



VANTAGECARE RETIREMENT HEALTH SAVINGS PLAN

VANTAGETRUST II INVESTMENT OPTIONS

The table below shows the VantageTrust II Multiple Collective Investment Funds Trust (“VantageTrust II”) investment options that may be available through your VantageCare Retirement Health Savings Plan. VantageTrust II is a group trust established and maintained by VantageTrust Company, LLC, a wholly owned subsidiary of ICMA-RC. VantageTrust II provides for the commingling of assets of certain benefit trusts and benefit plans as defined in its Declaration of Trust and Participation Agreement, and is only available for investment by such eligible benefit trusts and benefit plans.

The VantageTrust II Funds are not mutual funds. Fund units are not deposits of VantageTrust Company and are not insured by the Federal Deposit Insurance Corporation or any other agency. The VantageTrust II Funds are securities that have not been registered under the Securities Act of 1933 and are exempt from investment company registration under the Investment Company Act of 1940.

Each VantageTrust II Fund, except for the VT II Cash Management Fund, invests substantially all of its assets in a series of The Vantagepoint Funds, a registered mutual fund that is sponsored by ICMA-RC and managed by its affiliate. Additional information about The Vantagepoint Funds can be found in the prospectus that is available online at www.icmarc.org/investments or by calling 800-669-7400.

Before investing in a VantageTrust II Fund you should carefully consider your investment goals, tolerance for risk, investment time horizon, and personal circumstances. There is no guarantee that a VantageTrust II Fund will meet its investment objective and you can lose money.

To ensure that you have the most current fund information, please log on to Account Access at www.icmarc.org for a complete list of investment options available in your plan or call ICMA-RC Investor Services at 800-669-7400.

For additional information regarding the VantageTrust II Funds, including a description of the principal risks, please consult the VantageTrust II Funds Disclosure Memorandum, which is available when you log in at www.icmarc.org, or upon request by calling Investor Services at 800-669-7400.

CASH MANAGEMENT FUND

VT II Cash Management Fund

FUND CODE 8856

INVESTMENT OBJECTIVE	To seek as high a level of current income as is consistent with the preservation of capital and the maintenance of liquidity.
PRINCIPAL INVESTMENT STRATEGIES	The Fund invests substantially all of its assets in a single third-party fund. The underlying fund normally invests in a diversified portfolio of high quality, dollar-denominated short-term debt securities, including: securities issued or guaranteed as to principal and interest by the U.S. government or its agencies or instrumentalities; certificates of deposit, time deposits, bankers’ acceptances, and other short-term securities issued by domestic or foreign banks or their subsidiaries or branches; repurchase agreements, including tri-party repurchase agreements; asset-backed securities; and commercial paper and other short-term corporate obligations, including those with floating or variable rates of interest. Normally, the underlying fund invests at least 25% of its net assets in bank obligations.
PRINCIPAL RISKS	Interest Rate Risk, Credit Risk, Liquidity Risk, Banking Industry Risk, Foreign Securities Risk, U.S. Government Agency Risk, U.S. Treasury Securities Risk, Repurchase Agreement Counterparty Risk, Municipal Securities Risk
EXPENSE RATIO	0.83%

FIXED INCOME FUNDS

VT II Vantagepoint Low Duration Bond Fund

FUND CODE 8624

INVESTMENT OBJECTIVE	To seek total return that is consistent with preservation of capital.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, at least 80% of its net assets in bonds and other fixed income securities of varying maturities, and normally invests at least 65% of its net assets in bonds and other fixed income securities with more than one year to maturity. The underlying fund seeks to maintain a portfolio effective duration of no greater than three years. It may invest in high yield securities (“junk bonds”) and floating rate loans, as well as foreign securities and derivative instruments.
PRINCIPAL RISKS	Credit Risk, Interest Rate Risk, Asset-Backed Securities Risk, Mortgage-Backed Securities Risk, Prepayment and Extension Risk, Municipal Securities Risk, Call Risk, U.S. Government Agency Securities Risk, Foreign Securities Risk, Foreign Currency Risk, Floating Rate Loans Risk, High Yield Securities Risk, Derivative Instruments Risk, Multi-Manager Risk, Large Investor Risk
EXPENSE RATIO	0.84%

VT II Vantagepoint Inflation Focused Fund

FUND CODE 8675

INVESTMENT OBJECTIVE	To offer inflation protection and income.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, in a combination of (1) inflation-indexed fixed income securities or instruments, (2) other fixed income securities or instruments, and (3) inflation-linked derivatives. To the extent that the underlying fund's subadvisers invest in fixed income securities that are not inflation-indexed, they may use inflation-linked derivatives in connection with such investments to seek to achieve the investment objective. The underlying fund generally invests in investment grade fixed income securities.
PRINCIPAL RISKS	Inflation-Adjusted Securities Risk, Interest Rate Risk, Credit Risk, Foreign Securities Risk, Foreign Currency Risk, U.S. Government Agency Securities Risk, Derivative Instruments Risk, Call Risk, Mortgage-Backed Securities Risk, Asset-Backed Securities Risk, Municipal Securities Risk, Multi-Manager Risk, Large Investor Risk
EXPENSE RATIO	0.87%

U.S. STOCK FUNDS**VT II Vantagepoint Equity Income Fund**

FUND CODE 8625

INVESTMENT OBJECTIVE	To offer long-term capital growth with consistency derived from dividend yield.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, at least 80% of its net assets in equity securities. The underlying fund seeks to invest primarily in the common stocks of U.S. companies that its subadvisers believe will pay dividends. As a result of its income focus, certain sectors or industries may be emphasized. The underlying fund may exhibit greater sensitivity to certain economic factors (e.g., changing interest rates) than will the general stock market. It may invest in companies of all sizes, but generally focuses on larger capitalization companies. A portion of the underlying fund invests in (or obtains exposure to) stocks included in a custom version of the Russell 1000® Value Index, following an indexed or passively managed approach to investing.
PRINCIPAL RISKS	Stock Market Risk, Preferred Stock Risk, Style Risk, Equity Income/Interest Rate Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, Indexing Risk, Foreign Securities Risk, Foreign Currency Risk, Convertible Securities Risk, Multi-Manager Risk, Large Investor Risk
EXPENSE RATIO	0.99%

VT II Vantagepoint Growth & Income Fund

FUND CODE 8647

INVESTMENT OBJECTIVE	To offer long-term capital growth and current income.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, primarily in U.S. common stocks that its subadvisers believe offer the potential for capital appreciation or that may provide current income by paying dividends. Strategies used by its subadvisers include 1) focusing on large-capitalization U.S. companies whose common stocks are believed to offer potential for price appreciation because of undervaluation, earnings growth, or both; and 2) emphasizing U.S. stocks that may pay dividends.
PRINCIPAL RISKS	Stock Market Risk, Preferred Stock Risk, Mid-Cap Securities Risk, Foreign Securities Risk, Equity Income/Interest Rate Risk, Foreign Currency Risk, Convertible Securities Risk, Multi-Manager Risk, Large Investor Risk
EXPENSE RATIO	1.04%

VT II Vantagepoint Growth Fund

FUND CODE 8620

INVESTMENT OBJECTIVE	To offer long-term capital growth.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, primarily in U.S. common stocks that are considered by its subadvisers to have above-average potential for growth. Its subadvisers emphasize stocks of well established medium- and large-capitalization firms. The underlying fund also may invest in foreign equity securities, small-capitalization equity securities, U.S. preferred securities, and U.S. convertible securities.
PRINCIPAL RISKS	Stock Market Risk, Preferred Stock Risk, Foreign Securities Risk, Foreign Currency Risk, Style Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, Convertible Securities Risk, Multi-Manager Risk, Large Investor Risk
EXPENSE RATIO	1.03%

VT II Vantagepoint Select Value Fund

FUND CODE 8622

INVESTMENT OBJECTIVE	To offer long-term growth from dividend income and capital appreciation.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, primarily in common stocks of mid-capitalization U.S. companies that its subadvisers believe present attractive investment opportunities at favorable prices in relation to the intrinsic worth of the issuer and may offer the possibility for growth through the reinvestment of dividends. The underlying fund generally seeks to invest in common stocks of companies with market capitalizations that fall within the range of companies in the Russell Midcap® Value Index. It also may invest in foreign equity securities, U.S. preferred stock, U.S. convertible securities, and small-capitalization equity securities and may invest up to 10% of its net assets in REITs.
PRINCIPAL RISKS	Stock Market Risk, Mid-Cap Securities Risk, Small-Cap Securities Risk, Equity Income/Interest Rate Risk, Style Risk, REITs Risk, Foreign Securities Risk, Foreign Currency Risk, Preferred Stock Risk, Convertible Securities Risk, Multi-Manager Risk, Large Investor Risk
EXPENSE RATIO	1.19%

VT II Vantagepoint Aggressive Opportunities Fund

FUND CODE 8626

INVESTMENT OBJECTIVE	To offer high long-term capital appreciation.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, primarily in common stocks of small- to mid-capitalization U.S. and foreign companies. One or more of its subadvisers employing an actively managed strategy seeks to select common stocks it believes offer the opportunity for high capital appreciation. In addition, a portion of the underlying fund invests in (or obtains exposure to) stocks included in a custom version of the Russell Midcap® Growth Index, following an indexed or “passively managed” approach to investing. The range of stocks in which the underlying fund generally invests is expected to be that of the Russell Midcap® Index.
PRINCIPAL RISKS	Stock Market Risk, Mid-Cap Securities Risk, Style Risk, Small-Cap Securities Risk, Indexing Risk, Foreign Securities Risk, Foreign Currency Risk, Derivative Instruments Risk, Preferred Stock Risk, Convertible Securities Risk, Multi-Manager Risk, Large Investor Risk
EXPENSE RATIO	1.05%

VT II Vantagepoint Discovery Fund

FUND CODE 8623

INVESTMENT OBJECTIVE	To offer long-term capital growth.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, primarily in a combination of common stocks of U.S. small-capitalization companies, Russell 2000® Index futures contracts, and U.S. and foreign fixed income securities. Its subadvisers select stocks that they believe have above average potential for growth and that generally have market capitalizations that fall within the range of companies in the Russell 2000® Index. The underlying fund's U.S. and foreign fixed income securities (1) are held, in part, as collateral in conjunction with its use of futures contracts; (2) may include government and agency securities, corporate bonds, mortgage-backed securities, asset-backed securities, and municipal securities; and (3) at all times have a portfolio effective duration no greater than three years. In addition to using Russell 2000® Index futures contracts, the underlying mutual fund's subadvisers also may use other derivative instruments. The underlying fund also may invest in foreign equity securities (including those of issuers located in emerging market countries), U.S. preferred stock, and U.S. and foreign convertible stock.
PRINCIPAL RISKS	Stock Market Risk, Small-Cap Securities Risk, Preferred Stock Risk, Foreign Securities Risk, Foreign Currency Risk, Convertible Securities Risk, High Yield Securities Risk, Municipal Securities Risk, Derivative Instruments Risk, Interest Rate Risk, Credit Risk, Call Risk, Mortgage-Backed Securities Risk, Asset-Backed Securities Risk, U.S. Government Agency Securities Risk, Multi-Manager Risk, Large Investor Risk
EXPENSE RATIO	1.09%

INTERNATIONAL FUND**VT II Vantagepoint International Fund**

FUND CODE 8645

INVESTMENT OBJECTIVE	To offer long-term capital growth and diversification by country.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests primarily in the common stocks of companies headquartered outside the United States. Under normal circumstances, the underlying fund invests at least 80% of its net assets in foreign equity securities (common and preferred stock), including securities of issuers located in emerging market countries. It also may invest in U.S. or foreign fixed income securities of any maturity, U.S. equity securities, and U.S. or foreign convertible securities.
PRINCIPAL RISKS	Stock Market Risk, Foreign Securities Risk, Emerging Markets Securities Risk, Foreign Currency Risk, Preferred Stock Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, Derivative Instruments Risk, Credit Risk, Interest Rate Risk, Convertible Securities Risk, Multi-Manager Risk, Large Investor Risk
EXPENSE RATIO	1.19%

INDEX FUNDS**VT II Vantagepoint Core Bond Index Fund**

FUND CODE 8630

INVESTMENT OBJECTIVE	To offer current income by approximating the performance of the Barclays U.S. Aggregate Bond Index.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, at least 80% of its net assets in bonds and other fixed income securities included in the Barclays U.S. Aggregate Bond Index, selected and weighted to seek to result in investment characteristics comparable to those of that index and performance that correlates with the performance of that index. It considers To-Be-Announced ("TBA") transactions that provide substantially similar exposure to securities in the Barclays U.S. Aggregate Bond Index to be investments included within the index. The underlying fund follows an indexed or "passively managed" approach to investing. A sampling technique is employed to approximate index characteristics, using fewer securities than are contained in the index.
PRINCIPAL RISKS	Interest Rate Risk, U.S. Government Agency Securities Risk, Mortgage-Backed Securities Risk, TBA Risk, Asset-Backed Securities Risk, Prepayment and Extension Risk, Credit Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	0.62%

VT II Vantagepoint 500 Stock Index Fund

FUND CODE 8637

INVESTMENT OBJECTIVE	To offer long-term capital growth by approximating the performance of the S&P 500 Index.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, at least 90% of its net assets in stocks included in the S&P 500 Index, weighted to seek to replicate the investment characteristics of the S&P 500 Index and performance that correlates with that of the index. The underlying fund follows an indexed or "passively managed" approach to investing.
PRINCIPAL RISKS	Stock Market Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	0.62%

VT II Vantagepoint Broad Market Index Fund

FUND CODE 8650

INVESTMENT OBJECTIVE	To offer long-term capital growth by approximating the performance of the Russell 3000® Index.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, at least 90% of its net assets in equity issuers included in the Russell 3000® Index, selected and weighted to seek to result in investment characteristics comparable to those of that index and performance that correlates with the performance of that index. The underlying fund follows an indexed or "passively managed" approach to investing.
PRINCIPAL RISKS	Stock Market Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	0.62%

VT II Vantagepoint Mid/Small Company Index Fund

FUND CODE 8638

INVESTMENT OBJECTIVE	To offer long-term capital growth by approximating the performance of the Russell 2500™ Index.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, at least 90% of its net assets in equity issuers included in the Russell 2500™ Index, selected and weighted to seek to replicate the investment characteristics of the Russell 2500™ Index and performance that correlates with the performance of that index. The underlying fund follows an indexed or "passively managed" approach to investing.
PRINCIPAL RISKS	Stock Market Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, REITs Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	0.62%

VT II Vantagepoint Overseas Equity Index Fund

FUND CODE 8636

INVESTMENT OBJECTIVE	To offer long-term capital growth and diversification by approximating the performance of the MSCI Europe Australasia Far East (EAFE) Index (Net).
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, at least 90% of its net assets in a portfolio of the equity securities (common and preferred stock) in the MSCI Europe Australasia Far East (EAFE) Index (Net), weighted to seek to replicate the investment characteristics of that index and performance that correlates with that of the index. The underlying fund follows an indexed or "passively managed" approach to investing.
PRINCIPAL RISKS	Stock Market Risk, Foreign Securities Risk, Mid-Cap Securities Risk, Foreign Currency Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	0.71%

VT II Vantagepoint Milestone Funds and VT II Vantagepoint Model Portfolio Funds

The VT II Vantagepoint Milestone Funds are target date funds and the VT II Vantagepoint Model Portfolio Funds are target risk funds. Each invests substantially all of its assets in the single Vantagepoint Milestone Fund (“Milestone Fund”) or Vantagepoint Model Portfolio Fund (“Model Portfolio Fund”) that shares its investment objective. In turn, each underlying Milestone Fund or Model Portfolio Fund is a “fund of funds” that invests substantially all of its assets in other Vantagepoint Funds and one or more third party ETFs. By investing in this way, each Milestone Fund or Model Portfolio Fund is exposed to the risks as well as the potential rewards of its underlying funds and of the portfolio holdings and strategies of those funds.

TARGET RISK FUNDS	
VT II Vantagepoint Model Portfolio Conservative Growth Fund	
FUND CODE 8852	
INVESTMENT OBJECTIVE	To offer reasonable current income and capital preservation, with modest potential for capital growth.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests in a combination of other Vantagepoint Funds and one or more third party exchange-traded funds (“ETFs”) to seek to obtain exposure to approximately 61% fixed income investments, 30% equity investments, and 9% multi-strategy investments. Multi-strategy investments generally include asset classes and strategies that seek to provide additional diversification from traditional stocks and bonds. Examples may include convertible securities, derivative-based strategies, and real estate investment trusts (“REITs”).
PRINCIPAL RISKS	Asset Allocation Risk, Investing in Other Investment Companies, ETF Risks, Interest Rate Risk, Credit Risk, Convertible Securities Risk, High Yield Securities Risk, Mortgage- Backed Securities Risk, Asset-Backed Securities Risk, Prepayment and Extension Risk, U.S. Government Agency Securities Risk, Stock Market Risk, Foreign Securities Risk, Emerging Markets Securities Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, Derivative Instruments Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	1.05%
VT II Vantagepoint Model Portfolio Traditional Growth Fund	
FUND CODE 8853	
INVESTMENT OBJECTIVE	To offer moderate capital growth and reasonable current income.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests in a combination of other Vantagepoint Funds and one or more third party exchange-traded funds (“ETFs”) to seek to obtain exposure to approximately 34% fixed income investments, 54% equity investments, and 12% multi-strategy investments. Multi-strategy investments generally include asset classes and strategies that seek to provide additional diversification from traditional stocks and bonds. Examples may include convertible securities, derivative-based strategies, and real estate investment trusts (“REITs”).
PRINCIPAL RISKS	Asset Allocation Risk, Investing in Other Investment Companies, ETF Risks, Stock Market Risk, Foreign Securities Risk, Emerging Markets Securities Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, Equity Income/Interest Rate Risk, Convertible Securities Risk, High Yield Securities Risk, Interest Rate Risk, Credit Risk, Mortgage-Backed Securities Risk, Asset-Backed Securities Risk, Prepayment and Extension Risk, U.S. Government Agency Securities Risk, Derivative Instruments Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	1.07%
VT II Vantagepoint Model Portfolio Long-Term Growth Fund	
FUND CODE 8854	
INVESTMENT OBJECTIVE	To offer high long-term capital growth and modest current income.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests in a combination of other Vantagepoint Funds and one or more third party exchange-traded funds (“ETFs”) to seek to obtain exposure to approximately 15% fixed income investments, 72% equity investments, and 13% multi-strategy investments. Multi-strategy investments generally include asset classes and strategies that seek to provide additional diversification from traditional stocks and bonds. Examples may include convertible securities, derivative-based strategies, and real estate investment trusts (“REITs”).
PRINCIPAL RISKS	Asset Allocation Risk, Investing in Other Investment Companies, ETF Risks, Stock Market Risk, Foreign Securities Risk, Emerging Markets Securities Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, Equity Income/Interest Rate Risk, Convertible Securities Risk, High Yield Securities Risk, Interest Rate Risk, Credit Risk, Mortgage-Backed Securities Risk, Asset-Backed Securities Risk, Prepayment and Extension Risk, Derivative Instruments Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	1.12%

VT II Vantagepoint Model Portfolio Global Equity Growth Fund

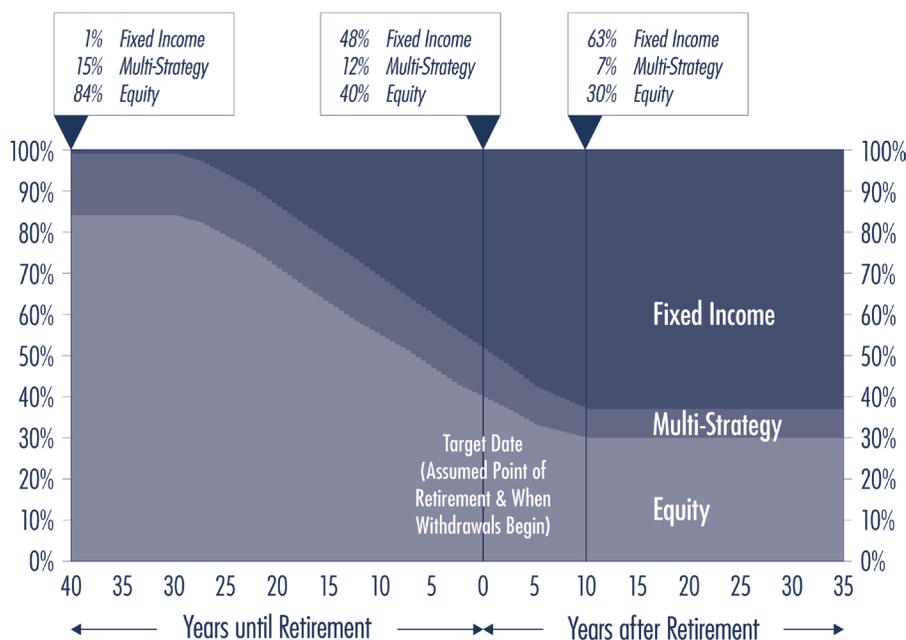
FUND CODE 8855

INVESTMENT OBJECTIVE	To offer high long-term capital growth.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests, under normal circumstances, 100% of its net assets in equity funds by investing in a combination of other Vantagepoint Funds and one or more third party exchange-traded funds (“ETFs”) whose assets are invested, under normal circumstances, at least 80% in equity securities (common and preferred stock) or instruments that provide equity exposure. The underlying fund expects to have significant exposure to non-U.S. securities.
PRINCIPAL RISKS	Asset Allocation Risk, Investing in Other Investment Companies, ETF Risks, Stock Market Risk, Foreign Securities Risk, Emerging Markets Securities Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, Preferred Stock Risk, Equity Income/Interest Rate Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	1.15%

TARGET DATE FUNDS

The targeted allocation of each Milestone Fund’s assets among underlying funds and the asset classes they represent is determined by Vantagepoint Investment Advisers, LLC (“VIA”), the investment adviser to The Vantagepoint Funds. Over time, VIA will adjust the asset allocation of each “dated” Milestone Fund to seek to become more conservative as the year designated in its name approaches and for approximately 10 years beyond the designated year. This is intended to reduce investment risk as investors move toward and into retirement. However, there is no guarantee that this goal will be achieved, and investors may lose money investing in the Milestone Funds. Ten years after the date in the Milestone Fund’s name, it will reach its “landing point” and its target asset allocation becomes constant. The sequence of asset allocation changes that the dated Milestone Funds are expected to follow is known as the “glide path” and is illustrated in the chart below.

All dated Milestone Funds expect to follow the same glide path, regardless of target year.



VT II Vantagepoint Milestone Retirement Income Fund

FUND CODE 8850

INVESTMENT OBJECTIVE	To offer current income and opportunities for capital growth that have limited risk.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests in a combination of other Vantagepoint Funds and one or more third party exchange-traded funds ("ETFs") to seek to obtain exposure to approximately 63% fixed income funds, 30% equity investments, and 7% multi-strategy fund. Multi-strategy investments generally include asset classes and strategies that seek to provide additional diversification from traditional stocks and bonds. Examples may include convertible securities, derivative-based strategies, and real estate investment trusts ("REITs").
PRINCIPAL RISKS	Asset Allocation Risk, Investing in Other Investment Companies, ETF Risks, Interest Rate Risk, Credit Risk, Convertible Securities Risk, High Yield Securities Risk, Mortgage-Backed Securities Risk, Asset-Backed Securities Risk, Prepayment and Extension Risk, U.S. Government Agency Securities Risk, Stock Market Risk, Foreign Securities Risk, Emerging Markets Securities Risk, Derivative Instruments Risk, Mid-Cap Securities Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	1.02%

VT II Vantagepoint Milestone 2010 Fund

FUND CODE 8857

INVESTMENT OBJECTIVE	To offer high total return consistent with the Fund's current asset allocation.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests in a combination of other Vantagepoint Funds and one or more third party exchange-traded funds ("ETFs"). The underlying fund uses an asset allocation strategy designed for investors who retired in or around the year 2010 and would like to make gradual withdrawals from their investment. As time elapses, the underlying fund's allocation to equity and multi-strategy investments decreases and its allocation to fixed income investments increases such that the asset allocation becomes more conservative over time until it reaches a final constant asset allocation approximately 10 years after the year in its name. The underlying fund invests in a combination of equity, fixed income, and multi-strategy investments that its investment adviser believes to be appropriate.
PRINCIPAL RISKS	Asset Allocation Risk, Investing in Other Investment Companies, ETF Risks, Interest Rate Risk, Credit Risk, Mortgage-Backed Securities Risk, Convertible Securities Risk, High Yield Securities Risk, Asset-Backed Securities Risk, Prepayment and Extension Risk, U.S. Government Agency Securities Risk, Stock Market Risk, Foreign Securities Risk, Emerging Markets Securities Risk, Mid-Cap Securities Risk, Derivative Instruments Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	1.02%

VT II Vantagepoint Milestone 2015 Fund

FUND CODE 8858

INVESTMENT OBJECTIVE	To offer high total return consistent with the Fund's current asset allocation.
PRINCIPAL INVESTMENT STRATEGIES	The underlying fund invests in a combination of other Vantagepoint Funds and one or more third party exchange-traded funds ("ETFs"). The underlying fund uses an asset allocation strategy designed for investors who retired in or around the year 2015 and would like to make gradual withdrawals from their investment. As time elapses, the underlying fund's allocation to equity and multi-strategy investments decreases and its allocation to fixed income investments increases such that the asset allocation becomes more conservative over time until it reaches a final constant asset allocation approximately 10 years after the year in its name. The underlying fund invests in a combination of equity, fixed income, and multi-strategy investments that its investment adviser believes to be appropriate.
PRINCIPAL RISKS	Asset Allocation Risk, Investing in Other Investment Companies, ETF Risks, Interest Rate Risk, Credit Risk, Mortgage-Backed Securities Risk, Convertible Securities Risk, High Yield Securities Risk, Asset-Backed Securities Risk, Prepayment and Extension Risk, U.S. Government Agency Securities Risk, Stock Market Risk, Foreign Securities Risk, Emerging Markets Securities Risk, Mid-Cap Securities Risk, Derivative Instruments Risk, Indexing Risk, Large Investor Risk
EXPENSE RATIO	1.03%

VT II Vantagepoint Milestone Funds	2020	2025	2030	2035	2040	2045	2050
	FUND CODE	FUND CODE	FUND CODE	FUND CODE	FUND CODE	FUND CODE	FUND CODE
	8859	8860	8861	8862	8863	8864	8865
INVESTMENT OBJECTIVE	To offer high total return consistent with the Fund's current asset allocation.						
PRINCIPAL INVESTMENT STRATEGIES	Each Fund invests in a corresponding Vantagepoint Milestone Fund which invests in a combination of other Vantagepoint Funds and one or more third party exchange-traded funds ("ETFs"). The underlying fund uses an asset allocation strategy designed for investors who expect to begin making withdrawals from their investment, typically at or after retirement (assumed to occur at age 60), in or around the year stated in the Fund's name. As time elapses, the underlying fund's allocation to equity and multi-strategy investments decreases and its allocation to fixed income investments increases such that the asset allocation becomes more conservative over time until it reaches a final constant asset allocation approximately ten years after the year in its name. The underlying fund invests in a combination of equity, fixed income, and multi-strategy investments that its investment adviser believes to be appropriate.						
PRINCIPAL RISKS	Asset Allocation Risk, Investing in Other Investment Companies, ETF Risks, Stock Market Risk, Foreign Securities Risk, Emerging Markets Securities Risk, Small-Cap Securities Risk, Mid-Cap Securities Risk, Equity Income/Interest Rate Risk, Convertible Securities Risk, High Yield Securities Risk, Interest Rate Risk, Credit Risk, Mortgage-Backed Securities Risk, Asset-Backed Securities Risk, Prepayment and Extension Risk, U.S. Government Agency Securities Risk, Derivative Instruments Risk, Indexing Risk, Large Investor Risk						
EXPENSE RATIO	2020	2025	2030	2035	2040	2045	2050
	1.04%	1.06%	1.08%	1.09%	1.12%	1.16%	1.20%