

Woods Hole Oceanographic Institution Defined Contribution Retirement Plan Quarterly Employee Newsletter

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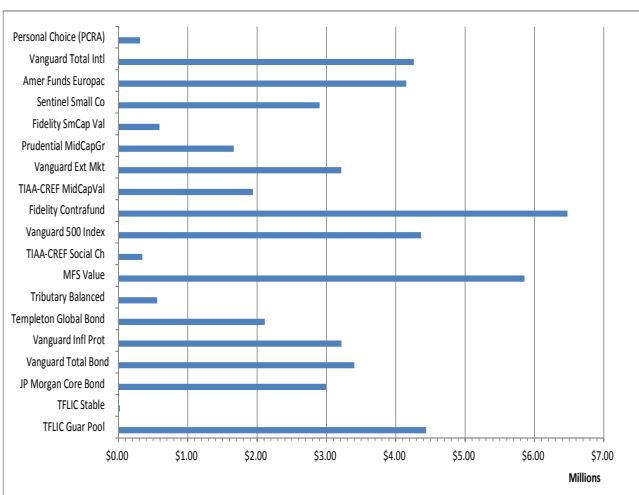
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Plan Statistics

as of June 30, 2013

Total Plan Assets:	\$52.8M
# Plan Participants:	921
Avg Employee Deferral Contribution:	10.09%
Avg Bi-Weekly WHOI Contribution:	\$305K
YTD Plan Rate of Return	6.03%
Total Plan Assets by Fund (see graph below):	



One-on-One Meetings with Transamerica in 2013

To schedule your one-on-one meeting with Transamerica, please register online at: <http://bit.ly/woodshole>. Note, you may register now for sessions available in August, September, and October. For a listing of all upcoming meeting dates available in 2013, click on the following link:

<http://www.whoi.edu/filesserver.do?id=143624&pt=10&p=44352>

RetireTrack Newsletter (formerly Strategies) - Summer 2013

<http://www.trsrretire.com/retiretrack/>

Retirement 101 Workshops on September 18, 2013

Independent consultant and retirement planning expert, David Carboni, will be back to instruct another round of Retirement 101 Workshops. Three, 1.5 hour workshops will be offered on September 18, 2013 in Clark 507. An announcement will go out to all employees with details about this returning popular workshop topic.

New PIMCO fund effective September 3, 2013

The Institution's Defined Contribution Retirement Plan (DCRP) Committee monitors the investment options in the DC Plan on an ongoing basis, based on a number of factors including diversification, investment style, expenses, and performance. Currently, the Plan offers mostly traditional asset classes such as cash, U.S. and foreign bonds, and U.S. and foreign stocks. The DCRP Committee has been evaluating alternative investment options that could potentially offer additional diversification benefits to the current 403(b) Defined Contribution Plan investment options.

Effective September 3, 2013, the PIMCO All Asset All Authority fund will be added to the Plan's core fund lineup and will become available to participants. The PIMCO fund takes a dynamic asset allocation approach, investing in several asset classes not currently offered in the Plan. The fund targets solid real (after-inflation) returns from a global opportunity set of traditional and alternative asset classes. The fund is intended to be used in tandem with traditional stock and bond funds to provide additional diversification and help to lower equity risk.

Participants can begin using this option effective September 3, 2013. Due to fund characteristics, there will be a maximum allowed allocation of 20% to the PIMCO fund. For those participants who are using the 'auto-pilot' option with Transamerica's PortfolioXpress service, the PIMCO fund will be added and will go into effect on January 1, 2014.

For more information about the new PIMCO fund, please refer to the resources below, or visit the PIMCO website directly at www.pimco.com. In addition, onsite educational sessions will be offered to employees later this year by the Plan's investment consultants to help educate participants about the new PIMCO fund as well as other funds offered within the Plan.

Official Notice of PIMCO Fund Addition mailed to all Plan participants on 8/2/13

<http://www.whoi.edu/filesserver.do?id=161944&pt=10&p=44352>

PIMCO Fact Sheet

<http://www.whoi.edu/filesserver.do?id=161984&pt=10&p=44352>

Retirement Readiness Trends

(featured topic in Transamerica's RetireTrack Newsletter for Summer 2013)

Key findings from the 2013 Employee Benefit Research Institute's annual Retirement Confidence survey:

- Only 13% of workers and 18% of retirees are very confident they will have enough money to live comfortably in retirement.
- More than 50% of workers report that they have not calculated their retirement income needs.
- Over 40% of workers who are eligible to participate in an employer-sponsored retirement plan say their living expenses are preventing them from contributing to the plan.