

Brighten Your Outlook.



Have a clearer view of your financial future.

Come to any of these sessions hosted by Diversified and learn more about your retirement plan!

October 25, 2011		
Topic	Time	Location
Join the Plan	8:30 a.m. to 9:30 a.m.	Carriage House
Check Your Progress	10:00 a.m. to 11:00 a.m.	Carriage House
Join the Plan	1:00 p.m. to 2:00 p.m.	Smith Conference
Check Your Progress	2:30 p.m. to 3:30 p.m.	Smith Conference
Open Session/Q&A	3:30 p.m. to 5:00 p.m.	Smith Conference

To attend any of these sessions, please contact Julie Fawkes in Human Resources by email at jfawkes@whoi.edu.

Diversified is not affiliated with WHOI.



WHOI Defined Contribution Retirement Plan



Retirement Plan Informational Sessions

October 25, 2011

SESSION: Join the Plan

Engages non-participants by acknowledging the common barriers to enrollment and providing solutions to those concerns. The presentation discusses the ease of saving via automatic payroll deduction; how to set savings goals (including SaveXpress¹); the value of compounding and starting early; "single-decision" investment options i.e. PortfolioXpress².

Who should attend?

Anyone eligible to participate in the Plan who has not already joined.

Where/Time:

Carriage House – 8:30 a.m. to 9:30 a.m.

Smith Conference Room – 1:00 p.m. to 2:00 p.m.

SESSION: Check Your Progress

Focuses on using the RetireTrack³ tool to get a comprehensive view of a participant's retirement-savings status, and offers guidance for maintaining or improving their retirement outlook. Session will cover how to increase your contributions automatically annually via SaveXpress. The session will also offer a more in-depth look at "streamlining" solutions including PortfolioXpress. In addition, the session will promote asset consolidation and Diversified's phone representatives and online resources.

Who should attend?

- Participants who want to see if they are meeting their retirement goals.
- Participants who want more information about the array of retirement planning tools and resources offered through Diversified and on www.divinvest.com.

Where/Time:

Carriage House – 10:00 a.m. to 11:00 a.m.

Smith Conference Room – 2:30 p.m. to 3:30 p.m.

SESSION: Open/Q&A

This session is geared towards general information and questions. Any employee may come by between 3:30 p.m. – 5:00 p.m. and ask the Diversified Onsite Representative⁴ questions you may have about your retirement plan, the web site tools and resources, or to gather general information.

Where/Time:

Smith Conference Room – 3:30 p.m. to 5:00 p.m.

DISCLOSURES:

¹Participants should evaluate their ability to continue the service in the event of a prolonged market decline, unexpected expenses or an unforeseeable emergency.

²PortfolioXpress presents a series of asset allocation models based on a designated retirement year. The participant is solely responsible for selecting the retirement year. In implementing the service, the participant agrees to each of the asset allocation mixes and automated rebalancing transactions that will take place over time within the account. For participants who do not designate a retirement year, WHOI will set their target retirement year as the year in which they attain age 65. Participants can change their target retirement year, or turn PortfolioXpress off, at any time. Although the PortfolioXpress service is offered at no additional cost, the participant will continue to bear the fees of the underlying funds in which the account is invested. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at and after the target date.

³**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.

⁴The role of the Onsite Representative is to assist you with your savings and investment plan. There are no fees or commissions for meeting with your Onsite Representative. Onsite Representatives are registered representatives with Diversified Investors Securities Corp. (DISC). Diversified is affiliated with DISC, 440 Mamaroneck Avenue, Harrison, NY 10528. Diversified and DISC are not affiliated with WHOI.

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