

Now Available – New Retirement Calculator

Saving and planning for your future is important. Now, you have an additional tool to help you.

In response to a specific request from some of our WHOI employees, we have partnered with Diversified, our retirement plan provider, to create a new Customized Retirement Calculator that allows employees to set their own expected rate of return on investments.

This new retirement calculator will automatically include your account information with Diversified as well as other information you have entered and saved in the RetireTrackSM tool. The new retirement calculator lets you determine the rate of investment return that will be assumed in the calculations, along with other assumptions. Please note the rate of return you choose using this calculator will reflect your entire portfolio, rather than using different rates of return for different asset classes like the RetireTrack tool. You will continue to have access to the RetireTrack tool which uses Monte Carlo simulations to incorporate uncertainty in the level and timing of returns and other economic factors to evaluate a broad range of potential future scenarios.

Access the new retirement calculator using these easy steps:

Step 1:

Log on to your retirement account at www.divinvest.com.

Step 2:

In the message center box (left column) click “Customized Retirement Calculator”.

Step 3:

The retirement calculator will appear with pre-populated account information as well as information you have entered and saved in RetireTrack. You may select or change various assumptions, including the rate of return.

Step 4:

Click “Calculate” to see the results.

It’s that easy!

Important: The projections or other information generated by the retirement calculator regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.