

**From:** [Neal, Tisha](#)  
**To:** [Michelle Hamilton](#)  
**Cc:** [Saren Mason](#); [Claudia Chilin](#); [Johnny Johnson](#)  
**Subject:** FW: A Message from Tisha Neal of ICMA-RC  
**Date:** Thursday, March 19, 2020 2:00:03 PM  
**Attachments:** [41259 Market Declines Are Normal Volatility Handout S.pdf](#)  
[41286 MarketTimingVsTimeInTheMarketHandout.pdf](#)

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**-EXTERNAL-**

Good Afternoon All,

I just sent this email out to anyone who had their address on file with ICMA-RC. If you think it would be helpful to pass on to the PPA's (or to anyone who asks) , please feel free to do so.

Thank you!

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**From:** Neal, Tisha <TNeal@icmarc.org>  
**Sent:** Thursday, March 19, 2020 12:52 PM  
**To:** Neal, Tisha <TNeal@icmarc.org>  
**Subject:** A Message from Tisha Neal of ICMA-RC

Dear Valued ICMA-RC Plan Participant.

With the recent market fluctuations surrounding COVID-19, it is important to remember that market movement can often include sudden, temporary declines. To achieve your goals, it is important to remain committed to your long-term investing plan amid news that can sometimes be unpleasant. A sound approach is to remember that market fluctuations are normal. Maintain perspective and long-term discipline by trying to focus on what is within your control, like saving more.

In compliance with the recent directive from the City Manager's office to protect the health and safety of employees, all of my meetings will be held via phone or video conference (WebEx). I am including a link to my online calendar with phone appointments. Please pick the time and date that work for you and I will reach out to via telephone.

( Please note that I will be calling you from a '202' Washington DC area code.) If you do not see a time that meets your need, please let me know and we can work on an alternative.

[Click Here to Schedule a Phone Appointment with Tisha Neal](#)

Lastly, I am including several helpful links in this email along with some attachments you may find informative.

If you would like to get a better understanding of market volatility, [Click here for A Brief Webinar on Investing in a Volatile Market](#).

If you are nearing or in retirement, please [Click here for a message for participants at or near retirement from Lynne Ford, ICMA-RC President and CEO on Coronavirus and the Markets](#).

You may also want to hear from ICMA-RC Leadership. [Click here for a message from Lynne Ford, ICMA-RC President and CEO on Coronavirus and the Markets](#).

Thank you for your time and attention and please let me know if you have any other questions or requests.

**Tisha Neal**  
Retirement Plans Specialist

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