



Investing through Dollar-Cost Averaging



When is the best time to invest? How much should I invest? What if the market changes? Should my investment strategy change with it?

Investing often raises many questions and concerns for individuals. Fortunately, by participating in the District of Columbia 401(a) Retirement Plan and/or the 457(b) Deferred Compensation Plan, your retirement plan contributions are automatically invested in a sound strategy called “**dollar-cost averaging**.”

Instead of investing all of your savings at one time, dollar-cost averaging invests smaller, fixed-dollar amounts on a regular basis.



Dollar-cost averaging...

- ★ Takes advantage of the broad market ups and downs
- ★ Lessens the effect of wide price swings in the market
- ★ Manages risk by slowly buying shares over time

Though dollar-cost averaging does not guarantee a profit or prevent losses, it is designed to reduce the impact of the broad market natural fluctuations. As with any investment strategy, sticking to the plan is key to success.

If you would like to discuss your account in more detail, you may also schedule an in-person one-on-one appointment with your local representative by clicking the local offices at [441 4th Street, NW Office](#) or [777 North Capitol Street, 8th Floor Office](#).

✉ For more information, contact us at service@dcretire.com or visit us at:

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