Woods Hole Oceanographic Institution

Defined Contribution Retirement Plan Quarterly Employee Newsletter

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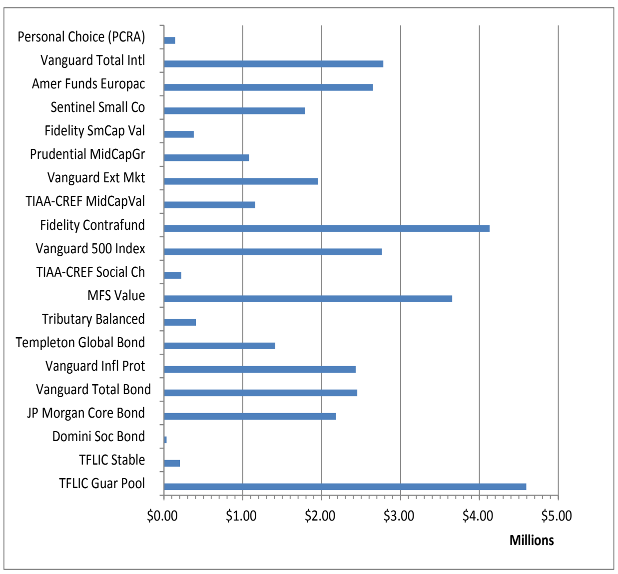
Plan Statistics

as of June 30, 2012

Total Plan Assets:	$36.4M
# Plan Participants:	890
Avg Employee Deferral Contribution:	9.73%
Avg Bi-Weekly WHOI Contribution:	$297K

Total Plan Assets by Fund:



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

A retirement counselor from *Diversified* will be available onsite at WHOI every month during 2012. To schedule your one-on-one meeting with *Diversified*, please register online at: http://bit.ly/woodshole. Note, you may register in advance for future sessions available in August and September.

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

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

Participant Fee Disclosure Update

As a reminder, the new Participant Fee Disclosure rules go into effect in August 2012. By now, all plan participants in the 403(b) Plan with *Diversified* should have received the new standardized "Disclosure Chart" with information about any applicable fees and expenses under the Plan. This information was delivered to all participants with an account balance using the statement delivery preference on file with *Diversified* (electronic or mail). This information is readily available and easily accessible to you from your online *Diversified* account under the Message Center section of your main account profile page.

Diversified's Personalized 'OnTrack Report'

Are you on track towards reaching your retirement income goal? Watch your mail over the next few weeks for a personalized OnTrack Report from *Diversified*. This report will help you determine your retirement outlook, and whether you may be on track for a fully funded retirement. In addition to your 403(b) Defined Contribution Retirement Plan with WHOI, the report includes any additional assets listed in the RetireTrack retirement planning tool as follows:

- Your estimated accrued benefit from the Defined Benefit Plan (if eligible)
- Other 403(b) or 401(k) plan assets you have entered into RetireTrack
- Other savings accounts or assets you have entered into RetireTrack
- Anticipated expenses at retirement you have entered into RetireTrack
- Estimated benefit from Social Security

Your personalized OnTrack Report will provide you with your estimated annual retirement income goal using your current annual base salary, account balance, contribution rate, and your desired retirement age. The report will provide you with some sample alternative savings strategies that will help improve your retirement income goal.

Diversified's online RetireTrack retirement planning tool can tell you where you stand and where you may need to go to help ensure your savings and investing strategy will be enough to meet your needs once you retire and throughout your retirement years. To get started using RetireTrack, simply sign into your account at www.divinvest.com/plan/whoi and select RetireTrack link from the Retirement Planning tab.

Any questions about your OnTrack Report or the RetireTrack tool, please contact *Diversified* directly or schedule a one-on-one meeting to meet with a representative onsite.

Diversified's Strategies Newsletter (Summer 2012)

The most recent issue of *Diversified's* quarterly Strategies Newsletter features an article titled 'Retirement Math Made Easy.' Click on the following link to access this newsletter: http://divinvest.com/strategies/index.html.