



# Quarterly Plan Review

## **State of Vermont SDIA Plan**

For the Period From July 1, 2014 to September 30, 2014



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# PLAN SUMMARY

## Total Assets

◆ Assets at September 30, 2014	\$60.26
◆ Less assets at June 30, 2014	<u>\$61.45</u>
◆ Asset change for the quarter	- \$1.19

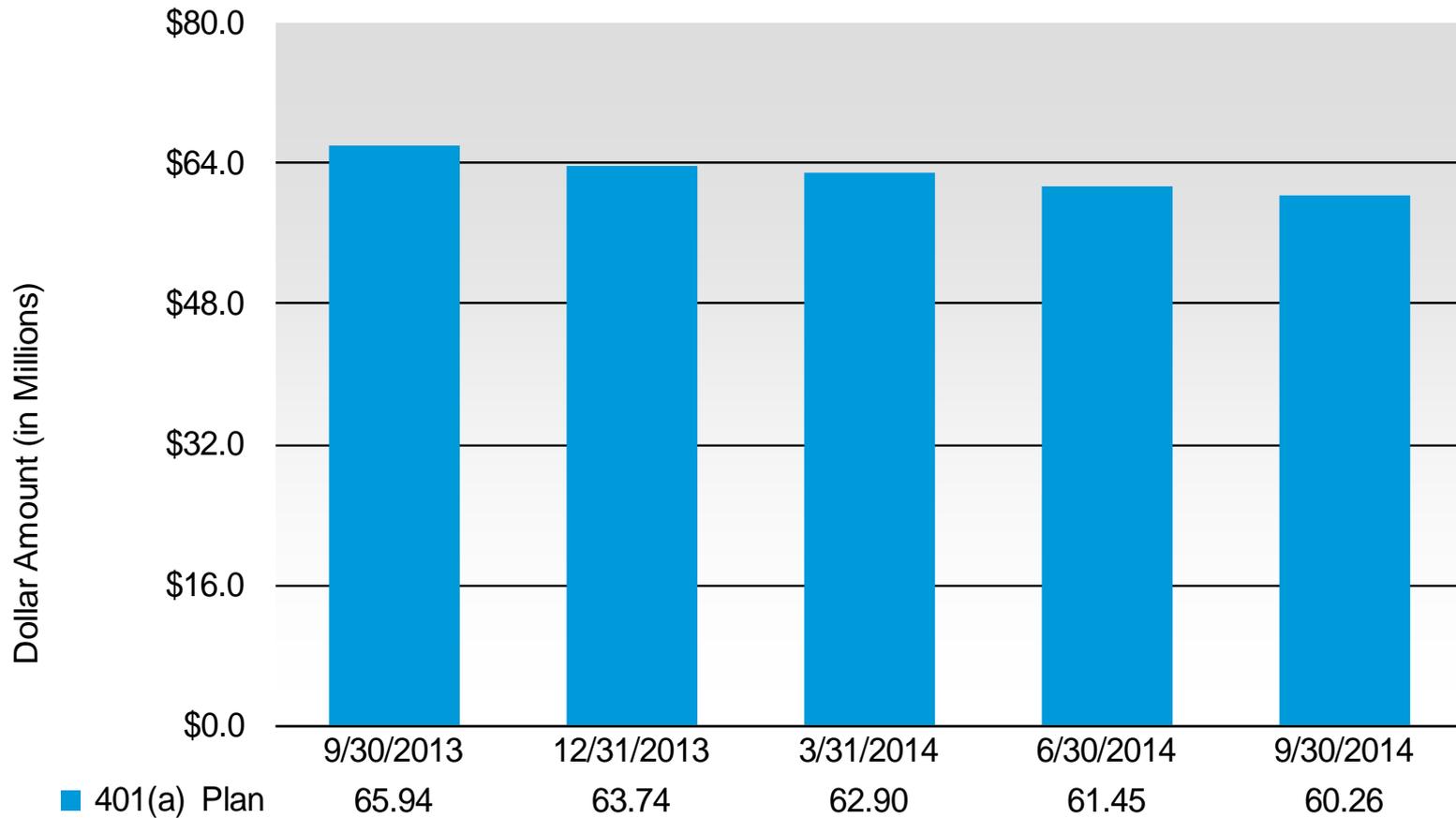
## Asset Components

◆ Contributions for the quarter	\$0.00
◆ Less distributions for the quarter	-\$1.60
◆ Net investment gain for the quarter	<u>\$0.41</u>
◆ Asset change for the quarter	- \$1.19

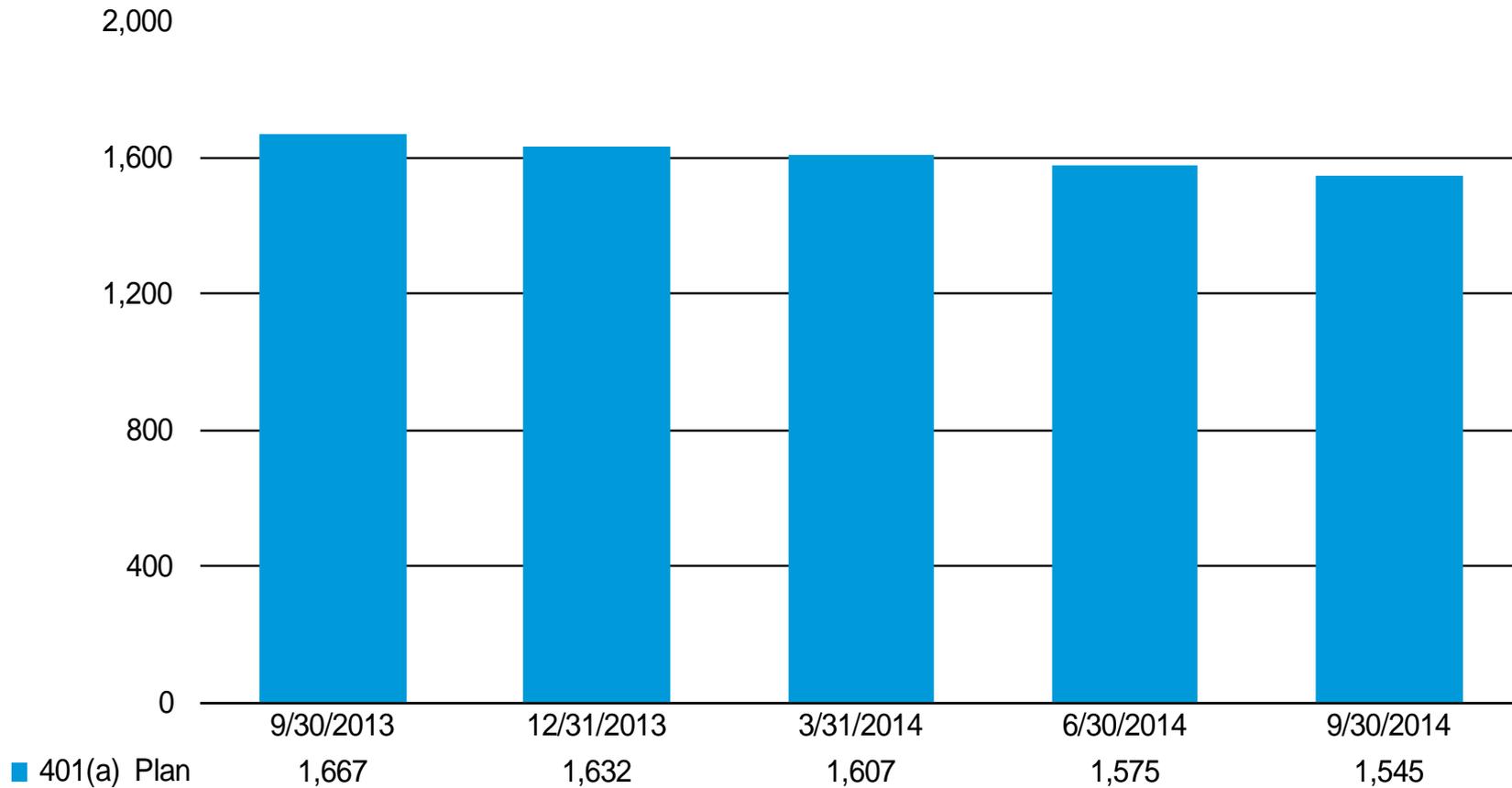
# PLAN SUMMARY

- ◆ Plan assets were at \$60.26 million as of September 30, 2014
- ◆ Plan assets decreased by \$1.19 million (1.9%) from July 1, 2014 to September 30, 2014
- ◆ Contributions were \$0.00 million from July 1, 2014 to September 30, 2014
- ◆ From July 1, 2014 to September 30, 2014 there were 1,545 participants

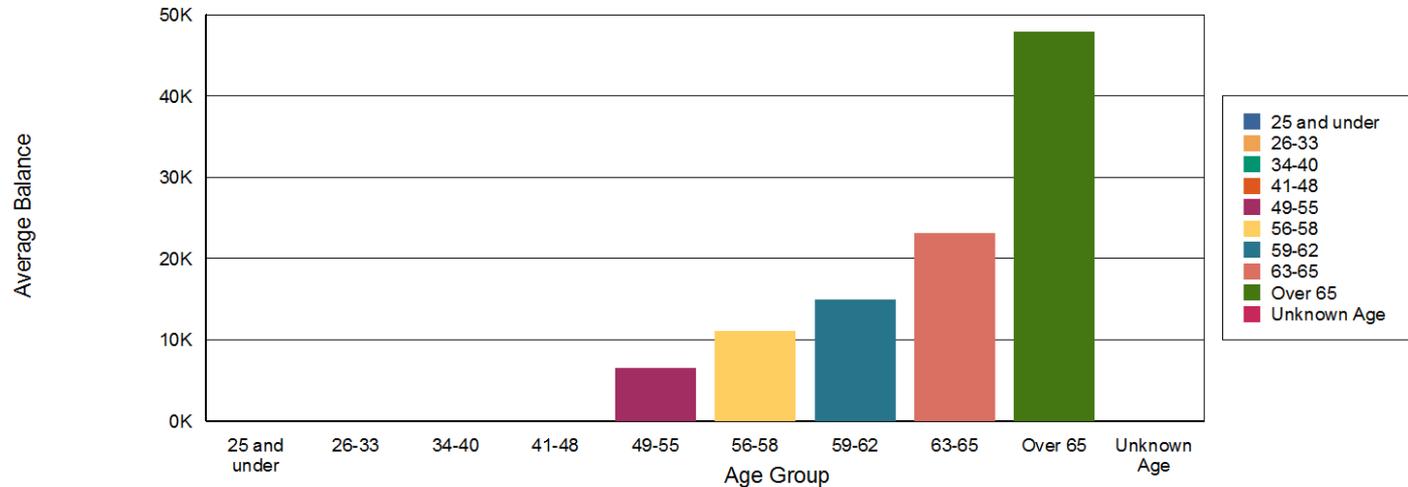
# ASSET GROWTH



# PLAN PARTICIPATION



# AVERAGE PARTICIPANT BALANCE BY AGE GROUP



Age Group	Participants With Balances	Total Balance	Average Balance
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	22	\$141,795.42	\$6,445.25
56-58	44	\$488,600.62	\$11,104.56
59-62	157	\$2,335,459.94	\$14,875.54
63-65	197	\$4,557,232.93	\$23,133.16
Over 65	1,100	\$52,734,883.57	\$47,940.80
Unknown Age	0	\$0.00	\$0.00
<b>Summary</b>	<b>1,520</b>	<b>\$60,257,972.48</b>	<b>\$39,643.40</b>

# BENEFIT PAYMENT DISTRIBUTION

	4/1/2014 to 6/30/2014			7/1/2014 to 9/30/2014		
	Amount	Pct	Count	Amount	Pct	Count
<b><u>Full Withdrawals</u></b>						
Benefit Payment	0	0.0%	0	10,153	0.6%	1
Death	613,520	33.5%	13	57,890	3.6%	4
Retirement	0	0.0%	0	19,880	1.2%	1
Separation of Service	766,366	41.8%	19	597,840	37.3%	0
<b>Total Full Withdrawals:</b>	<b>1,379,886</b>	<b>75.3%</b>	<b>32</b>	<b>685,762</b>	<b>42.7%</b>	<b>6</b>
<b><u>Partial Withdrawals</u></b>						
Death	77,845	4.2%	5	36,287	2.3%	3
Minimum Distribution	8,229	0.4%	7	18,982	1.2%	7
Separation of Service	122,290	6.7%	15	55,377	3.5%	11
<b>Total Partial Withdrawals:</b>	<b>208,364</b>	<b>11.4%</b>	<b>27</b>	<b>110,646</b>	<b>6.9%</b>	<b>21</b>
<b><u>Periodic Payments</u></b>						
Beneficiary Payment	38,551	2.1%	21	79,703	5.0%	29
Death	0	0.0%	0	18,252	1.1%	4
Minimum Distribution	109,325	6.0%	79	610,597	38.0%	199
Retirement	97,285	5.3%	37	99,956	6.2%	38
<b>Total Periodic Payments:</b>	<b>245,161</b>	<b>13.4%</b>	<b>137</b>	<b>808,508</b>	<b>50.4%</b>	<b>270</b>
	<b>1,833,411</b>	<b>100.0%</b>	<b>196</b>	<b>1,604,916</b>	<b>100.0%</b>	<b>297</b>

# KEYTALK® STATISTICS

Category	Plan Totals			
	4/1/2014 to 6/30/2014		7/1/2014 to 9/30/2014	
	Total	Pct	Total	Pct
Change Passcode	12	92.3%	23	100.0%
Inq Tran Hist	1	7.7%	-	0.0%
<b>GRAND TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>23</b>	<b>100.0%</b>

Avg Unique Callers Per Month	25	44
Avg Total Calls Per Month	37	60
Avg Rolled to Customer Service Per Month	24	43
Pct Transferred to CSR	64.9%	71.7%

# INTERNET STATISTICS

Category	Plan Totals			
	4/1/2014 to 6/30/2014		7/1/2014 to 9/30/2014	
	Total	Pct	Total	Pct
Account And Certificates Overview	145	42.3%	87	32.6%
Allocation And Asset Allocation	2	0.6%	4	1.5%
Disbursement Summary	10	2.9%	24	9.0%
Address Change	-	0.0%	1	0.4%
Beneficiaries	1	0.3%	2	0.7%
Change Passcode	4	1.2%	4	1.5%
Disbursement Summary	10	2.9%	24	9.0%
Email Address	2	0.6%	1	0.4%
Indic Data	2	0.6%	3	1.1%
Inq Acct Bal	5	1.5%	4	1.5%
Inq Acct Sum	1	0.3%	-	0.0%
Inq Bal Comparison	5	1.5%	6	2.2%
Inq Bal History	13	3.8%	12	4.5%
Inq Bene	4	1.2%	6	2.2%
Inq Fund Overview	2	0.6%	4	1.5%
Inq Fund Prospectus	1	0.3%	2	0.7%
Inq Fund Returns	-	0.0%	4	1.5%
Inq Funds Trnd	-	0.0%	2	0.7%
Inq Per Rate Return	7	2.0%	17	6.4%
Inq Rates	-	0.0%	1	0.4%
Inq Stmt On Demand	1	0.3%	-	0.0%
Inq Tran Hist	113	32.9%	42	15.7%
Inq Uval	1	0.3%	1	0.4%
Inquire Address	8	2.3%	6	2.2%
Order Passcode	-	0.0%	3	1.1%
Registration	6	1.7%	6	2.2%
Transaction Downloads	-	0.0%	1	0.4%
<b>GRAND TOTAL</b>	<b>343</b>	<b>100.0%</b>	<b>267</b>	<b>100.0%</b>
Avg Distinct Visitors Per Month	83		66	
Avg Number of Successful Logins Per Month	206		180	
Average # of Logins per Visitor	2.5		2.7	

# DISCLOSURES

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