



Woods Hole Oceanographic Institution

SmartMoves

INFORMATION ABOUT YOUR RETIREMENT SAVINGS PLAN

JUNE 2010

Diversified Investment Advisors has been selected as the new service provider for the Woods Hole Oceanographic Institution Defined Contribution Retirement Plan.

The Woods Hole Oceanographic Institution Defined Contribution Retirement Plan provides an important retirement planning opportunity to help you achieve your retirement savings goals. Effective August 1, 2010, Diversified Investment Advisors will become the new service provider for your Plan, and our comprehensive, easy-to-use tools and services will help you create and maintain your **Plan of a Lifetime.™**

What makes Diversified a good fit?

At Diversified, retirement plans are—and always have been—our only business. This singular focus enables Diversified to dedicate all of our resources and technology to meeting the retirement planning needs of plan participants. Today, over a million employees of organizations across the United States invest their retirement assets with us.

Diversified has several core strengths to serve your retirement planning needs:

- Diversified has been solely focused on the business of retirement plans for more than 50 years. We are well-recognized as retirement experts, and the entire

Diversified organization is dedicated to working with retirement savings plans like yours.

- We're known for making retirement planning easy to understand and easy to do. We deliver valuable, personalized savings and investment tools to help you plan for your future.
- Our Plan of a Lifetime program will support you through each stage of the retirement planning process. Whether you're close to retirement or have years to go, Diversified will work closely with you every step of the way.



When does the transition occur?



The transition to Diversified has been designed to be as easy as possible for you. The contributions WHOI makes on your behalf will automatically be directed to Diversified as described below.

For WHOI Contributions:

- **Eligible employees hired before January 1, 2010 and who were not participants in the Defined Benefit Plan by December 31, 2009**—WHOI will begin making contributions to your Defined Contribution account effective August 1, 2010.
- **Eligible employees hired before January 1, 2009 and who are currently participants in the Defined Benefit Plan**—WHOI will begin making contributions to your Defined Contribution account effective January 1, 2011.
- **Eligible employees hired after January 1, 2010**—WHOI will begin making contributions to your Defined Contribution account as of the first day of the month after you complete one year of service with 1,000 hours worked.

For Participant Pre-Tax Contributions:

Any employee who is paid by WHOI and receives a W-2 will be eligible to make pre-tax contributions into the WHOI Defined Contribution Retirement Plan serviced by Diversified. There is no waiting period for commencing employee contributions and employees will be able to commence new contributions and/or transfer existing account balances to Diversified as early as August 1, 2010.

For those employees currently making voluntary contributions to WHOI's 403(b) Plan, your future contributions will be automatically directed to the WHOI Defined Contribution Retirement Plan at Diversified effective January 1, 2011. However, you may re-direct your contributions to Diversified as early as August 1, 2010.

Before the transition, you'll need to provide beneficiary information for your new account with Diversified. You'll also have the opportunity to change your investment elections and contribution amount.

Do I need to do anything now?

Yes, you'll need to provide a beneficiary designation and an investment allocation for new contributions to the WHOI Defined Contribution Retirement Plan at Diversified. Beginning July 1, 2010, you may provide your allocation instructions online at **www.divinvest.com/plan/whoi** or by calling Diversified DirectSM at **800-755-5801**.

What happens if I do not provide investment instructions?

If you do not provide an investment allocation, any contributions made to the Plan at Diversified will be automatically invested for you in the Plan's default investment option, Diversified's PortfolioXpress^{SM1} service. PortfolioXpress will allocate your contributions using the investment options available under the Plan based on your anticipated retirement date, typically the year you will turn age 65. Your account balance and new contributions are gradually adjusted to a more conservative portfolio as you get closer to your anticipated retirement date. In addition to targeting a specific retirement date, PortfolioXpress also maintains your allocation by rebalancing your account quarterly to adjust for any movements in the investment markets.

Will the investment options be changing?

Yes. Along with the transition to Diversified, new funds are being introduced to the Plan. The complete list of investment options is provided on page 6 and available online at **www.divinvest.com/plan/whoi**.

How do I access my Diversified account?

Whether it's during the special "open enrollment" period (which begins on July 1, 2010) or after the transition is completed, you can access any of your Plan accounts at **www.divinvest.com/plan/whoi**, or by calling Diversified Direct at 800-755-5801.

What will happen to my current accounts with Fidelity, TIAA-CREF and Vanguard?

Your existing Plan account balance(s) accumulated prior to January 1, 2011 will remain with the current provider and will not automatically transfer to Diversified. However, as of January 1, 2011, you will no longer be able to make contributions directly to Fidelity, TIAA-CREF and Vanguard. You will still have access to funds from these providers, but through the Diversified platform.

You will have the option of either leaving your account balance with your current provider (e.g., Fidelity, TIAA-CREF or Vanguard) or you can roll these balances over to Diversified as early as August 1, 2010. Consolidating your accounts with one provider can simplify your retirement planning with a single point-of-contact for your total retirement picture. A Diversified transfer specialist can answer your questions and help you with the paperwork. Call **800-275-8714** or email **consolidate@divinvest.com** to speak with a specialist.

Will I receive account statements?

Yes, Diversified will send quarterly account statements, and you can sign up online for e-statements if you wish. You will continue to receive statements from your current provider(s) as long as you maintain a balance with them.

Is more information available?

Yes. To learn more about Diversified's Plan of a Lifetime program and how we can help you meet your retirement planning goals, please attend one of the group educational sessions scheduled for the week of June 28 or schedule a one-on-one meeting with a Diversified representative during the week of July 12, 2010. The calendar of meetings is provided on page 5 and will soon be posted on your Diversified website: **www.divinvest.com/plan/whoi**.

Diversified representatives will be available to answer any questions you may have during the transition at **888-676-5512**, Monday through Friday, 8:00 a.m. to 9:00 p.m. ET.

Whether your retirement is five or fifty years away, you can act now to ensure your long-term financial well-being by participating in the Woods Hole Oceanographic Institution Defined Contribution Retirement Plan. At Diversified, we look forward to helping you save and invest wisely for and throughout retirement.

What's at www.divinvest.com/plan/whoi

Log on for all kinds of helpful information about your Plan and updates on the transition. You can also access your account and tools and resources to help you determine your savings contribution, choose an investing solution, and learn more about planning and saving for your retirement. It's all there—and more.



Group Meeting Schedule

Day/Date	Time	Location	Department
Saturday, 6/26/10	7:30 a.m.	Smith Conference Room	Security Guards
Monday, 6/28/10	9:30 a.m.	Carriage House	Directorate, Communications, Business Development, Grants and Contracts
	11:00 a.m.	Clark South 271	G&G
	1:30 p.m.	Clark 509	Development
	3:00 p.m.	Carlson Lane	OOI/CGSN
Tuesday, 6/29/10	9:30 a.m.	Smith Conference Room	Library, Ship Ops, Marine Ops
	11:00 a.m.	Redfield Auditorium	AOP&E, ALVIN, SSSG
	1:30 p.m.	CIS Conference Room	CIS
	3:00 p.m.	Watson 201	open*
Wednesday, 6/30/10	9:30 a.m.	Redfield Auditorium	HR, Controller's Office, MIS, EH&S
	11:00 a.m.	Clark 201	PO
	1:30 p.m.	Redfield Auditorium	Biology, MPC
	3:00 p.m.	Redfield Auditorium	Procurement
Thursday, 7/1/10	9:30 a.m.	Redfield Auditorium	Facilities
	11:00 a.m.	Smith Conference Room	open*
	1:30 p.m.	Clark 507	MC&G
	3:00 p.m.	Clark 507	Academic Programs
Wednesday, 7/7/10	TBD	R/V Oceanus	R/V Oceanus

*Reservations are required to attend one of the open meetings. Please contact Julie Fawkes in Human Resources at 508-289-3730 or by email at jfawkes@whoi.edu to reserve your spot. Meetings with R/V Atlantis and R/V Knorr will be scheduled at a later date.

Individual Meetings Available the week of July 12!

Schedule a one-on-one meeting with a Diversified representative who can answer your questions and help you manage your retirement plans. Visit www.whoi.timetrade.com and follow these easy steps to set up your meeting:

- Click on the link to register and provide the required information to set up your account, including a username and password;
- Click the “Next” button;
- Go to the drop-down box under “Meeting Location” to view the schedule and choose the date and time you want.

You'll receive a confirmation e-mail after you've scheduled your appointment.

New Tools and Services

Will investment services be available under the Plan?

Yes. In addition to Diversified's portfolio allocation service, PortfolioXpress, you'll have access to:

- **RetireTrack²**—Diversified's online portfolio management tool that lets you establish and fine-tune your retirement strategy.
- **Schwab Personal Choice Retirement Account[®] (PCRA)³**—an investment option that allows you to invest directly into individual funds not offered in your retirement plan. This option offers extra flexibility—with more than 3,000 mutual funds available. Special review terms and conditions apply when using your PCRA; please refer to footnotes below as well as to information available from Diversified and Schwab.
- **SaveXpress^{SM4}**—Save more, automatically! SaveXpress is a service that allows you to have your retirement savings contribution rate increased automatically each year by a set amount, at any point in the year you choose.



New Investment Options	TICKER
Guaranteed Pooled Fund ⁵	N/A
Vanguard Inflation-Protected Securities ^{6, 7}	VIPSX
Domini Social Bond ⁷	DSBFX
JP Morgan Core Bond A ^{7, 8, 9}	PGBOX
Vanguard Total Bond Market Index Inv ⁷	VBIMX
Templeton Global Bond ^{7, 10, 11}	TPINX
First Focused Balance Inst ^{7, 12}	FOBAX
MFS Value A ^{10, 12}	MEIAX
TIAA CREF Social Choice Equity Inst ^{10, 12}	TISCX
Vanguard 500 Index Inv ¹²	VFINX
Fidelity Contrafund ^{10, 12}	FCNTX
TIAA CREF Mid Cap Value Inst ^{10, 13, 14}	TIMVX
Vanguard Extended Market Index Inv ¹³	VEXMX
Prudential Jennison Mid Cap Growth A ¹³	PEEAX
Fidelity Small Cap Value ^{10, 13}	FCPVX
Sentinel Small Company I ¹³	SIGWX
American Funds EuroPacific Gr R4 ¹⁰	REREX
Vanguard Total International Stock Index ¹⁰	VGTSX

Registered funds are available by prospectus only. Any mutual fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements such as Diversified Investors Securities Corp. (DISC) 440 Mamaroneck Avenue, Harrison, NY 10528. The prospectus contains additional information about the funds, including the investment objectives, risks, charges and other expenses. You should consider all such information carefully before investing. Contact Diversified at 800-755-5801 or visit www.divinvest.com for a free prospectus and read it carefully before making your investment choices. Diversified Investment Advisors is affiliated with DISC, but is not affiliated with Woods Hole Oceanographic Institution.

- ¹ *PortfolioXpress presents a series of asset allocation models up to and through a designated retirement year. You are solely responsible for choosing the retirement year and risk preference. In implementing the service, you agree to each of the asset allocation mixes and each of the automated rebalancing transactions that will take place over time within your account. If you sign up, you should carefully review the service agreement and the Form ADV Part II disclosure statement of the investment adviser for the service, if applicable, for additional information regarding fees and other terms and conditions that may apply to this service. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the Portfolio's allocation is to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at the target date.*
- ² ***Important: The projections or other information generated by RetireTrack regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results derived from the RetireTrack tool may vary with each use and over time. Please visit RetireTrack for more information regarding the criteria and methodology used, the tool's limitations and key assumptions and other important information.***
- ³ *The Schwab Personal Choice Retirement Account® (PCRA) is not a fund but rather a participant self-directed brokerage account maintained at Charles Schwab & Co., Inc. Participants must individually apply for PCRA and are solely responsible for their fund selections made under the PCRA. Commissions and transaction fees may apply to fund trades placed outside of Mutual Fund One Source or trades on other investment vehicles available through Schwab. Securities purchased through the PCRA are available through Charles Schwab & CO. Inc., Member SIPC. Charles Schwab & Co., Inc. is not affiliated with Diversified.*
- ⁴ *Participants should evaluate their ability to continue the service in the event of a prolonged market decline, unexpected expenses or an unforeseeable emergency.*
- ⁵ *The Guaranteed Pooled Fund is a pooled separate account offered through Transamerica Financial Life Insurance Company (TFLIC), 440 Mamaroneck Avenue, Harrison, NY 10528, which provides the guarantee of principal and interest. Diversified Investment Advisors is affiliated with TFLIC.*
- ⁶ *Any US Government guarantees of the securities held in this investment fund only pertain to those securities and not the Fund or its yield.*
- ⁷ *Bonds and bond funds are subject to interest rate risk, credit risk and inflation risk. Interest rate risk means that the value of bonds and bond funds generally falls when interest rates rise, causing an investor to lose money upon sale or redemption.*
- ⁸ *Mortgage-backed securities are subject to prepayment risk and may be sensitive to changes in prevailing interest rates.*
- ⁹ *Investments in derivatives may subject the fund to greater volatility than investments in traditional securities.*
- ¹⁰ *Foreign securities and markets pose different and possibly greater risks than those customarily associated with domestic securities, including currency fluctuations and political instability. Lower rated, high yield corporate debt securities represent a much greater risk of default and tend to be more volatile than higher rated or investment grade bonds.*
- ¹¹ *Lower rated, high yield corporate debt securities represent a much greater risk of default and tend to be more volatile than higher rated or investment grade bonds. This fund is classified as a non-diversified investment company which may be subject to greater market fluctuation.*
- ¹² *Equity funds, unlike bond funds, invest in equity securities, which include common stock, preferred stock and convertible securities. Because such securities represent ownership in a corporation, they tend to be more volatile than fixed income or debt securities, which do not represent ownership.*
- ¹³ *The securities of small and medium-sized companies, because of the issuers' lower market capitalization, may be more volatile than those of large-sized companies.*
- ¹⁴ *Value-based investments are subject to the risk that the broad market may not recognize their intrinsic values.*

Smart Moves

Woods Hole Oceanographic Institution



JUNE 2010

INFORMATION ABOUT YOUR RETIREMENT SAVINGS PLAN



PT-5542-WH01 (06/10) © Diversified Investment Advisors, Inc.

Helping you save
and invest wisely.

440 Mamaroneck Avenue
Harrison, NY 10528

DIVERSIFIED
INVESTMENT
ADVISORS



Presorted First Class
US Postage
PAID
White Plains, NY 10601
PERMIT NO. 212