



# Quick Start Guide

Enrolling online in the  
JHU Retirement Plan



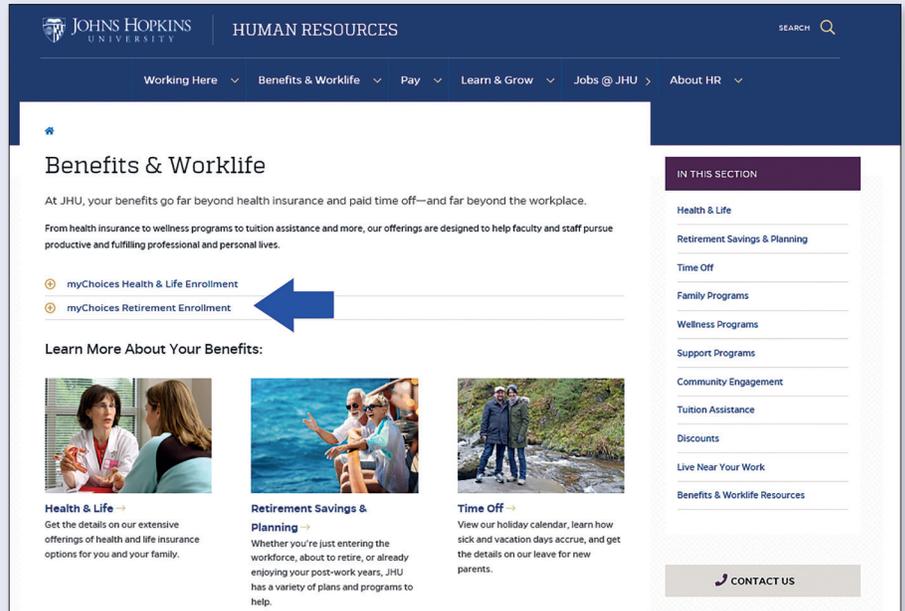
JOHNS HOPKINS  
UNIVERSITY

# 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.

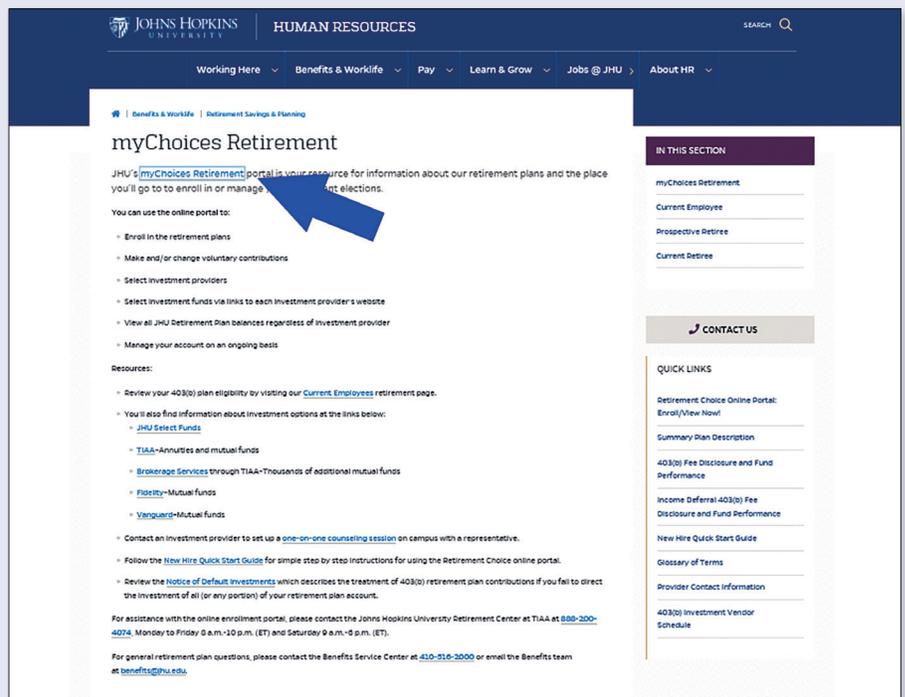
## Step 1.

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.

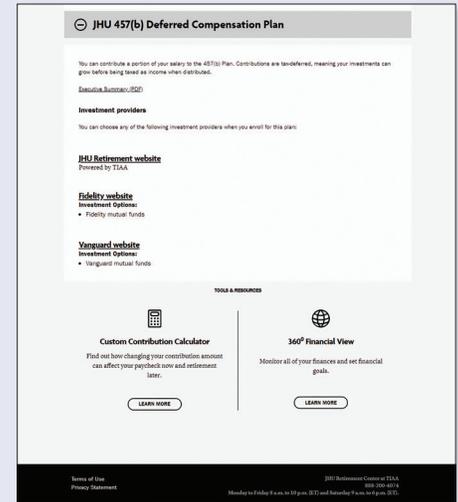
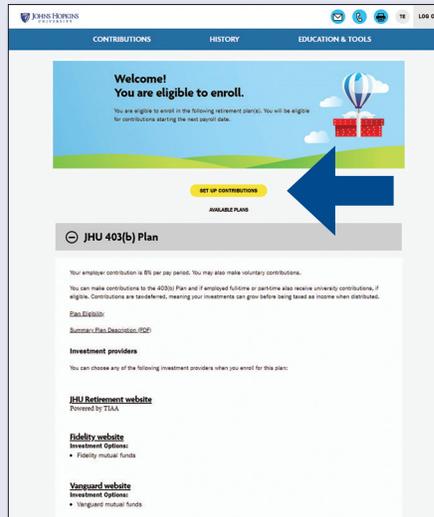


# Step 3.

## 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)**.

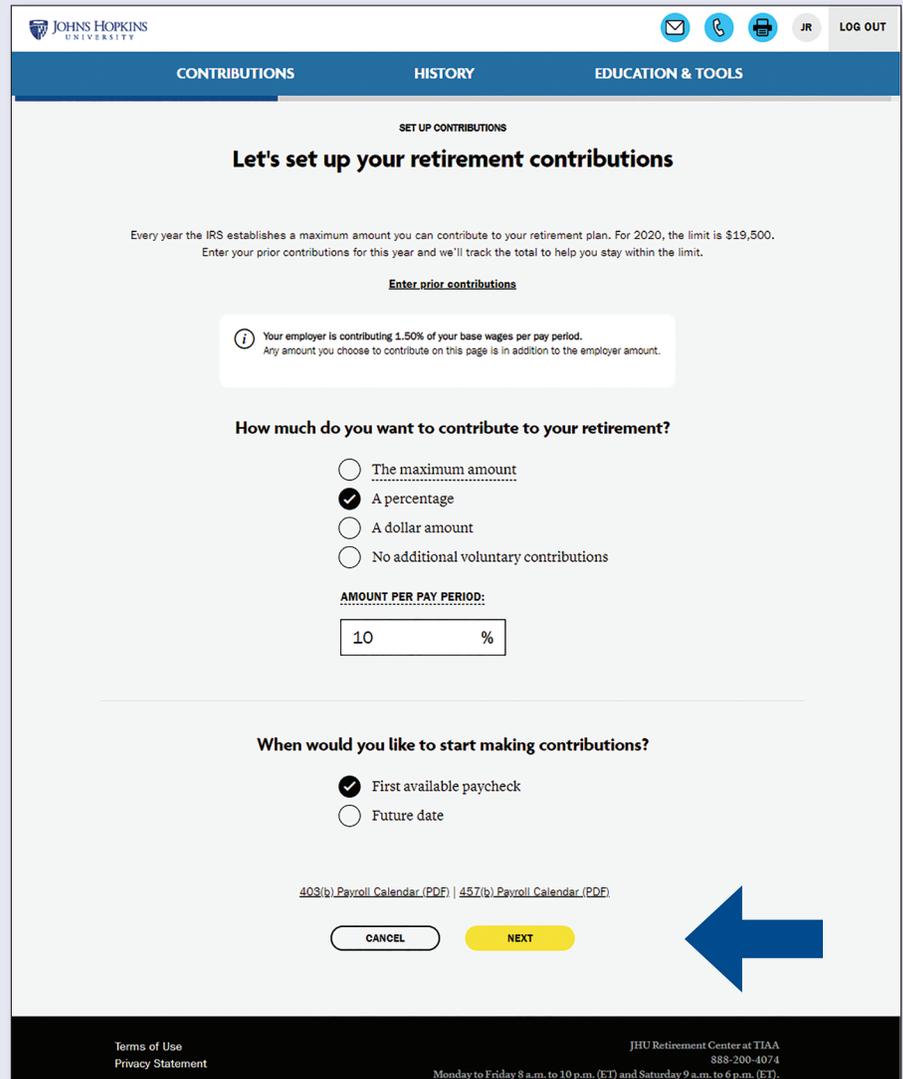


# Step 4.

## 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](http://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.



# Step 5.

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

1. 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.

**JOHNS HOPKINS UNIVERSITY** [Email] [Phone] [Print] [JR] [LOG OUT]

**CONTRIBUTIONS** | **HISTORY** | **EDUCATION & TOOLS**

**SET UP CONTRIBUTIONS**

### Who would you like to handle your retirement investments?

Select the investment providers you would like your contribution directed to.  
You can choose one or more investment providers.

You will need to open an account with the providers you select on each provider's website.  
A link to each provider's website will be included once your elections are confirmed.

#### Direct all contribution types to the same investment provider(s)?

(Contribution types may vary by plan and can include various employee and employer contributions.) Choosing 'No' allows you to direct each contribution type separately.

Yes 

No

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#### How do you want to direct your contributions?

Enter the percentage you would like to contribute to each investment provider you select.

 The amount you contribute to the JHU Retirement website covered by TIAA should include the total percentage you want to direct to any or all of the investment options listed.

JHU Retirement website Powered by TIAA	<input type="text"/> % 
Fidelity website	<input type="text"/> %
Investment options: <a href="#">Fidelity Mutual Funds</a>	
Vanguard website	<input type="text"/> %
Investment options: <a href="#">Vanguard Mutual Funds</a>	
TOTAL (must equal 100%): %	

Terms of Use | Privacy Statement | JHU Retirement Center at TIAA | 888-200-4074 | Monday to Friday 8 a.m. to 10 p.m. (ET) and Saturday 9 a.m. to 6 p.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.

**Confirmation: Your elections were submitted**

The elections you made were successfully submitted. You can [print this confirmation page](#) for your records, and an email confirmation will be sent to CITRegAuto\_JHU@ttaa.org. Please continue in order to complete your enrollment.

**NEXT STEP: Open Your Investment Accounts**  
Remember, if you do not have a current account through JHU with the providers below, you will need to open an account. Click the button below to do so.

**JHU RETIREMENT WEBSITE**   **FIDELITY WEBSITE**   **VANGUARD WEBSITE**

If you do not have an existing account through JHU with your selected investment providers and do not open an account, your contributions will be automatically invested in the appropriate Vanguard Target Retirement Fund at your selected investment providers.

**Contributions Summary**

<b>YOUR CONTRIBUTIONS</b>	10% per pay period
<b>EMPLOYER CONTRIBUTIONS</b>	1.50% per pay period
<b>EFFECTIVE DATE</b>	First available paycheck

**Your Elections by Plan(s)**

JHU Income Deferral Plan 403(b) for Residents, Interns, Postdoc

**EMPLOYEE PRE-TAX EMPLOYER**

10%  
1.50%

**50.00% JHU Retirement website**  
Powered by TIAA  
**25.00% Fidelity website**  
**25.00% Vanguard website**

**TAKE ME TO** ▼

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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.

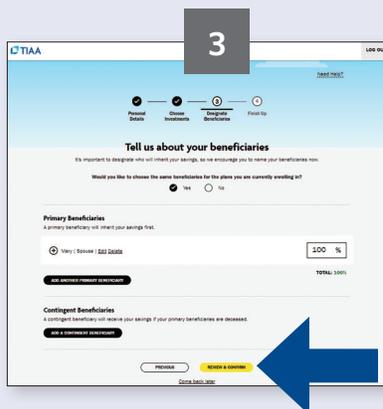
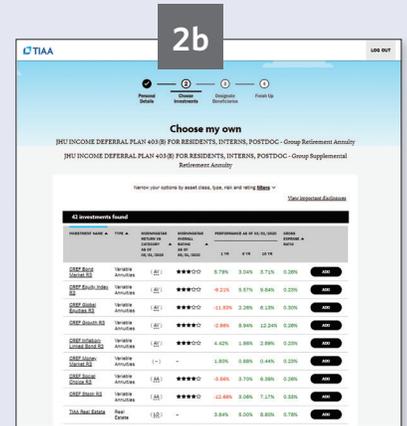
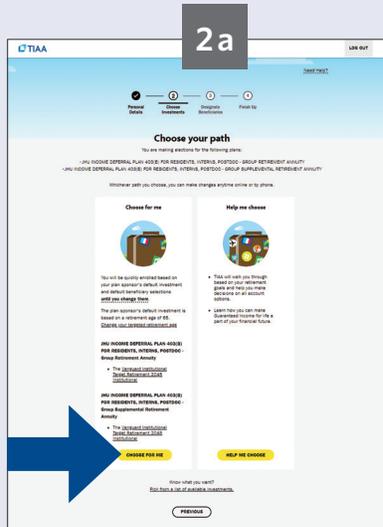
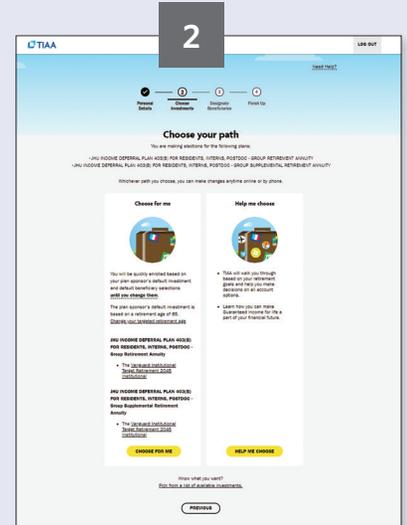
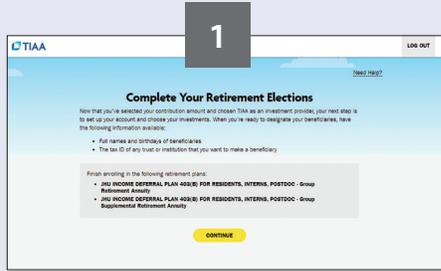
WHERE THE FUNDS ARE INVESTED	WHAT THE AUTOMATIC INVESTMENT IS IF YOU DO NOT COMPLETE THE ENROLLMENT PROCESS
Fidelity	Vanguard Institutional Target Retirement Fund
TIAA	Vanguard Institutional Target Retirement Fund (on JHU Select Funds menu)
Vanguard	Vanguard Institutional Target Retirement Fund

# Step 7.

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

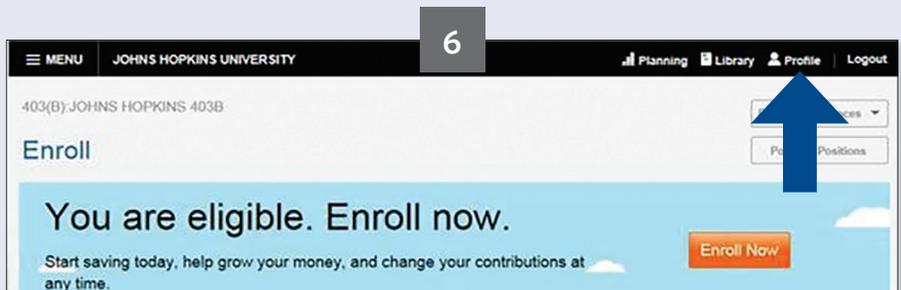
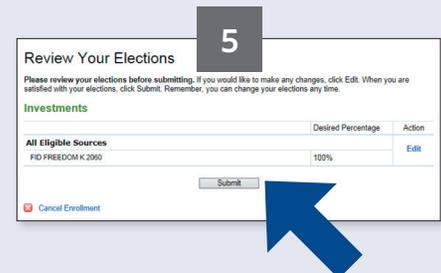
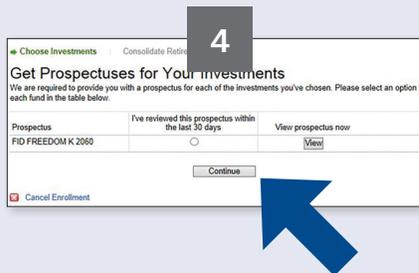
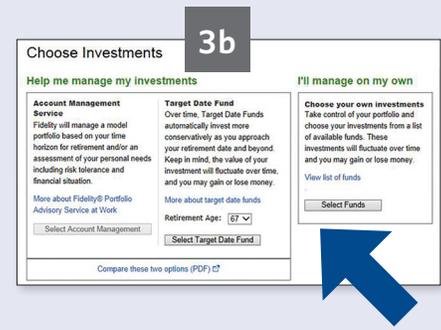
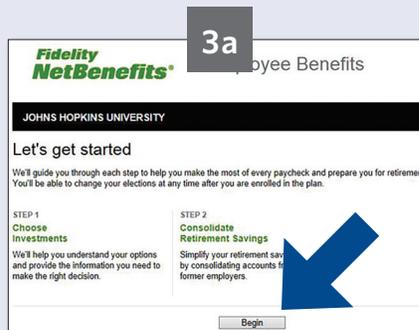
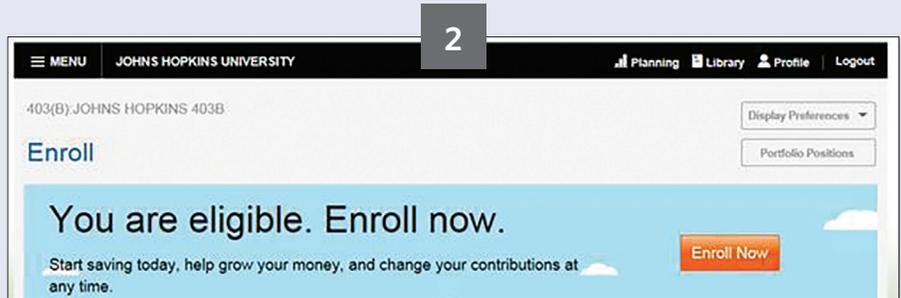
## TIAA

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.



## 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.
4. Once you elect your investment options, you will need to verify that you have read the prospectus for the elected funds.
5. 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.

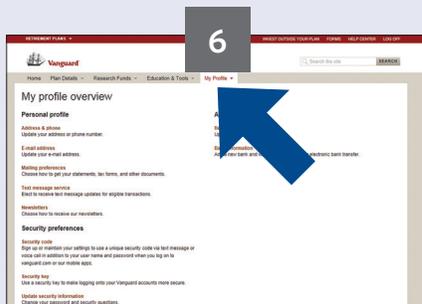
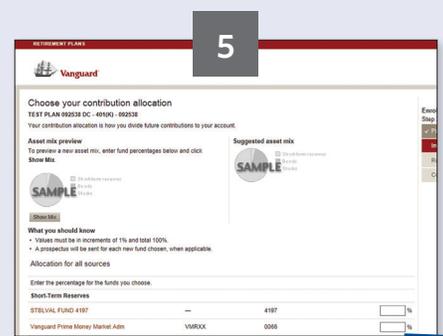
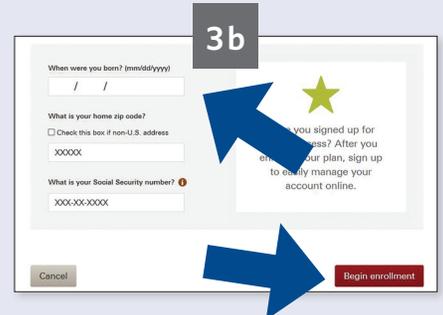
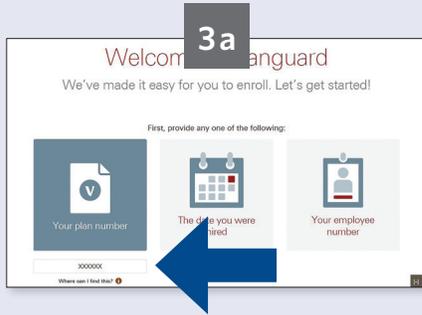
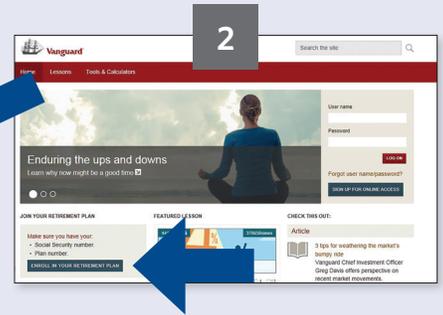
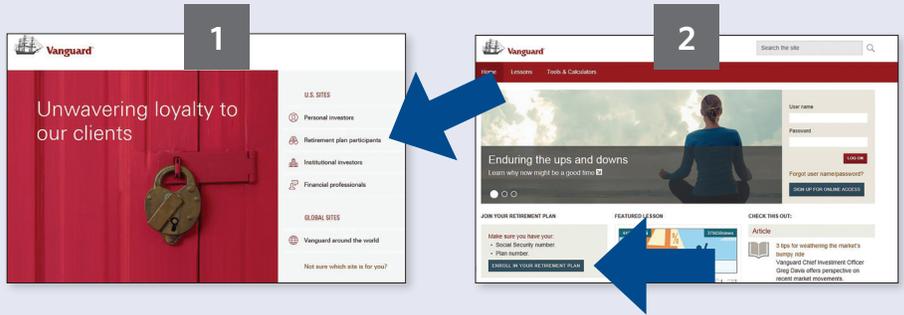


# VANGUARD

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)	<ul style="list-style-type: none"> <li>Faculty</li> <li>Staff</li> <li>Bargaining Unit</li> </ul>	090078
403(b)	<ul style="list-style-type: none"> <li>Residents</li> <li>Interns</li> <li>Postdoctoral Fellows</li> </ul>	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.





## 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](mailto:benefits@jhu.edu).

#### **LEARN MORE**

Visit the Benefits & Worklife website at <https://hr.jhu.edu/benefits-worklife/mychoices-retirement/> to learn more about Retirement Choice.





