Woods Hole Oceanographic Institution
Defined Contribution Retirement Plan
Quarterly Employee Newsletter

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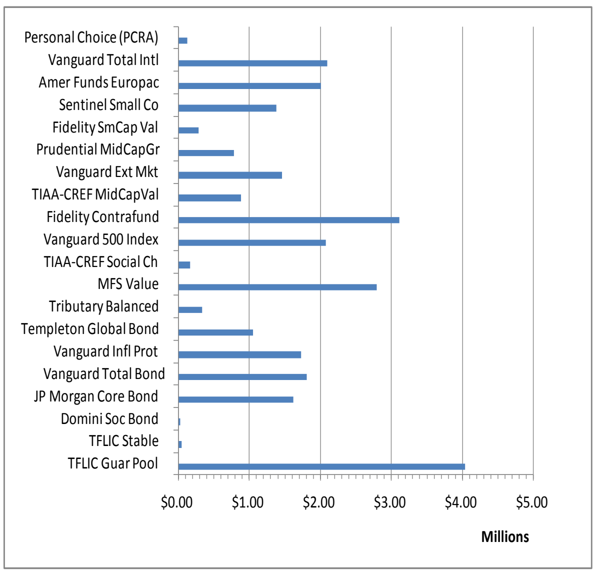
Plan Statistics

as of December 31, 2011

Total Plan Assets:	$27.8M
# Plan Participants:	857
Avg Employee Deferral Contribution:	9.66%
Avg Monthly WHOI Contribution:	$628K

Total Plan Assets by Fund:



Upcoming Events

Retirement Planning Workshops in 2012

We are pleased to announce that WHOI will again be offering the special retirement planning workshops presented by Dr. David Carboni, Ph.D., CFP®. Due to limited space, these workshops are by special invitation only and are geared towards a targeted audience for employees (and their spouses) who are age 55+.

One-on-One Meetings with *Diversified* in 2012

A dedicated representative from *Diversified* will be available onsite at WHOI during 2012. Stay tuned for a calendar of available meeting dates to be announced soon.

Questions about your 403(b) Defined Contribution Retirement Plan account? Visit www.divinvest.com or call *Diversified* at 800-755-5801.

Not yet contributing to the Plan?

Whether you are new to the Plan or haven't yet made a financial commitment to do so, it's never too late to begin saving for your retirement. There is no limitation, you can begin or change your 403(b) contribution at anytime with *Diversified*. To setup your deferral contribution, simply access your online *Diversified* account, then select 'Deferral/Payroll Deduction' from the Transactions Tab and follow the instructions. You can also contact *Diversified* by phone for assistance. Note, depending on the timing of the transaction, it can take up to two payroll periods for your contribution to begin. The following is a simple example of the benefits of pre-tax savings to your 403(b) retirement plan:

Example	With 403(b)	No 403(b)
Gross Income	$50,000	$50,000
403(b) Contribution	$2,500 (5%)	$0
Adjusted Gross Income	$47,500	$50,000
Federal Income Tax*	$11,875	$12,500
Gross Income After Taxes	$35,625	$37,500

*based on a 25% tax bracket.

Retirement Planning Tools and Resources available from *Diversified*

Strategies Newsletter (Winter 2012)

The most recent issue of *Diversified's* quarterly Strategies Newsletter features an article titled 'Am I on Track to Retire?' which highlights actions you can take now in your 20s, 30s, 40s, 50s, 60s and beyond that can help you reach your retirement goals.
Related link: http://divinvest.com/strategies/index.html.

Educational Resources

Now more than ever, knowledge is the difference between financial success and failure. *Diversified* provides you with numerous articles and information to assist you with retirement planning and investing. The most recently posted article features 'The Basics of Investing' with a focus on diversification, risk tolerance, compounding, and rebalancing - the main components of a healthy retirement strategy.

Retirement Planning Tools

Diversified offers a number of personalized and interactive tools/calculators to help you plan for a better retirement. For example, a Roth 403(b) calculator is available to help determine if a Traditional 403(b) or Roth 403(b) might be best for you.

All of the tools and resources highlighted above are available through your online account with *Diversified* under the Retirement Planning tab. In addition, the above featured article has been posted to the WHOI internal HR website at http://www.whoi.edu/HR/page.do?pid=44799.

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