



Your Retirement Portfolio — A Well-Seasoned Meal



Diversifying your investment portfolio is like preparing a delicious meal: If you keep the flavors too simple, it tastes bland. If you load up on spices, you might leave your guests sputtering or give them heartburn.

It's all about achieving a well-balanced mix. Selecting different types of investments helps reduce the risk of having too much money in just one area of the market. Keep in mind: Diversification won't guarantee you'll avoid losses or see returns, but it can help you stick to your plan — without giving you indigestion.

A few recipes for building a diversified portfolio:

1. **Guided Pathways®*** — Receive a recommended savings rate and a portfolio of individual stock and bond funds. All you do is choose the level of investment assistance that's right for you.
www.icmarc.org/DCguidedpathways
2. **Target Date Funds** — These pre-mixed funds simplify and diversify at the same time, in just one fund that matches the year you plan to retire.
3. **Do it Yourself** — Visit the RealizeRetirement website for a pantry of online resources to help you become an educated investor.
www.icmarc.org/invest

**Guided Pathways' Managed Accounts and Fund Advice are fee-based services.*

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

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