

Human Resources: Age and Risk Based Target-Date Models

PortfolioXpress service through Diversified

For those who want to "keep it simple" and elect to have their money managed by a third party can use the *PortfolioXpress* service offered by *Transamerica (formerly Diversified)*. *PortfolioXpress* provides an automatic investment mix using the core funds in the DC Plan, based on the retirement year you select, and the level of risk you are comfortable with. The risk tolerance under *PortfolioXpress* is automatically defaulted to a 'moderate' level but can be adjusted anytime to a conservative or aggressive approach.

PortfolioXpress is also used as the Plan's Qualified Default Investment Alternative (QDIA) for those employees who do not make any investment elections of their own. This means, all contributions, including employee and employer (if applicable), will automatically be invested into *PortfolioXpress* using the moderate risk approach.

An employee can opt in or out of this service at anytime. It is important to note, however, that subscribing and unsubscribing to *PortfolioXpress* over a short period of time could result in potential short-term trading fees. For more information on fund restrictions and fees, please refer to the 'Fund Restrictions and Fees' page.

Last updated: October 3, 2014

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This Notice explains your rights and obligations regarding the Plan's Qualified Default Investment Alternative (QDIA) for automatic investment of your contributions into the Defined Contribution Retirement Plan (DC Plan).