

# Woods Hole Oceanographic Institution Defined Contribution Retirement Plan Quarterly Employee Newsletter

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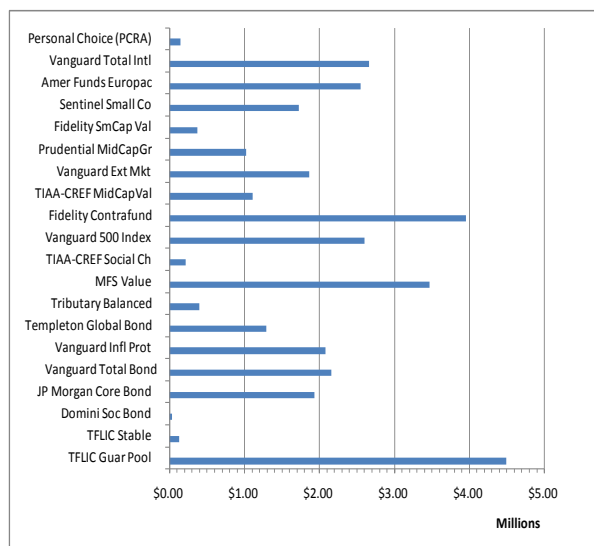
## This Issue

- Plan Statistics as of March 31, 2012
- *Diversified* Launches New Mobile App
- Participant Fee Disclosure
- Strategies Newsletter (Spring 2012)

## Plan Statistics

as of March 31, 2012

|                                     |         |
|-------------------------------------|---------|
| Total Plan Assets:                  | \$34.2M |
| # Plan Participants:                | 884     |
| Avg Employee Deferral Contribution: | 9.61%   |
| Avg Bi-Weekly WHOI Contribution:    | \$299K  |
| Total Plan Assets by Fund:          |         |



## Upcoming Events

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

A retirement counselor from *Diversified* will be available onsite at WHOI during 2012 and is scheduled to be here next on Wednesday, April 25th. To schedule your one-on-one meeting with *Diversified*, please register online at: <http://bit.ly/woodshole>. Note, you may also register in advance for future sessions available in May and June.

For a listing of all upcoming meetings dates available in 2012, please click on the following link: <http://www.whoi.edu/files/server.do?id=114904&pt=10&p=44352>.

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

## New Mobile App from *Diversified*

*Diversified* has launched a new mobile application for the Apple® iPhone® and iPad® that allows retirement plan participants to view multiple aspects of their retirement portfolio, including:

- Account balance
- Retirement outlook
- Statement and transaction history
- Personal rate of return
- Estimated retirement income and savings goals

The application is available via the Apple App Store as a free download as 'Diversified Mobile.'

## New Participant Fee Disclosure Requirements

The U.S. Department of Labor (DOL) has been working to improve transparency regarding the fees and expenses charged to retirement plan participants. The general consensus within the industry is that the vast majority of participants are not aware that they pay any fees or expenses. It is important for plan participants to be aware of the fees and expenses they are paying and to understand that fees can affect return on investment.

The new Fee Disclosure will provide participants with the information they need and encourage them to consider fees when making decisions about their accounts. As part of these new rules, participants can expect to receive a new standardized "Disclosure Chart" which will be delivered by August 30th this year and annually thereafter. This chart will be delivered to all participants with an account balance using their statement delivery preference (electronic or paper) setup with *Diversified*. In addition to the chart, participant's quarterly statements will be updated to include any additional information required by these new fee disclosure rules and will take effect beginning with the Q3-2012 statements. *Diversified's* website will also be updated appropriately to provide participant's with direct access to all of this information.

Participants in the WHOI Defined Contribution Retirement Plan (DCRP) should be reminded that the Plan's fees and expenses are continually monitored to ensure they are reasonable and competitive. Additionally, it is important to note that *Diversified* does not receive any commissions on the investments funds offered through the Plan. *Diversified* is paid solely through revenue-sharing from the individual fund (e.g., a portion of the fund's net expense ratio is paid to *Diversified*).

## *Diversified's* Strategies Newsletter (Spring 2012)

The most recent issue of *Diversified's* quarterly Strategies Newsletter features an article titled 'Transform Your Financial Future.' Click on the following link to access this newsletter: <http://divinvest.com/strategies/index.html>.