



VANTAGECARE RETIREMENT HEALTH SAVINGS PLAN INVESTMENT OPTIONS

Money Market Fund	Fund Code
Money Market Fund ¹	MW

Bond Funds	Fund Code
Short-Term Bond Fund	MB
Core Bond Index Fund	WM
US Government Securities Fund	MT

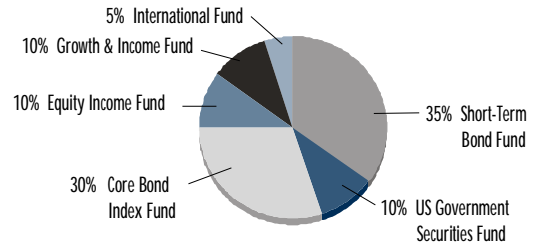
Balanced Funds	Fund Code
Asset Allocation Fund	MP
Savings Oriented Model Portfolio Fund	SF
Conservative Growth Model Portfolio Fund	SG
Traditional Growth Model Portfolio Fund	SL
Long-Term Growth Model Portfolio Fund	SM
All-Equity Growth Model Portfolio Fund	SP
VP Milestone Retirement Income Fund	4E
VP Milestone 2010 Fund	CA
VP Milestone 2015 Fund	CH
VP Milestone 2020 Fund	CJ
VP Milestone 2025 Fund	CN
VP Milestone 2030 Fund	CR
VP Milestone 2035 Fund	CU
VP Milestone 2040 Fund	CX

U.S. Stock Funds	Fund Code
Equity Income Fund	MM
500 Stock Index Fund	WJ
Growth & Income Fund	MJ
Broad Market Index Fund	WG
Growth Fund	MG
Mid/Small Company Index Fund	WD
Aggressive Opportunities Fund	MA

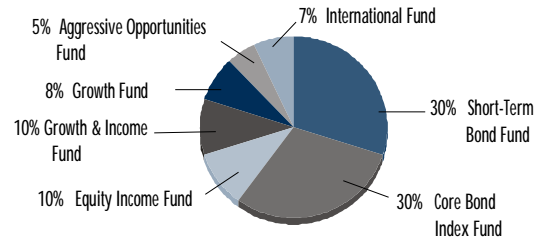
International Stock Funds	Fund Code
Overseas Equity Index Fund	WB
International Fund	MD

Vantagepoint Model Portfolio Funds

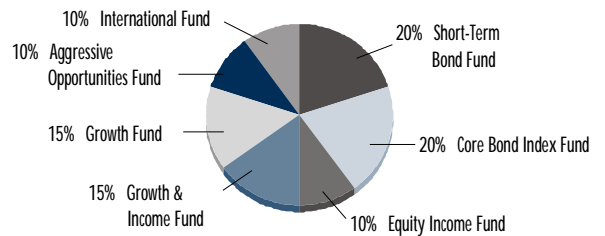
Savings Oriented (Code SF)



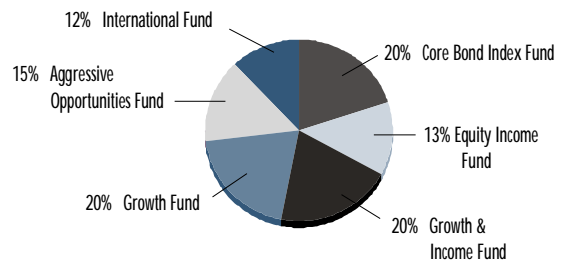
Conservative Growth (Code SG)



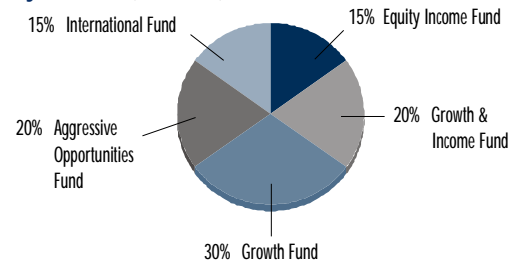
Traditional Growth (Code SL)



Long-Term Growth (Code SM)



All-Equity Growth (Code SP)



¹ An investment in the Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although the Fund seeks to maintain the value of your investments at \$1.00 per share, it is possible to lose money by investing in this Fund.

Please note: A redemption fee may be assessed when you sell shares within certain mutual funds. Please refer to the fund's prospectus for further details.

Please consult both the current Vantagepoint Funds prospectus and Making Sound Investment Decisions: A Retirement Investment Guide carefully for a complete summary of all fees, expenses, charges, financial highlights and investment objectives, risks and performance information prior to investing any money. Vantagepoint securities are distributed by ICMA-RC Services LLC, a broker dealer affiliate of ICMA-RC, member NASD/SIPC. For a current prospectus, contact ICMA-RC Services LLC, 777 North Capitol Street NE, Washington, DC 20002-4240. 1-800-669-7400. En Español llame al 1-800-669-8216. www.icmarc.org

MONEY MARKET FUND

MONEY MARKET FUND

Type of Investment Portfolio: Money market and a variety of short-term, fixed income securities

Historical Volatility: Low

BOND FUNDS

SHORT-TERM BOND FUND

Morningstar Category: Short-Term Bond

Type of Investment Portfolio: A diversified portfolio of debt securities payable primarily in U.S. dollars and by normally maintaining an average portfolio maturity between one and three years

Historical Volatility: Low; NAV stabilized by wrapper agreements

CORE BOND INDEX FUND

Morningstar Category: Intermediate-Term Bond

Type of Investment Portfolio: Bonds are chosen to replicate the characteristics of the Lehman Brothers Aggregate Bond Index

Historical Volatility: Moderate; subject to changes in interest rates

US GOVERNMENT SECURITIES FUND

Morningstar Category: Intermediate Government

Type of Investment Portfolio: U.S. Treasury and agency securities

Historical Volatility: Low to moderate; subject to changes in interest rates

BALANCED FUNDS

ASSET ALLOCATION FUND

Morningstar Category: Moderate Allocation

Type of Investment Portfolio: Stocks, bonds, and cash in proportions determined by the subadviser's assessment of market conditions

Historical Volatility: Moderate

MILESTONE FUNDS

The eight Milestone Funds seek a different degree of potential risk and return by diversifying among various Vantagepoint Funds in differing allocations. These funds are designed to allow investors to select one fund that offers asset allocation, fund selection, and rebalancing appropriate for their respective time period of investment.

U.S. STOCK FUNDS

EQUITY INCOME FUND

Morningstar Category: Large Value

Type of Investment Portfolio: Common stocks of well-established companies that pay dividends

Historical Volatility: Moderate

500 STOCK INDEX FUND

Morningstar Category: Large Blend

Type of Investment Portfolio: Stocks are chosen to fully replicate the Standard & Poor's 500 Index

Historical Volatility: Moderate

GROWTH & INCOME FUND

Morningstar Category: Large Blend

Type of Investment Portfolio: Common stocks of companies with the potential for capital appreciation and secondarily, dividend-paying stocks

Historical Volatility: Average

BROAD MARKET INDEX FUND

Morningstar Category: Large Blend

Type of Investment Portfolio: Stocks are chosen to replicate the characteristics of the DJ Wilshire 5000 Index

Historical Volatility: Moderate to above average

GROWTH FUND

Morningstar Category: Large Growth

Type of Investment Portfolio: Common stocks of companies with above-average potential for growth

Historical Volatility: Above average

MID/SMALL COMPANY INDEX FUND

Morningstar Category: Mid-Cap Blend

Type of Investment Portfolio: Stocks are chosen to replicate the characteristics of the DJ Wilshire 4500 Index

Historical Volatility: Significant

AGGRESSIVE OPPORTUNITIES FUND

Morningstar Category: Mid-Cap Growth

Type of Investment Portfolio: Primarily, common stocks of small- to medium-sized U.S. and non-U.S. growth companies that offer the opportunities for higher capital appreciation

Historical Volatility: Significant

INTERNATIONAL STOCK FUNDS

OVERSEAS EQUITY INDEX FUND

Morningstar Category: Foreign Large-Blend

Type of Investment Portfolio: Stocks are chosen to replicate the characteristics of the Morgan Stanley Capital International EAFE Free Index

Historical Volatility: Significant

INTERNATIONAL FUND

Morningstar Category: Foreign Large-Blend

Type of Investment Portfolio: Common stocks of companies headquartered outside the United States

Historical Volatility: Significant

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