



- ▶ How much will I need to save for a comfortable retirement? ▶ How much should I contribute each paycheck?
- ▶ Which funds should I invest in? ▶ Do I need to make changes to my investments?

Guided Pathways® Helps You Save ▶ Invest ▶ Retire

Each Guided Pathways® service recommends how much you should save based on when you want to retire and your projected retirement income. Just choose the level of investment assistance that is right for you in your ICMA-RC retirement account!

1 Managed Accounts

- ▶ Manage my account for me

Consider Managed Accounts as an alternative to managing your own investments if you:

- do not have the time to properly manage your retirement account.
- do not have sufficient knowledge of investing.
- tend to overreact to market ups and downs.
- do not monitor your progress toward reaching your retirement income goal.

Cost: a fee based on a percentage of your assets

2 Fund Advice

- ▶ Tell me which specific funds I should invest in

- Recommends specific investment options in your retirement account.

Cost: \$20 annual fee

3 Asset Class Guidance

- ▶ Tell me how to divide my savings among different types of funds

- Recommends how to divide your savings among different types of stock and fixed-income funds in your retirement account.

Cost: no charge

Please note that Guided Pathways® is designed for participants who are saving for retirement; it is not appropriate for those who are, or will soon be, taking withdrawals.

To learn more about Guided Pathways®, visit www.icmarc.org/guidedpathways or contact your ICMA-RC representative:

Managed Accounts, a fee based advisory service made available by ICMA-RC, may not be suitable for all investors. Please contact our Guided Pathways team or your ICMA-RC Retirement Plans Specialist and fully read the ICMA-RC Guided Pathways Fund Advice and Managed Accounts Agreement prior to enrolling in Managed Accounts to determine if this service is right for you.

Ongoing costs, such as underlying fund expenses and plan administration fees, still apply.

Investment advice and analysis tools are offered to participants through ICMA-RC, a federally registered investment adviser. Investment advice is the result of methodologies developed, maintained and overseen by the Independent Financial Expert Ibbotson Associates, Inc. Ibbotson is a federally registered investment adviser and wholly owned subsidiary of Morningstar, Inc. Both Ibbotson and Morningstar are not affiliated with ICMA-RC. All rights reserved. Ibbotson and the Ibbotson logo are trademarks or service marks of Ibbotson Associates, Inc.

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