

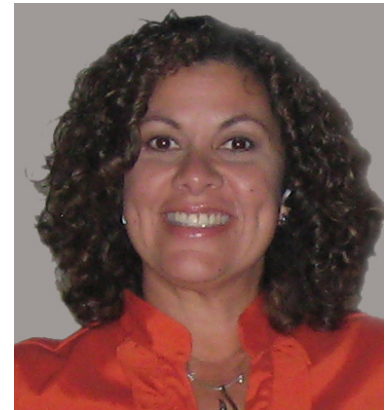


Meet Your ICMA-RC Representative

When it comes to retirement planning and investing, Yolanda Flores is ready to help you plan for the future. As a Retirement Plans Specialist, Yolanda is dedicated to helping you understand the benefits of deferred compensation.

As a Retirement Plan Specialist, Yolanda Flores can help you:

- Assist in establishing goals for retirement
- Assist in developing a strategy for your retirement plan
- Sign up for participation in your retirement plan
- Assist in determining the right level of contributions
- Assist in determining your asset allocation level



Start planning for the future today. To enroll or make changes to your deferred compensation plan:

Contact Yolanda Flores today at (866) 792-3259 or yflores@icmarc.org

You may also request an enrollment kit by calling our Investor Services representatives at 800-669-7400 or visit your benefits department.

Dedicated Corporation

- Independent, not owned by an insurance company
- Created by public employees solely for public employees
- Three decades as public sector specialist

Investments

- Broad selection of funds, including Stable Value and Money Market Funds
- Multi-manager approach, where appropriate, for Family of Funds
- Model Portfolio Funds*

Competitive Fees and Expenses

- No charge for exchanges between funds
- No deferred sales charge

Flexible Withdrawals

- Investment control during withdrawal
- Total account value available for payout
- Payout options are flexible
- Annuities through the Income for Life Annuity Program**

Quality Service

- Quarterly newsletters & easy-to-read statements
- Account balances valued daily
- Allocate future contributions, transfer account balances by phone or Internet

* Please be advised that with "Fund of Funds" arrangements, additional underlying fees may apply. Please consult the prospectus for details.

** Annuities are insurance products available through companies not affiliated with the ICMA Retirement Corporation. Please consult Income for Life Annuity Program: Immediate Annuities for Retirement Income, prior to purchasing an annuity.

Please consult both the current applicable prospectus and Making Sound Investment Decisions: A Retirement Investment Guide carefully for a complete summary of all fees, expenses, charges, financial highlights, investment objectives, risks and performance information. Investors should consider the Fund's investment objectives, risks, charges and expenses before investing or sending money. The prospectus contains this and other information about the investment company. Please read the prospectus carefully before investing. All Vantagepoint Funds invested through 401 or 457 plans are held through Vantage Trust. Vantagepoint Funds are distributed by ICMA-RC Services LLC, a wholly owned broker-dealer subsidiary of ICMA-RC and member FINRA/SIPC. For a current prospectus, contact ICMA-RC Services, LLC by calling 800-669-7400 or by writing to 777 North Capitol Street, NE, Washington, DC 20002-4240, or by visiting www.icmarc.org. En Español llame al 800-669-8216. AC: 1108-2675.