

Woods Hole Oceanographic Institution Defined Contribution Retirement Plan Quarterly Employee Newsletter

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This Issue

- Roth 403(b)
- Auto-Rebalancing
- SaveXpress
- E-Confirmations
- Mobile App

Plan Statistics

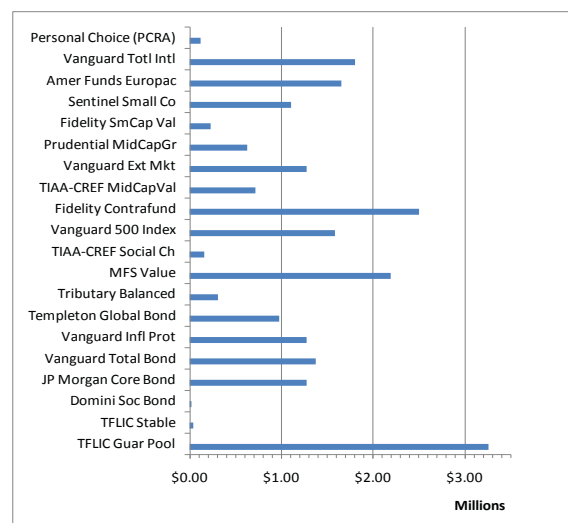
as of June 30, 2011

Total Plan Assets: \$22.4M

Plan Participants: 829

Avg Monthly WHOI Contribution: \$615K

Total Plan Assets by Fund:



Upcoming Events

Retirement Planning Workshop (July 26-27th)—

By special invitation, over 200 WHOI employees were invited to attend a special two-evening retirement planning workshop presented by Dr. David Carboni, Ph.D., CFP®, an authority in the field of retirement planning. Due to limited space, we could not accommodate all who were interested in attending. However, additional workshops will be offered later this year.

Questions about your Defined Contribution Retirement Plan account?

Visit www.divinvest.com or call *Diversified* at 800-755-5801

Roth 403(b)

The WHOI DC Retirement Plan offers a Roth 403(b) option, which allows you to designate some or all of your retirement plan contributions as *after-tax* contributions. Unlike a Roth IRA, there are no income requirements for contributing to a Roth 403(b). Because Roth 403(b) contributions are made on an after-tax basis, you won't owe any federal or state taxes when you withdraw it. To benefit from these tax advantages, you must be participating in a Roth account through the DC Retirement Plan for at least five (5) consecutive tax years, and be at least age 59½ when the money is withdrawn. For more information about the Roth 403(b) option and whether it is right for you, see <https://www.whoi.edu/filesserver.do?id=89944&pt=2&p=77768>.

Automatic Rebalancing

Investing for the long-term doesn't mean you shouldn't periodically adjust your account. In fact, it's essential to rebalance your retirement account on a regular basis, especially after volatile market periods. Different investments grow at different rates. Stocks generally grow faster than bonds, which means your account may end up exposed to more risk than you had originally intended. *Diversified*, service provider of WHOI's DC Retirement Plan, offers a free, automatic rebalancing service that is available to you through your online account at www.divinvest.com. For those invested in PortfolioXpress, your account is automatically setup to rebalance every 90 days.

SaveXpress

The WHOI DC Retirement Plan offers you the ability to save more, automatically, through *Diversified's* SaveXpress option. SaveXpress allows you to increase your retirement savings contribution rate automatically each year by a set amount, at any point in the year you choose. For example, you can set up your account to increase your contribution rate by 1% on January 1st of each year. For more information and instructions on how to access and setup the SaveXpress option, see <https://www.whoi.edu/filesserver.do?id=89964&pt=2&p=77768>.

Go Green!

Participants in the DC Retirement Plan can receive all account notifications, investment confirmations, and account statements electronically. Access your account at www.divinvest.com and select which types of information you'd like to receive by email. After logging on to your account, go to 'Account History,' then 'e-documents,' then 'Manage e-documents.'

On-the-Go Information

If you have a mobile device, Web browser and Internet connection, you can get 24/7 access to your DC Retirement Plan account for frequently requested information such as account balance, statement activity, transaction history, and personal rate of return. To sign up, go to www.divinvest.com.