



JHU SELECT FUNDS

The JHU Select Funds include a group of target retirement funds, as well as other mutual funds, chosen based on investment performance and cost. They were selected with the help of an independent consultant, Aon Hewitt Retirement and Investment, which, along with the university, will continue to monitor these mutual funds for performance. If an investment no longer performs up to established benchmarks and standards, the university may decide to replace it with another investment in the same asset class. If that is decided, you will be notified prior to the change.

The JHU Select Funds offer several benefits:

- **Simplified menu** – fewer decisions help lessen potentially overwhelming investment decisions
- **Diversification** – the investments offered on the menu provide an array of investments across multiple asset classes
- **Returns that match the market** – because index funds invest in only the securities in the index, they offer investors performance returns that are comparable to the index
- **Lower fees** – since index funds are passively managed, their expenses tend to be much lower than other types of funds

The JHU Select Funds include Vanguard mutual funds across a variety of asset classes, listed in the table below.

Equities	Vanguard Institutional Target Retirement Funds
Vanguard Total International Stock Index Fund - Institutional Class (VTSNX)	Vanguard Target Retirement 2010 Fund Institutional (VIRTX)
Vanguard Total Stock Market Index Fund - Institutional Class (VITSX)	Vanguard Target Retirement 2015 Fund Institutional (VITVX)
	Vanguard Target Retirement 2020 Fund Institutional (VITWX)
Fixed Income	Vanguard Target Retirement 2025 Fund Institutional (VRIVX)
Vanguard Inflation-Protected Securities Fund - Institutional Class (VIPIX)	Vanguard Target Retirement 2030 Fund Institutional (VTTWX)
Vanguard Total Bond Market Index Fund - Institutional Class (VBTIX)	Vanguard Target Retirement 2035 Fund Institutional (VITFX)
	Vanguard Target Retirement 2040 Fund Institutional (VIRSX)
Money Market	Vanguard Target Retirement 2045 Fund Institutional (VITLX)
Vanguard Federal Money Market Fund - Investor Class (VMFXX)	Vanguard Target Retirement 2050 Fund Institutional (VTRLX)
	Vanguard Target Retirement 2055 Fund Institutional (VIVLX)
	Vanguard Target Retirement 2060 Fund Institutional (VILVX)
	Vanguard Target Retirement Income Fund Institutional (VITRX)