Woods Hole Oceanographic Institution

Defined Contribution Retirement Plan Quarterly Employee Newsletter

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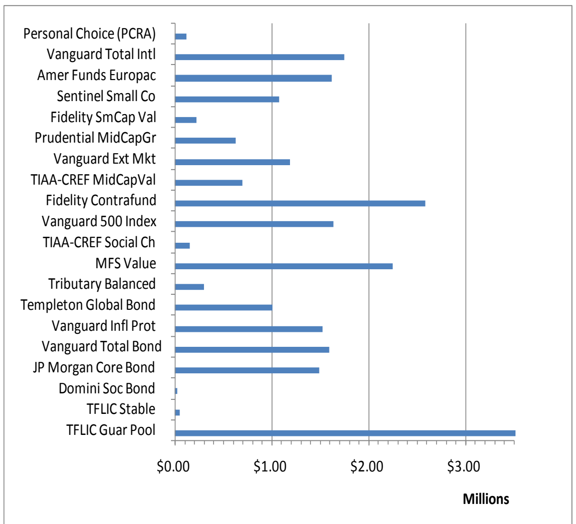
Plan Statistics

as of September 30, 2011

Total Plan Assets:	$23.7M
# Plan Participants:	836
Avg Monthly WHOI Contribution:	$640K

Total Plan Assets by Fund:



Upcoming Events

Retirement Planning Workshop (Dec 7-8th)—By special invitation, over 150 WHOI employees were invited to attend a special retirement planning workshop presented by Dr. David Carboni, Ph.D., CFP®, an authority in the field of retirement planning. This workshop is targeted to employees (and their spouses) who are age 55+. There are a few spots still available for the December workshop. Reservations will be accepted on a first-come, first-served basis by contacting jfawkes@whoi.edu.

Questions about your Defined Contribution Retirement Plan account?
Visit www.divinvest.com or call *Diversified* at 800-755-5801

403(b) Annual Limits for 2012

The IRS recently announced the following annual contribution limits for Defined Contribution retirement plans in 2012:

	2012	2011
Employee Deferral Limit (Pre-Tax + Roth After-Tax)	$17,000	$16,500
Age 50+ Catch-Up Limit	$5,500	$5,500
Annual Defined Contribution Limit * (EmployEE + EmployER)	$50,000	$49,000

*The annual limit for contributions into a Defined Contribution Plan is inclusive of all employee pre-tax and after-tax deferral contributions into a qualified retirement plan (403(b), 401(k), etc.), plus any contributions from your employer. For example, if you contribute the maximum deferral allowed of $17,000 in 2012, you can receive up to $33,000 in employer contributions, if applicable. Note, this limit does not include the age 50+ catch-up contribution.

One-on-One Meetings with *Diversified* (Dec. 13-15th)

Do you need help setting up your online 403(b) account with *Diversified*? Would you like to learn more about the different investment optoins available under your Plan and how to access this information from your online account? Are you interested in learning more about the SaveXpress option which allows you to automatically setup your account for future deferral increases?

Diversified will be onsite at WHOI on December 13th, 14th and 15th for one-on-one meetings with a dedicated *Diversified* representative. Please view the meeting flyer for more information and instructions for signing up for a one-on-one meeting at: https://www.whoi.edu/fileserver.do?id=102324&pt=10&p=44352.

Annual Notice of Automatic Enrollment and Default Investment into the Plan

For those employees who were automatically enrolled into the 403(b) Plan or who were automatically invested into the default investment alternative using the PortfolioXpress service, a required annual notice will be mailed to you by *Diversified* explaining your rights and obligations. This notice is required annually and must be distributed by November 30th each year.

Retirement Planning Tools

Did you know *Diversified* offers many helpful online tools and resources to help you with your retirement planning needs? For more information, please go to your online account with *Diversified*, the tools and resources are located under the Retirement Planning tab.