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# PLAN REVIEW



## **State of Vermont SDIA Plan**

For the Period From January 1, 2013 to March 31, 2013

# TABLE OF CONTENTS



Plan Overview

Plan Assets

Contributions

Participation

Distributions

Participant Services

Great-West Update

Disclosures



# PLAN OVERVIEW



## Total Assets

◆ Assets at March 31, 2013	\$68.16
◆ Less assets at December 31, 2012	<u>\$68.79</u>
◆ Asset change for the quarter	- \$0.63

## Asset Components

◆ Contributions for the quarter	\$0.00
◆ Less distributions for the quarter	-\$1.07
◆ Net investment gain for the quarter	<u>\$0.44</u>
◆ Asset change for the quarter	- \$0.63



# PLAN OVERVIEW



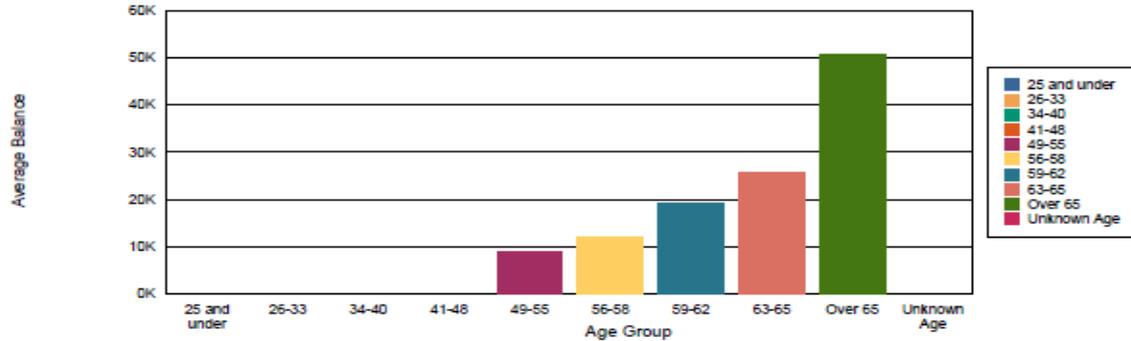
- ◆ Plan assets were at \$68.16 million as of March 31, 2013
- ◆ Plan assets decreased by \$0.63 million (0.9%) from January 1, 2013 to March 31, 2013
- ◆ Contributions were \$0.00 million from January 1, 2013 to March 31, 2013
- ◆ From January 1, 2013 to March 31, 2013 there were 1,719 participants



# PLAN OVERVIEW

## Average Participant Balance by Age Group

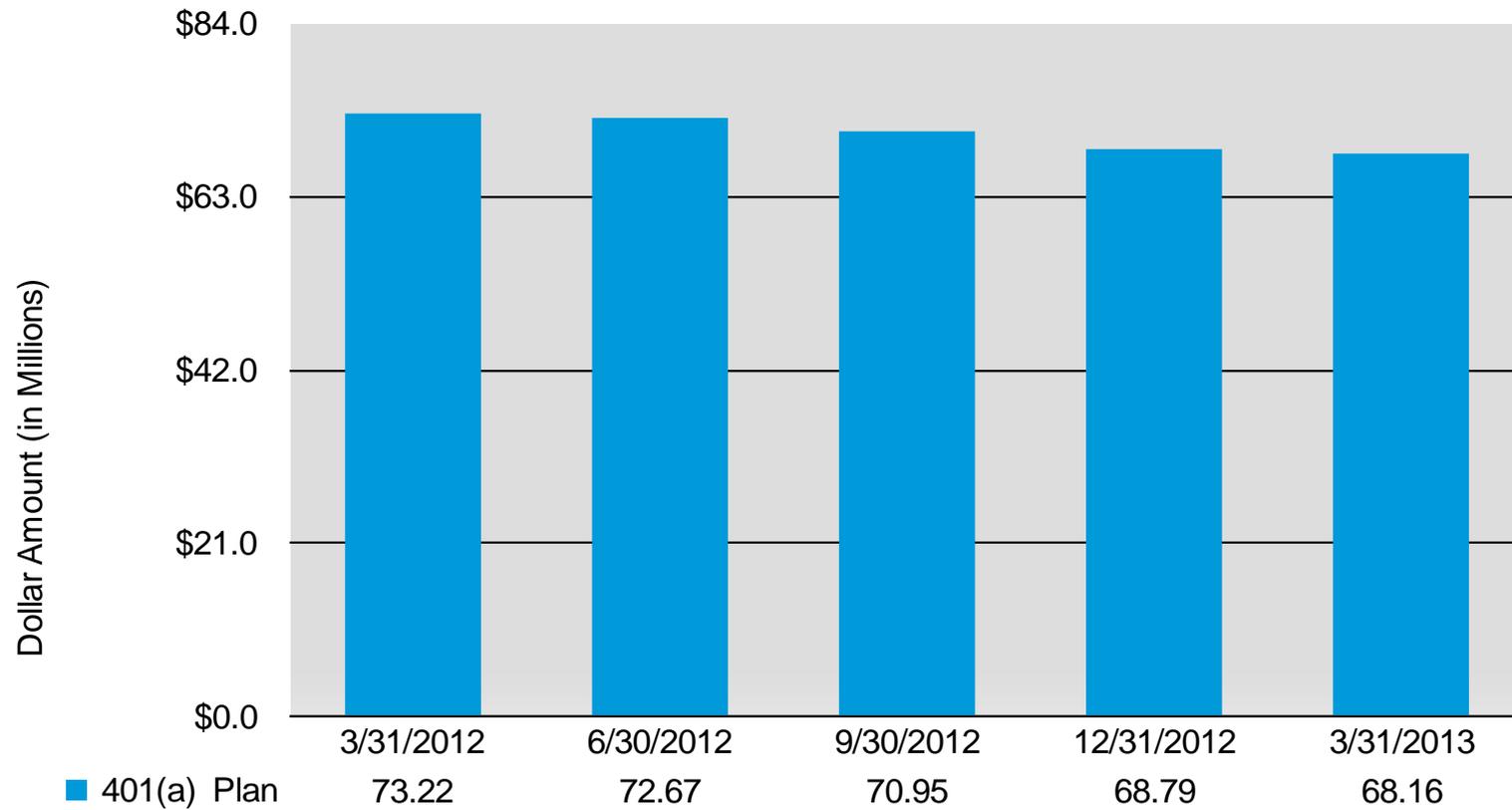
Plan Number: 98970-01  
 Plan Name: State of Vermont Single Deposit Investment Account 401(a) Plan  
 Effective Date: 03/31/2013



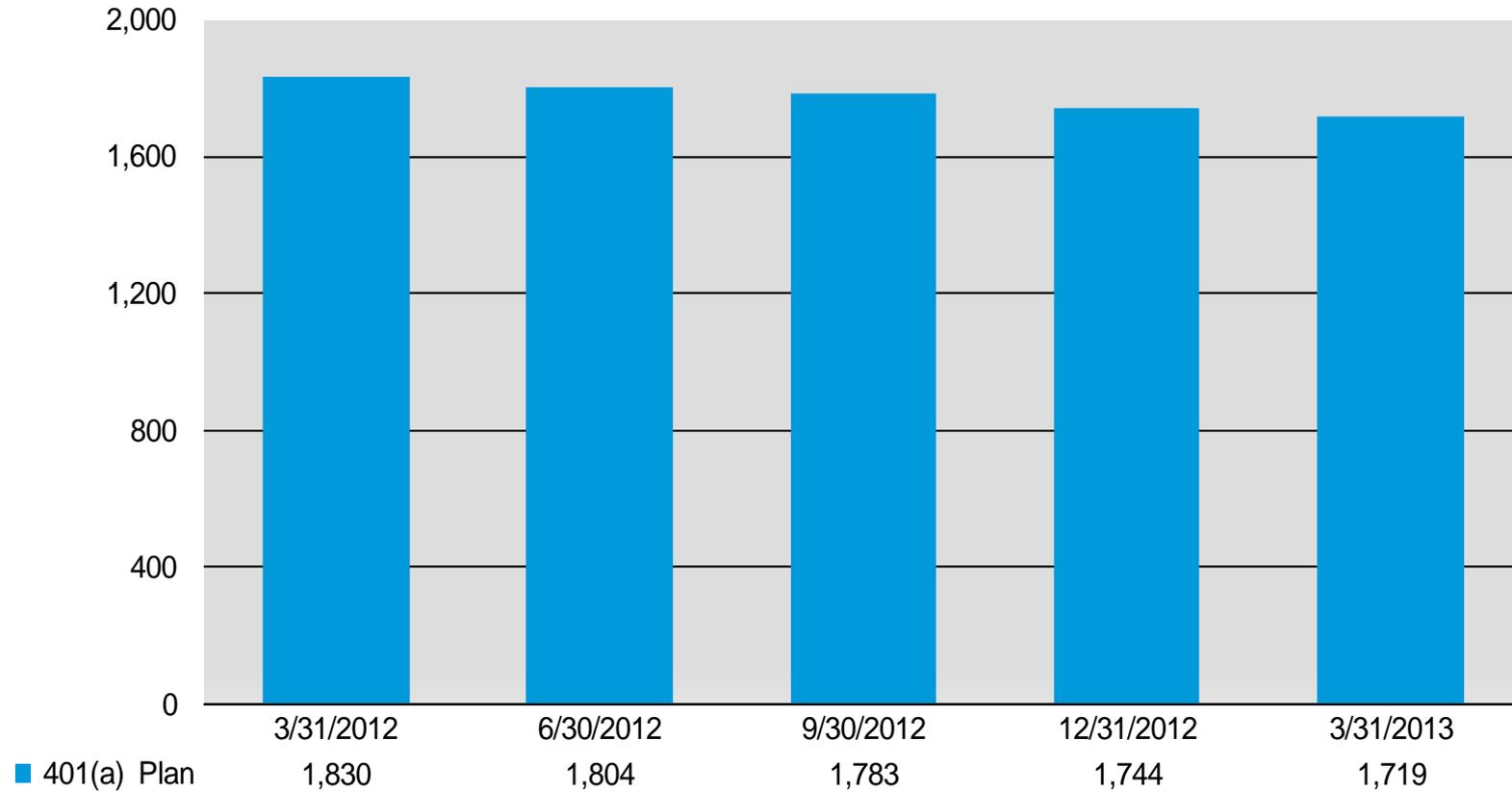
Division	Age Group	Participants With Balances	Total Balance	Average Balance
<b>Summary</b>				
	25 and under	0	\$0.00	\$0.00
	26-33	0	\$0.00	\$0.00
	34-40	0	\$0.00	\$0.00
	41-48	0	\$0.00	\$0.00
	49-55	39	\$347,635.16	\$8,913.72
	56-58	74	\$673,117.79	\$11,798.89
	59-62	226	\$4,326,277.92	\$19,142.82
	63-65	220	\$5,683,714.33	\$25,835.07
	Over 65	1,125	\$56,927,596.84	\$50,602.31
	Unknown Age	0	\$0.00	\$0.00
		<b>1,684</b>	<b>\$68,158,342.04</b>	<b>\$40,474.07</b>



# ASSET GROWTH



# PLAN PARTICIPATION



# BENEFIT PAYMENT DISTRIBUTION



	10/1/2012 to 12/31/2012			1/1/2013 to 3/31/2013		
	Amount	Pct	Count	Amount	Pct	Count
<b><u>Full Withdrawals</u></b>						
Benefit Payment	0	0.0%	0	834	0.1%	1
Death	410,271	14.8%	10	142,123	13.3%	8
QDRO	0	0.0%	0	10,707	1.0%	1
Retirement	425,478	15.4%	14	400,431	37.6%	16
Separation of Service	95,843	3.5%	4	0	0.0%	0
<b>Total Full Withdrawals:</b>	<b>931,592</b>	<b>33.7%</b>	<b>28</b>	<b>554,095</b>	<b>52.0%</b>	<b>26</b>
<b><u>Partial Withdrawals</u></b>						
Benefit Payment	0	0.0%	0	2,831	0.3%	2
Death	154,747	5.6%	12	62,885	5.9%	5
Minimum Distribution	15,526	0.6%	6	21,325	2.0%	6
Retirement	68,147	2.5%	13	21,338	2.0%	5
Separation of Service	7,242	0.3%	2	20,838	2.0%	2
<b>Total Partial Withdrawals:</b>	<b>245,661</b>	<b>8.9%</b>	<b>33</b>	<b>129,218</b>	<b>12.1%</b>	<b>20</b>
<b><u>Periodic Payments</u></b>						
Beneficiary Payment	141,533	5.1%	31	57,724	5.4%	22
Death	11,224	0.4%	5	0	0.0%	0
Minimum Distribution	1,312,844	47.5%	459	153,680	14.4%	64
QDRO	455	0.0%	1	0	0.0%	0
Retirement	122,911	4.4%	41	171,219	16.1%	41
<b>Total Periodic Payments:</b>	<b>1,588,968</b>	<b>57.4%</b>	<b>537</b>	<b>382,623</b>	<b>35.9%</b>	<b>127</b>
	<b>2,766,222</b>	<b>100.0%</b>	<b>598</b>	<b>1,065,936</b>	<b>100.0%</b>	<b>173</b>

# KEYTALK<sup>®</sup> STATISTICS



Category	Plan Totals			
	10/1/2012 to 12/31/2012		1/1/2013 to 3/31/2013	
	Total	Pct	Total	Pct
Change Passcode	14	77.8%	25	89.3%
Inq Acct Bal	4	22.2%	2	7.1%
Inq Tran Hist	-	0.0%	1	3.6%
<b>GRAND TOTAL</b>	<b>18</b>	<b>100.0%</b>	<b>28</b>	<b>100.0%</b>

Avg Unique Callers Per Month	33	44
Avg Total Calls Per Month	56	69
Avg Rolled to Customer Service Per Month	31	48
Pct Transferred to CSR	55.4%	69.6%

# INTERNET STATISTICS



Category	Plan Totals			
	10/1/2012 to 12/31/2012		1/1/2013 to 3/31/2013	
	Total	Pct	Total	Pct
Account And Certificates Overview	8	4.0%	36	18.9%
Disbursement Summary	22	11.1%	12	6.3%
Address Change	1	0.5%	1	0.5%
Beneficiaries	-	0.0%	4	2.1%
Change Passcode	2	1.0%	3	1.6%
Disbursement Summary	22	11.1%	12	6.3%
Email Address	2	1.0%	4	2.1%
Indic Data	3	1.5%	7	3.7%
Inq Acct Bal	7	3.5%	5	2.6%
Inq Acct Sum	6	3.0%	1	0.5%
Inq Bal Comparison	11	5.6%	7	3.7%
Inq Bal History	10	5.1%	8	4.2%
Inq Bene	6	3.0%	13	6.8%
Inq Elec Stmt	6	3.0%	1	0.5%
Inq Fund Overview	-	0.0%	1	0.5%
Inq Fund Prospectus	1	0.5%	-	0.0%
Inq Fund Returns	1	0.5%	3	1.6%
Inq O/L Forms	2	1.0%	-	0.0%
Inq Per Rate Return	14	7.1%	13	6.8%
Inq Rates	1	0.5%	-	0.0%
Inq Stmt On Demand	32	16.2%	2	1.1%
Inq Tran Hist	18	9.1%	19	10.0%
Inq Trfs - Comp/Pend/Perd	3	1.5%	-	0.0%
Inq Uval	2	1.0%	2	1.1%
Inquire Address	9	4.5%	12	6.3%
Order Passcode	-	0.0%	1	0.5%
Registration	9	4.5%	21	11.1%
Transaction Downloads	-	0.0%	2	1.1%
<b>GRAND TOTAL</b>	<b>198</b>	<b>100.0%</b>	<b>190</b>	<b>100.0%</b>
Avg Distinct Visitors Per Month	90		105	
Avg Number of Successful Logins Per Month	149		190	
Average # of Logins per Visitor	1.7		1.8	

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