can
Executive Summary (PDF)	
Investment providers	
You can choose any of the following investment providers	when you enroll for this plan:
JHU Retirement website Powered by TIAA	
Fidelity website	
Fidelity mutual funds	
Vanguard website Investment Options: • Vanguard mutual funds	
70	NS & RESOLRCES
Custom Contribution Calculator	360° Financial View
Find out how changing your contribution amount can affect your paycheck now and retirement later.	Monitor all of your finances and set financial goals.
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Terms of Use Privacy Statemen	t	Monday to Friday 8 a.n	JHU Retiren 1. to 10 p.m. (ET) and Saturday 9	nent Center 888-20 a.m. to 6 p.:	at TIAA 10-4074 m. (ET).		



Step 5.

Choose your investment providers. You may invest with more than one provider.

- Choose if you want to direct your employer and employee contributions (if applicable) to the same investment provider(s) or not.
- 2. Indicate what percentage (percentages need to be whole) of your investment you wish to go to each provider.

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CONTRIBUTIO	NS	HISTORY	EDU	JCATION &	TOOLS			
	SE	T UP CONTRIBU	TIONS					
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Terms of Use Privacy Statement		Monday to) Friday 8 a.m. to 10 p.m. (ET)	JHU Retireme and Saturday 9 a	nt Center 888-20 m. to 6 p.	at TIAA 00-4074 m. (ET).		



Step 6.

Open a JHU account with any selected provider(s).

The Confirmation Page will have a link to each of the investment providers that you have chosen. Your last step will be to click each provider's corresponding button to take the final step of opening your accounts. It is on each provider's website that you will select your specific investment funds, enter beneficiaries and complete the enrollment process.

- A. The JHU Select Funds & TIAA button will take you to TIAA's enrollment website. You will have three investment options, all hosted by TIAA:
 - JHU Select Funds
 - TIAA-CREF mutual funds and annuities
 - Brokerage Services
- **B.** The **Fidelity** button will take you to Fidelity's website and its investment options.
- **C.** The **Vanguard** button will take you to Vanguard's website and its investment options.

If you have newly selected more than one provider, you'll need to come back to this page and click on EACH provider's site to complete the enrollment process.



If you select an investment provider and you do not open an account online with the provider, you will be automatically invested in the age-appropriate Vanguard Institutional Target Retirement Fund with that provider—see chart below.

WHERE THE FUNDS ARE INVESTED	WHAT THE AUTOMATIC INVESTMENT IS IF YOU <u>DO NOT</u> COMPLETE THE ENROLLMENT PROCESS					
Fidelity	Vanguard Institutional Target Retirement Fund					
TIAA	Vanguard Institutional Target Retirement Fund (on JHU Select Funds menu)					
Vanguard	Vanguard Institutional Target Retirement Fund					



Step 7.

Make your investment selections and beneficiary elections by provider on its site.

ΤΙΑΑ

- 1. First, select *Continue* to to complete your retirement elections.
- 2. Next, choose your investments.
 - a) You may select 'Choose For Me' to be enrolled in your plan's default investment option.
 - b) Select 'Help Me Choose' for assistance in choosing your investments from your plan's available options.
- 3. Enter your beneficiary information.





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			AS OF 08/31/2020	A5 07 66/31/2620	118	8.18	30 YK			
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	State Eauth Index	Variable Annuities	(#1)	******	-9.21N	8.57%	9.84N	0.23%	A00	
	CREF Global Enutres R3	Variable Amulties	(<u>#</u> ()	******	-11.83%	2.26%	6.13N	0.30%	A20	
	CREF Growth R3	Variable Annuities	(査()	*****	-2.84N	8.94N	12.24N	0.26%	A00	
	CREF inflation Linked Bond R3	Variable Amulties	(船)	******	4.42%	1.005	2.895	0.23%	A00	
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	CREF Stock R3	Variable Annubles	(品)	*****	-12.66%	3.06N	7.17%	0.33%	A00	



FIDELITY

- 1. Log in to Fidelity NetBenefits and register for access.
- 2. Click Enroll today.
- 3. a) Click *Begin* to choose investment options.
 - b) Choose how you would like to invest—using target-date funds or managing your own portfolio. You will then follow the prompts to select your specific investments.
- Once you elect your investment options, you will need to verify that you have read the prospectus for the elected funds.
- Finally, you will be prompted to review your investment elections. Click Submit to complete the enrollment process.
- 6. Enter your beneficiary information by selecting the *Profile* tab.







VANGUARD

- 1. From the Home Page, click on the link for Vanguard's website for Retirement plan participants.
- 2. Select Enroll In Your Retirement Plan.
- 3. a) Get started by entering the appropriate Plan Number by referring to the chart below, providing the date you were hired or by entering your employee number.

PLAN	YOUR POSITION	VANGUARD PLAN NUMBER
403(b)	FacultyStaffBargaining Unit	090078
403(b)	 Residents Interns Postdoctoral Fellows 	094524

- b) Enter the required fields to begin your enrollment.
- 4. Select your investments. You may choose the all-in-one option with a Target Retirement Fund or choose your own funds and create your investment mix.
- 5. Choose how much of your investment you wish to go to each fund you selected.
- 6. Enter your beneficiary on the *MyProfile* tab.



mychoices



Contact us

Get personalized advice

You can receive help choosing your investments over the phone or in-person.

TO RECEIVE HELP DECIDING HOW TO BUILD YOUR PORTFOLIO WITH YOUR CHOSEN INVESTMENT PROVIDER(S)

Fidelity: 800-343-0860

TIAA, including JHU Select Funds: 888-200-4074

TIAA Brokerage Services: 800-927-3059

Vanguard: 800-523-1036

ENROLLMENT SUPPORT

Please call the Johns Hopkins University Retirement Center at TIAA at **888-200-4074**, weekdays, 8 a.m. to 10 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 https://hr.jhu.edu/ benefits-worklife/mychoicesretirement/ to learn more about Retirement Choice.



