

Woods Hole Oceanographic Institution Defined Contribution Retirement Plan Quarterly Employee Newsletter

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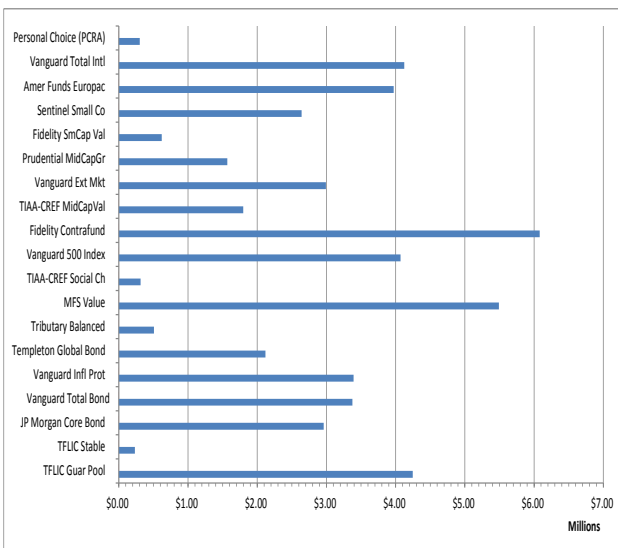
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Plan Statistics

as of March 31, 2013

Total Plan Assets:	\$50.8M
# Plan Participants:	923
Avg Employee Deferral Contribution:	10.27%
Avg Bi-Weekly WHOI Contribution:	\$301K
YTD Plan Rate of Return	6.04%
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 in advance for future sessions available in May, June and July. For a listing of all upcoming meeting dates available in 2013, click on the following link:

<http://www.who.edu/files/securepath?id=143624&pt=10&p=44352>

RetireTrack Newsletter (formerly *Strategies*) - Spring 2013

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

Retirement Workshops in 2013

WHOI will again be offering its 2-night comprehensive Retirement Planning Workshop on June 5-6 in Carriage House with instructor David Carboni. Special invitations were mailed to over 150 qualifying employees. There are still slots available for additional participants (and spouses) to attend. Please contact the Human Resources office for more information or if you would like to sign up (X2253).

Diversified is now *Transamerica Retirement Solutions*

By now, you should recognize the name change in branding from Diversified to *Transamerica Retirement Solutions*. Although you can still access your account using the Diversified login, you may also begin using the new website at www.trsrretire.com/webportal/retire/index.html to access your online 403(b) account. We will be working internally to update the WHOI Human Resources website to adapt to this change.

WHOI's Employee Participation Statistics

We are pleased to share some positive statistical information on our employee participation into the 403(b) Defined Contribution Retirement Plan. Our Plan's participation and savings rates are ahead of industry benchmarks with an 88% participation rate and average savings rate of 10.27% (average of those actually contributing). These are remarkable statistics, especially when taking into consideration that there is no matching incentive for employees to participate. This shows our employees are engaged and taking an active role in planning for their retirement.

Although our Plan's participation exceeds the benchmark, we would like to encourage those employees who are not contributing at all, or who contribute at a minimal rate, to consider taking action in saving and planning for their retirement.

SecurePath Retirement Transition Service

Are you getting ready to retire within the next 5 years? Did you know that *Transamerica Retirement Solutions* (formerly known as Diversified) offers confidential and comprehensive retirement planning services to help simplify your transition to and through retirement? You have access to a phone-based team of experienced and licensed advisors who can provide you with guidance, advice, and other services based on your unique situation. This service is free to you as a Plan participant. The **SecurePath Retirement Transition Service** is available to help you and your family members find answers to the questions you have about retirement with a sole focus on simplifying your retirement decisions. Your retirement advisor will help you understand each of the five key areas that will define and impact your plan to retire: **Lifestyle, Investments, Health Care, Protection, and Income.**

For more details about the special **SecurePath Retirement Transition Service** offered through *Transamerica Retirement Solutions*, please access the link below to review the informational pamphlet.

<http://www.who.edu/files/securepath?id=155144&pt=10&p=44352>

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

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