

## Human Resources

### Retirement

The retirement plan for employees of the Institution is designed to provide eligible plan members and their beneficiaries with a valuable source of retirement income and certain other benefits. Together with Social Security, 403(b) savings, and a member's personal savings, the retirement plan will help a member to build a financially secure future.

#### [Defined Contribution Retirement Plan](#)

As of January 1, 2011, WHOI's Retirement Plan will be delivered through a tax-deferred defined contribution retirement savings plan. The Defined Contribution Retirement Plan is a 403(b) plan which allows for employees to contribute a portion of their earnings each pay period on a pre-tax basis into the investment fund(s) of their choice.

#### [Defined Benefit Plan](#)

As of January 1, 2010, the Defined Benefit Plan is closed to new participants. As of January 1, 2011, the Defined Benefit Plan will be placed under a soft-freeze for current participants, with all retirement benefits being earned under the new Defined Contribution Retirement Plan.

#### [Current Retiree Benefits](#)

A description of benefits and resources for WHOI Retirees.

#### [Summary Annual Reports](#)

#### [2015 Open Enrollment for Retirees](#)

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