

Woods Hole Oceanographic Institution Defined Contribution Retirement Plan Quarterly Employee Newsletter

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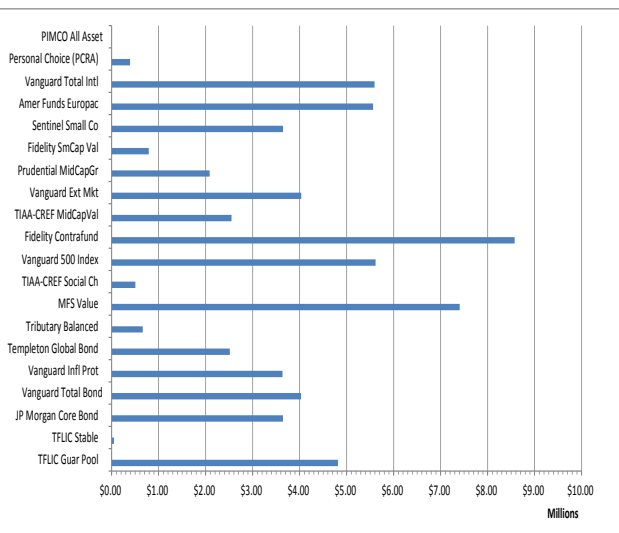
This Issue

- Plan Statistics as of December 31, 2013
- PIMCO Fund added to PortfolioXpress
- Retirement Information Sessions - 1/27/14
- RetireTrack Newsletter - Winter 2014

Plan Statistics

as of December 31, 2013

Total Plan Assets:	\$66.1M
# Plan Participants:	930
Avg Employee Deferral Contribution:	10.46%
Avg Bi-Weekly WHOI Contribution:	\$295K
YTD Plan Rate of Return	19.04%
Total Plan Assets by Fund (see graph below):	



One-on-One Meetings with Transamerica

To schedule your one-on-one meeting with *Transamerica*, please register online at: <http://bit.ly/woodshole>. Note, you may register for future sessions three months in advance.

RetireTrack Newsletter - Winter 2014

<https://my.trsrretire.com/retiretrack/>

Retirement Workshops in 2014

WHOI is committed to offering additional retirement workshops in 2014 for both the 1.5 hours Retirement 101 and 3-night comprehensive Retirement Planning Workshop, both with instructor David Carboni. More information will be provided to employees as we approach the workshop dates.

PIMCO fund added to PortfolioXpress

Effective January 1, 2014, the new PIMCO All Asset All Authority fund has been added to PortfolioXpress. You may recall this fund was added as a new investment option back in September 2013 for those participants investing outside of PortfolioXpress.

Under the Plan, a good majority of participants (78%) are using the 'auto-pilot' investment option with Transamerica's PortfolioXpress service. That said, participants using PortfolioXpress are now automatically invested in the new PIMCO fund. For more information about the PIMCO fund, we encourage your attendance at one of the upcoming retirement informational sessions on January 27th (details below).

Retirement Informational Sessions - January 27th

On Monday, January 27th, a representative from SageView Advisory Group, WHOI's consultant and independent investment advisor, will be onsite conducting 30-minute informational sessions on the investment options available in the 403(b) Defined Contribution Retirement Plan. Three sessions will be held on the following date and times:

WHEN: Monday, January 27th
WHERE: Clark 507
TIME: 10:00am, 11:00am, and 2:00pm

The meetings will cover these main topics along with an opportunity for questions and answers:

- Addition of PIMCO All Asset All Authority fund
- Changes to PortfolioXpress
- Overview of the Plan's investment options
- Tools and Resources available

RetireTrack Newsletter - Winter 2014

The featured article is titled "Spend Wisely, Save Wisely." If you've resolved to improve your personal financial situation in 2014, set yourself up for success by establishing manageable, measurable goals. Following these 3 steps can help you get started:

- STEP 1: Create a Budget
- STEP 2: Look for Opportunities to Cut Expenses
- STEP 3: Start Saving

Please click on the link below to access the full article.

<https://my.trsrretire.com/retiretrack/article-spend-wisely-save-wisely.jsp>

Questions about your 403(b) Defined Contribution Plan account?

Visit www.trsrretire.com/webportal/retire/index.html or call *Transamerica* at 800-755-5801