



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:

🏡 ICMA-RC 777 North Capitol Street, NE, 8th Floor, Washington, DC 20002 | 202-759-7190
D.C. Department of Human Resources 1015 Half Street, SE, 9th Floor, Washington, DC 20003 | 202-442-9749 or 202-442-9640

💻 www.DCRetire.com

AC: 37831-0218-WC1678 (Rev. 05/18)