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Defined Benefit Plan

Retirement Plan for Employees of Woods Hole Oceanographic Institution

Effective June 8, 2015, the Retirement Plan for Employees of Woods Hole Oceanographic Institution is being administered by Willis Towers Watson, a global benefits consulting and administration firm. There are no changes to the pension benefit you have earned as a result of this change and there is nothing you need to do. The change simply means that you will contact a new service center -- the Woods Hole Oceanographic Institution Defined Benefit Service Center -- for any actions you want to take regarding your pension benefit and for any questions you may have related to the Pension Plan.

Please contact the new Woods Hole Oceanographic Institution Defined Benefit Service Center whenever you have any requests or questions about your pension benefit:

WHOI Defined Benefit Services Center

Contact Information:

The Services Center is located in Boston. You may reach them by phone or email.

Services Center Phone: Internally (508) 289-3760 or 1-844-456-0037

Services Center Email: WHOI.Defined.Benefit.Service.Center@willistowerswatson.com

Fax: 1-844-733-5315

Office Hours*:

Monday - Friday

8:00 a.m. - 5:00 p.m.

* When you reach the WHOI Defined Benefit Services Center you will be asked to leave a message. Please be prepared to enter your identifying information at the prompts along with options the best day and time and phone number you can be reached at. Your call will be returned within 24 business hours.

If you need to mail forms to the WHOI Defined Benefit Service Center, they have a centralized group that handles all forms. The mailing address is:

Mail: P.O. Box 5949, Hopkins, MN 55343-5892

We know that you will find the new Woods Hole Oceanographic Institution Defined Benefit Service Center helpful and knowledgeable about our Pension Plan and ready to assist you with your questions.

Defined Benefit Plan Highlights

IMPORTANT: Effective January 1, 2010, no new participants will be allowed to enter the Defined Benefit Plan but will be eligible to participate in the new Defined Contribution Retirement Plan. Effective December 31, 2010, the Defined Benefit Plan will be placed under a soft-freeze for current participants with all future retirement benefits being earned through the new Defined Contribution Retirement Plan. For more information, please view the official [204\(h\) Notice](#) for a detailed explanation of Plan changes.

The Institution offers and pays for a non-contributory Defined Benefit Plan. Employees are automatically enrolled in the Defined Benefit Plan on the first day of the month following the completion of one year of

eligible service.

Employees hired before January 1, 2006 are vested in the Plan benefit when they have completed three years of vesting service. Employees hired on or after January 1, 2006 are vested after completing five years of vesting service. Employees earn a year of vesting service for each calendar year that he or she is paid for at least 1,000 hours (125 days for marine crew employees).

In general, the Plan provides retirement income that takes into account years of credited service* with WHOI and eligible compensation for the five calendar years (in the last 10 years of employment) during which pay was the highest.

The Defined Benefit Plan offers a variety of annuity options and, in some cases, employees may choose to receive a portion of their pension as a lump sum payment.

**one full year of credited service is working at least 2,080 hours in a service year.*

Last updated: March 9, 2016

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WHOI is the world's leading non-profit oceanographic research organization.

Our mission is to explore and understand the ocean and to educate scientists, students, decision-makers, and the public.

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