

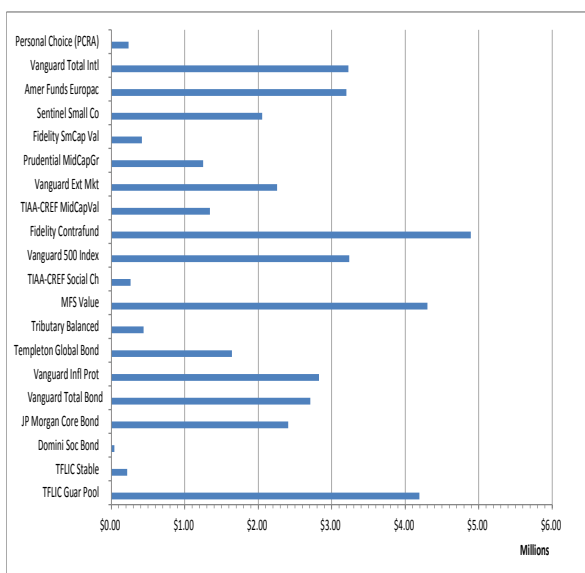
## This Issue

- Plan Statistics as of September 30, 2012
- 403(b) Annual Limits for 2013
- New 'Quick Learn Calculators'

## Plan Statistics

as of September 30, 2012

Total Plan Assets:	\$41.1M
# Plan Participants:	904
Avg Employee Deferral Contribution:	9.77%
Avg Bi-Weekly WHOI Contribution:	\$304K
YTD Plan Rate of Return	10.18%
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 October, November and December.

For a listing of all upcoming meeting 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/plan/whoi](http://www.divinvest.com/plan/whoi) or call *Diversified* at 800-755-5801.

## 403(b) Annual Contribution Limits for 2013

The IRS recently announced the 2013 annual contribution limits for Defined Contribution Retirement Plans:

	2013	2012
Employee Deferral Limit (Pre-Tax + Roth After-Tax)	\$17,500	\$17,000
Age 50+ Catch-Up Limit	\$5,500 *	\$5,500
Annual Defined Contribution Limit (EmployEE + EmployER)	\$51,000 **	\$50,000

\*An employee who is age 50 as of 12/31/2013 can contribute up to a maximum of \$23,000 in 2013 (was \$22,500 in 2012).

\*\*excludes the \$5,500 catch-up contribution. For example, an employee who contributes the maximum allowed (either \$17,500 or \$23,000 with catch-up) can only receive up to \$33,500 in employer contributions, if applicable.

## New 'QuickLearn Calculators' from *Diversified*

*Diversified* recently introduced new QuickLearn Calculators—a series of new participant tools that can be conveniently accessed and don't take up a lot of your time. The QuickLearn format combines a short narrated flash presentation with an interactive calculator all in one tool! The following calculators are now available for use by participants:

### Are you Saving Enough for Retirement?

We're living longer and want to maintain our lifestyles even after we've stopped working. Are you saving enough now to meet your expected expenses in retirement? Many experts say you'll need around 80% of your pre-retirement income each year in your retirement. For many, the majority of your retirement income will likely come from your own savings and investments. So, it's critical that you do as much as you can now to save for your future.

Use the URL below to access this new QuickLearn calculator.

<http://multimedia.divinvest.com/calc/savingEnough/loader.htm>

### The 1% Difference

Getting your savings rate to where it needs to be can seem like a giant, expensive leap from where you stand. So, consider raising your plan contributions once a year by an amount that's easy to handle, on a date that's easy to remember—say, 1% on your birthday. Thanks to the power of compounding (the earnings on your earnings), even small, regular increases in your plan contributions can make a big difference over time.

Use the URL below to access this new QuickLearn calculator.

<http://multimedia.divinvest.com/calc/powOne/loader.htm>