



Vantagepoint IRA Funds

Stable Value/Money Market Funds		Underlying Fund Ticker	Code	U.S. Stock Funds		Underlying Fund Ticker	Code
Vantagepoint Money Market Fund ^{1,2}		VAMXX	..MW	Vantagepoint Equity Income Fund		VPEIX	.....MM
Bond Funds				American Century® Equity Income Fund, Class Investor ⁶		TWEIX	...RA
Vantagepoint Low Duration Bond Fund ^{3,11}		VPIPX	.....MB	American Century® Value Fund, Class Investor ⁶		TWVLX	..RH
Vantagepoint Core Bond Index Fund, Class I ¹¹		VPCIX	....WM	Vantagepoint 500 Stock Index Fund, Class I		VPFIX	.....WJ
PIMCO Total Return Fund, Class Administrative ¹¹		PTRAX	...XM	Vantagepoint Growth & Income Fund		VPGIX	....MJ
Vantagepoint Inflation Protected Securities Fund ¹¹		VPTSX	....MT	Vantagepoint Broad Market Index Fund, Class I		VPMIX	...WG
PIMCO Real Return Fund, Class Administrative ¹¹		PARRX	....HK	Davis NY Venture Fund, Class A		NYVTX	....DV
PIMCO High Yield Fund, Class Administrative ¹¹		PHYAX	...XT	LM CM Value Trust, Inc., Class FI		LMVFX	...G6
Balanced/Asset Allocation Funds				Vantagepoint Growth Fund		VPGRX	...MG
Vantagepoint Milestone Retirement Income Fund ^{4,5}		VPRRX	..4E	T. Rowe Price® Growth Stock Fund, Class Advisor ⁷		TRSAX	....PX
Vantagepoint Milestone 2010 Fund ^{4,5}		VPRQX	...CA	T. Rowe Price® Blue Chip Growth Fund, Class Adv ⁷		PABGX	...TC
Vantagepoint Milestone 2015 Fund ^{4,5}		VPRPX	....CH	Janus Fund, Class S		JGORX	...6C
Vantagepoint Milestone 2020 Fund ^{4,5}		VPROX	...CJ	Janus Forty Fund, Class S		JARTX	....AG
Vantagepoint Milestone 2025 Fund ^{4,5}		VPRNX	...CN	LM CM Growth Trust, Inc., Class FI		LMGFX	...ES
Vantagepoint Milestone 2030 Fund ^{4,5}		VPRMX	...CR	Vantagepoint Select Value Fund ¹²		VPSVX	....M2
Vantagepoint Milestone 2035 Fund ^{4,5}		VPRXL	....CU	Fidelity Advisor Value, Class A ¹²		FAVFX	....5F
Vantagepoint Milestone 2040 Fund ^{4,5}		VPRKX	....CX	Vantagepoint Mid/Small Company Index Fund, Class I ¹²		VPSIX	....WD
Vantagepoint Milestone 2045 Fund ^{4,5}		VPRJX	....DB	Royce Premier Fund, Class Service ¹²		RPFXX	....AR
Vantagepoint Model Portfolio Savings Oriented Fund ⁵		VPSOX	...SF	LM CM Special Investment Trust, Inc. ¹²		LGASX	....3V
Vantagepoint Model Portfolio Conservative Growth Fund ⁵		VPCGX	...SG	Fidelity Advisor Leveraged Company Stock Fund, Class A ¹²		FLSAX	...VV
Vantagepoint Model Portfolio Traditional Growth Fund ⁵		VPTGX	...SL	Vantagepoint Aggressive Opportunities Fund ¹²		VPAOX	...MA
Vantagepoint Model Portfolio Long-Term Growth Fund ⁵		VPLGX	...SM	American Century® Vista Fund, Class Investor ^{6,12}		TWCVX	...RI
Vantagepoint Model Portfolio All-Equity Growth Fund ⁵		VPAGX	...SP	American Century® Heritage Fund, Class Investor ^{6,12}		TWHIX	...RD
Vantagepoint Asset Allocation Fund ³		VPAAX	....MP	Janus Enterprise Fund, Class S ¹²		JGRTX	....N4
				Vantagepoint Discovery Fund ^{3,12}		VPDSX	....M3
				Aston/TAMRO Small Cap Fund, Class N ¹²		ATASX	....6Y
				Eagle Small Cap Stock Fund, Class A ¹²		HRSCX	...EK
				American Century® Real Estate Fund, Class Investor ^{6,13}		REACX	...A7
				Fidelity Advisor Technology Fund, Class T ¹³		FATEX	....J4
				International Stock Funds			
				Oppenheimer Global Fund, Class A ¹⁴		OPPAX	...LR
				Third Avenue Value Fund ^{8,9,14}		TAVFX	....YY
				Vantagepoint International Fund ^{10,14}		VPINX	....MD
				Vantagepoint Overseas Equity Index Fund, Class I ^{10,14}		VPOIX	...WB
				Fidelity Advisor Diversified International Fund, Class A ¹⁴		FDVAX	...G5
				American Century® International Growth Fund, Class Investor ^{6,14}		TWIEX	...RE
				Oppenheimer Developing Markets Fund, Class A ¹⁴		ODMAX	...EH

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 funds available in your plan or call ICMA-RC Investor Services at 1-800-669-7400.

A redemption fee may be assessed when you sell shares in a mutual fund. Regardless, all funds are monitored for frequent trading. Please refer to the Fund's prospectus for guidance on redemption fee and frequent trading terms. Also, refer to ICMA-RC's Frequent Trading Policy for more information.

Please read the current applicable prospectus carefully for a complete summary of all fees, expenses, charges, financial highlights, investment objectives, risks and performance information. Investing in mutual funds and other investment vehicles involves risk, including possible loss of the amount invested. Investors should carefully 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. The 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.

Morningstar categorizes funds based on the fund's historical portfolio holdings. Placement in a particular Morningstar category does not mean that a fund will remain in that category or that it will invest primarily in securities consistent with its Morningstar category. A fund's investment strategy and portfolio holdings are governed by its prospectus, not its Morningstar category. ICMA-RC does not independently verify Morningstar data.

To contact ICMA-RC Services, LLC call 800-669-7400 (TDD: 800-669-7471) or write to 777 North Capitol Street, NE, Washington, DC 20002-4240. You may also visit us on the Web at www.icmarc.org. Para asistencia en Español llame al 800-669-8216.

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

² Certain Fund service fees were voluntarily waived to maintain the yield at 0.00%. Without the fee waiver, the Fund's yield would be negative. The fee waiver is temporary and may be discontinued at any time without notice.

³ The Fund has exposure to derivative instruments. The methodologies and standards for reporting derivatives exposure vary and therefore characteristics and statistics for this fund are not shown.

⁴ The share values of the Vantagepoint Milestone Funds are not guaranteed at any time, including at or after each Milestone Fund's target date, which is the date when investors are expected to begin gradually making withdrawals, typically at or after retirement. The Milestone Funds' asset allocations change over time, as described in The Vantagepoint Funds prospectus.

⁵ Please be advised that with "Fund of Funds" arrangements, additional underlying fund fees will apply. Please consult the prospectus for details.

⁶ American Century® is a registered trademark of American Century Services Corporation.

⁷ T. Rowe Price® is a registered trademark of T. Rowe Price Group, Inc. - all rights reserved.

⁸ On May 31, 2008, the Third Avenue Value Fund was recategorized as a World Stock Fund by Morningstar Inc.® (Morningstar) and placed in the International Stock asset class. Previously, Morningstar classified the fund as a U.S. Stock Fund. This change was made due to the Fund's increased investment in foreign equities during the past three years. Funds in Morningstar's World Stock category typically have 20% - 60% of their assets in U.S. equities and 40% - 80% in foreign equities.

⁹ Morningstar categorizes funds based on the fund's historical portfolio holdings. Placement in a particular Morningstar category does not mean that a fund will remain in that category or that it will invest primarily in securities consistent with its Morningstar category. A fund's investment strategy and portfolio holdings are governed by its prospectus, not its Morningstar category. ICMA-RC does not independently verify Morningstar data.

¹⁰ Investors who transfer assets out of these Funds must wait at least 91 days before transferring assets back into the same Funds. The policy affects transfers only. It does not affect regular contributions or disbursements.

¹¹ A rise/fall in the interest rates can have a significant impact on bond prices and the NAV (net asset value) of the fund. Funds that invest in bonds can lose their value as interest rates rise and an investor can lose principal.

¹² Funds that invest in small and/or mid-sized company stocks typically involve greater risks, particularly in the short-term, than those investing in large, more established companies.

¹³ Funds that concentrate investments in one industry may involve greater risks than more diversified funds, including greater potential for volatility.

¹⁴ Foreign investments are subject to more risks not associated with domestic investments (i.e. currency, economy and political risks).

STABLE VALUE/MONEY MARKET FUNDS

Vantagepoint Money Market Fund - The investment objective of the Vantagepoint Money Market Fund is to seek maximum current income, consistent with maintaining liquidity and a stable share price of \$1.00.

BOND FUNDS

Vantagepoint Low Duration Bond Fund - MC: Short-Term Bond The investment objective of the Vantagepoint Low Duration Bond Fund is to seek total return that is consistent with preservation of capital.

Vantagepoint Core Bond Index Fund Class 1 - MC: Intermediate-Term Bond The investment objective of the Vantagepoint Core Bond Index Fund is to offer current income by approximating the performance of the Barclays Capital U.S. Aggregate Bond Index.

PIMCO Total Return Fund Class Administrative - MC: Intermediate-Term Bond The investment seeks maximum total return. The fund normally invests at least 65% of assets in a diversified portfolio of Fixed-Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of total assets in high-yield securities ("junk bonds"). The fund may invest all assets in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities.

Vantagepoint Inflation Protected Securities Fund - MC: Inflation-Protected Bond The investment objective of the Vantagepoint Inflation Protected Securities Fund is to offer current income.

PIMCO Real Return Fund Class Administrative - MC: Inflation-Protected Bond The investment seeks maximum real return. The fund normally invests at least 80% of net assets in inflation-indexed bonds of varying maturities. It invests primarily in investment-grade securities, but may invest up to 10% of total assets in high-yield securities ("junk bonds"). The fund may invest all of assets in derivative instruments. It is nondiversified.

PIMCO High Yield Fund Class Administrative - MC: High Yield Bond The investment seeks total return consistent with preservation of capital. The Fund invests at least 80% of assets in a diversified portfolio of high-yield securities ("junk bonds"). It may invest the remainder of the assets in investment-grade Fixed-Income Instruments. The average portfolio duration of this fund normally varies from two to six years based on PIMCO's forecast for interest rates.

BALANCED/ASSET ALLOCATION FUNDS

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.

Model Portfolio Funds - The Vantagepoint Model Portfolio Funds seek long-term total return from income and capital gains. The five Funds vary by risk level and, therefore, by return potential. Each Fund invests in a specific target allocation of Vantagepoint Funds that is regularly monitored and periodically rebalanced with the goal of ensuring a consistent risk-return profile. Each Model Portfolio Fund is designed to offer investors a complete investment program, depending on their needs.

Vantagepoint Asset Allocation Fund - MC: Moderate Allocation The investment objective of the Vantagepoint Asset Allocation Fund is to offer long-term capital growth at a lower level of risk than an all-equity portfolio.

U.S. STOCK FUNDS

Vantagepoint Equity Income Fund - MC: Large Value The investment objective of the Vantagepoint Equity Income Fund is to offer long-term capital growth with consistency derived from dividend yield.

American Century® Equity Income Fund Class Investor - MC: Large Value The investment seeks current income; capital appreciation is a secondary consideration. The fund invests in equity securities of companies with a favorable income-paying history and with the potential for an increase in share. The portfolio managers also look for equity securities of companies that they believe are undervalued and have the potential for an increase in price. It seeks to receive dividend payments that provide a yield that exceeds the yield of the stocks comprising the S&P 500 Index.

American Century® Value Fund Class Investor - MC: Large Value The investment seeks long-term capital appreciation; income is a secondary consideration. The fund normally invests in stocks. In selecting stocks for the fund, the portfolio managers look for companies of all sizes whose stock price may not reflect the company's value. The managers attempt to purchase the stocks of these undervalued companies and hold each stock until the price has increased to, or is higher than, a level the managers believe more accurately reflects the fair value of the company.

Vantagepoint 500 Stock Index Fund Class 1 - MC: Large Blend The investment objective of the Vantagepoint 500 Stock Index Fund is to offer long-term capital growth by approximating the performance of the S&P 500 Index.

Vantagepoint Growth & Income Fund - MC: Large Blend The investment objective of the Vantagepoint Growth & Income Fund is to offer long-term capital growth and current income.

Vantagepoint Broad Market Index Fund Class 1 - MC: Large Blend The investment objective of the Vantagepoint Broad Market Index Fund is to offer long-term capital growth by approximating the performance of the Wilshire 5000 Total Market Index.

Davis NY Venture Fund Class A - MC: Large Blend The investment seeks long-term growth of capital. The fund invests the majority of the assets in equity securities issued by large companies with market capitalizations of at least \$10 billion. It has the flexibility to invest a limited portion of assets in companies of any size, to invest in companies whose shares may be subject to controversy, to invest in foreign securities, and to invest in non-equity securities.

LM CM Value Trust, Inc. Class FI - MC: Large Blend The investment seeks long-term growth of capital. The fund primarily invests in equity securities of companies with market capitalizations greater than \$5 billion but may invest in companies of any size. It may invest up to 25% of total assets in long-term debt securities and up to 10% of total assets in debt securities rated below investment-grade.

Vantagepoint Growth Fund - MC: Large Growth The investment objective of the Vantagepoint Growth Fund is to offer long-term capital growth.

American Century® Ultra Fund Class Investor - MC: Large Growth The investment seeks long-term capital growth. The fund typically invests in stocks of companies they believe will increase in value over time. The portfolio managers use a variety of analytical research tools and techniques to identify the stocks of larger-sized companies that meet their investment criteria. It primarily consists of securities of companies whose earnings or revenues are not only growing, but growing at an accelerating pace.

T. Rowe Price® Growth Stock Fund Class Advisor - MC: Large Growth The investment seeks long-term growth of capital; income is secondary. The fund normally invests at least 80% of assets in the common stocks of a diversified group of growth companies. It mostly seeks investments in companies that have the ability to pay

increasing dividends through strong cash flow. The fund generally looks for companies with an above-average rate of earnings growth and a lucrative niche in the economy. While it invests most assets in U.S. common stocks, the fund may also purchase other securities including foreign stocks, futures, and options.

T. Rowe Price® Blue Chip Growth Fund Class Adv - MC: Large Growth The investment seeks long-term growth of capital; income is secondary. The fund will normally invest at least 80% of assets in the common stocks of large and medium-sized blue chip growth companies. These are firms that are well established in their industries and have the potential for above-average earnings growth. It focuses on companies with leading market position, seasoned management, and strong financial fundamentals. While the fund invests most assets in U.S. common stocks, it may also purchase other securities including foreign stocks, futures, and options.

Janus Fund Class S - MC: Large Growth The investment seeks long-term growth of capital. The fund invests primarily in common stocks selected for their growth potential. It may invest in companies of any size. The fund generally invests in larger, more established companies. It may invest in foreign equity and debt securities, which may include investments in emerging markets. The fund can also invest in derivatives.

Janus Forty Fund Class S - MC: Large Growth The investment seeks long-term growth of capital. The fund invests primarily in a core group of 20-40 common stocks selected for their growth potential. It may invest in companies of any size, from larger, well-established companies to smaller, emerging growth companies. The portfolio manager applies a "bottom up" approach in choosing investments. The fund may invest without limit in foreign equity and debt securities, which may include investments in emerging markets. It is nondiversified.

LM CM Growth Trust, Inc. Class FI - MC: Large Growth The investment seeks long-term growth of capital. The fund primarily invests in common stocks offering above average growth potential. It may invest in preferred stocks and convertible securities. The fund may invest up to 25% of assets in foreign securities. It may remain substantially invested in common stocks or securities convertible into or exchangeable for common stock. The fund is nondiversified.

Vantagepoint Select Value Fund - MC: Mid-Cap Value The investment objective of the Vantagepoint Select Value Fund is to offer long-term growth from dividend income and capital appreciation.

Fidelity Advisor Value Class A - MC: Mid-Cap Value The investment seeks capital appreciation. The fund invests primarily in common stocks. It invests in securities of companies that possess valuable fixed assets or that it believes are undervalued in the marketplace in relation to factors such as assets, earnings, or growth potential. The fund may invest in securities of domestic and foreign issuers.

Vantagepoint Mid/Small Company Index Fund Class I - MC: Mid-Cap Blend The investment objective of the Vantagepoint Mid/Small Company Index Fund is to offer long-term capital growth by approximating the performance of the Wilshire 4500 Completion Index.

Royce Premier Fund Class Service - MC: Mid-Cap Blend The investment seeks long-term growth of capital. The Fund invests at least 80% of its net assets in the equity securities of "premier" companies. At least 65% of these securities will be issued by companies with stock market capitalizations up to \$2.5 billion at the time of investment. The fund may invest up to 25% of assets in the securities of foreign issuers. The fund looks for companies it considers "premier" that have excellent business strengths and/or prospects for growth, high internal rates of return and low leverage, and that are trading significantly below estimates of their current worth.

LM CM Special Investment Trust, Inc. - MC: Mid-Cap Blend The investment seeks capital appreciation. The fund invests primarily in equity securities, and securities convertible into equity securities. It may invest the majority of total assets in the securities of companies in the mid-cap market capitalization range or in "special situations," at the time of purchase. It may invest up to 20% of total assets in securities of companies involved in actual or anticipated reorganizations or restructurings in connection with an actual or potential bankruptcy.

Fidelity Advisor Leveraged Company Stock Fund Class A - MC: Mid-Cap Blend The investment seeks capital appreciation. The fund invests at least 80% of assets in stock issued by both domestic and foreign issuers. It normally invests in common stocks of leveraged companies (companies that issue lower-quality debt and other companies with leveraged capital structures). The fund typically invests in either "growth" stocks or "value" stocks or both.

Vantagepoint Aggressive Opportunities Fund - MC: Mid-Cap Growth The investment objective of the Vantagepoint Aggressive Opportunities Fund is to offer high long-term capital appreciation.

American Century® Vista Fund Class Investor - MC: Mid-Cap Growth The investment seeks long-term capital growth. The fund primarily invests in companies that management believes will increase in value over time. It normally invests in companies that are medium-sized and smaller at the time of purchase, although it may purchase companies of any size. The fund may also purchase domestic and foreign preferred stocks, convertible debt securities, equity-equivalent securities, non-leveraged stock index futures contracts and options, notes, bonds and other debt securities. It may invest in securities of foreign companies, including companies located in emerging markets.

American Century® Heritage Fund Class Investor - MC: Mid-Cap Growth The investment seeks long-term capital growth. The fund primarily invests in companies with earnings and revenues that are growing at an accelerating pace. It normally invests in companies that are medium-sized or smaller at the time of purchase, although it may purchase companies of any size. The fund typically invests in common stocks, but can purchase other types of securities such as preferred stocks, non-leveraged stock index futures contracts and options, and debt securities.

Janus Enterprise Fund Class S - MC: Mid-Cap Growth The investment seeks long-term growth of capital. The fund invests primarily in common stocks selected for their growth potential, and normally invests at least 50% of equity assets in medium-sized companies whose market capitalization falls within the range of companies in the Russell Midcap Growth index. It may invest in foreign equity and debt securities, which may include investments in emerging markets. The fund can also invest in derivatives.

Vantagepoint Discovery Fund - MC: Small Blend The investment objective of the Vantagepoint Discovery Fund is to offer long-term capital growth.

Aston/TAMRO Small Cap Fund Class N - MC: Small Blend The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in a blended portfolio of growth and value stocks of small-cap companies. The portfolio manager seeks opportunities across the growth/value spectrum, resulting in what is generally considered a "core" portfolio. The investment process focuses on bottom-up stock selection

with the goal of identifying companies that possess a sustainable competitive advantage combined with an attractive valuation. It may also invest in REITs, foreign securities, convertible bonds, securities outside the small-cap range and cash-equivalent securities.

Eagle Small Cap Stock Fund Class A - MC: Small Growth The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in stocks of small-capitalization companies with a total market capitalization equal to or less than the largest company in the Russell 2000 Growth index during the most recent 12-month period. It invests in stocks of companies that appear to be undervalued in relation to their long-term earning power or the asset value of their issuers and that appear to have significant future growth potential.

American Century® Real Estate Fund Class Investor - MC: Real Estate The investment seeks high total investment return through a combination of capital appreciation and current income. The fund invests at least 80% of assets in equities securities issued by real estate investment trusts and companies engaged in the real estate industry. It is nondiversified.

Fidelity Advisor Technology Fund Class T - MC: Technology The investment seeks capital appreciation. The fund normally invests at least 80% of assets in companies that have or will develop products, processes, or services that will provide or benefit from technological advances and improvements. The advisor emphasizes companies in areas such as semiconductors, computer, communications, healthcare, and biotechnology. It is nondiversified.

INTERNATIONAL STOCK FUNDS

Oppenheimer Global Fund Class A - MC: World Stock The investment seeks capital appreciation. The fund invests mainly in common stocks of U.S. and foreign companies without limit in any country, including countries with developed or emerging markets. It currently emphasizes its investments in developed markets such as the United States, Western European countries and Japan. The fund does not limit investments in a particular capitalization range, but primarily invests in mid- and large-cap companies.

Third Avenue Value Fund - MC: World Stock The investment seeks long-term capital appreciation. The fund invests in common stocks of well-financed companies at a discount to what the Adviser believes is their true value. It may invest in companies of any market capitalization. The fund also seeks to acquire senior securities, such as debt instruments (including

high-yield and distressed securities that may be in default and may have any or no credit rating) that the Adviser believes are undervalued. It is nondiversified.

Vantagepoint International Fund - MC: Foreign Large Blend The investment objective of the Vantagepoint International Fund is to offer long-term capital growth and diversification by country.

Vantagepoint Overseas Equity Index Fund Class I - MC: Foreign Large Blend The investment objective of the Vantagepoint Overseas Equity Index Fund is to offer long-term capital growth and diversification by approximating the performance of the MSCI Europe Australasia Far East (EAFE) (Net) Index.

Fidelity Advisor Diversified International Fund Class A - MC: Foreign Large Blend The investment seeks capital growth. The fund primarily invests in common stocks of companies outside the United States. It invests across countries and regions considering the size of the market in each country and region relative to the size of the international market as a whole.

American Century® International Growth Fund Class Investor - MC: Foreign Large Growth The investment seeks capital growth. The fund primarily invests in securities of companies located in at least three developed countries world-wide. The portfolio managers look for stocks of companies they believe will increase in value over time, using an investment strategy developed by American Century.

Oppenheimer Developing Markets Fund Class A - MC: Diversified Emerging Mkts The investment aggressively seeks capital appreciation. The fund normally invests at least 80% of assets plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in at least three developing markets. It may at times invest up to 100% of its total assets in foreign securities. The fund emphasizes investments in growth companies which can be in any market capitalization range.

LEGEND -

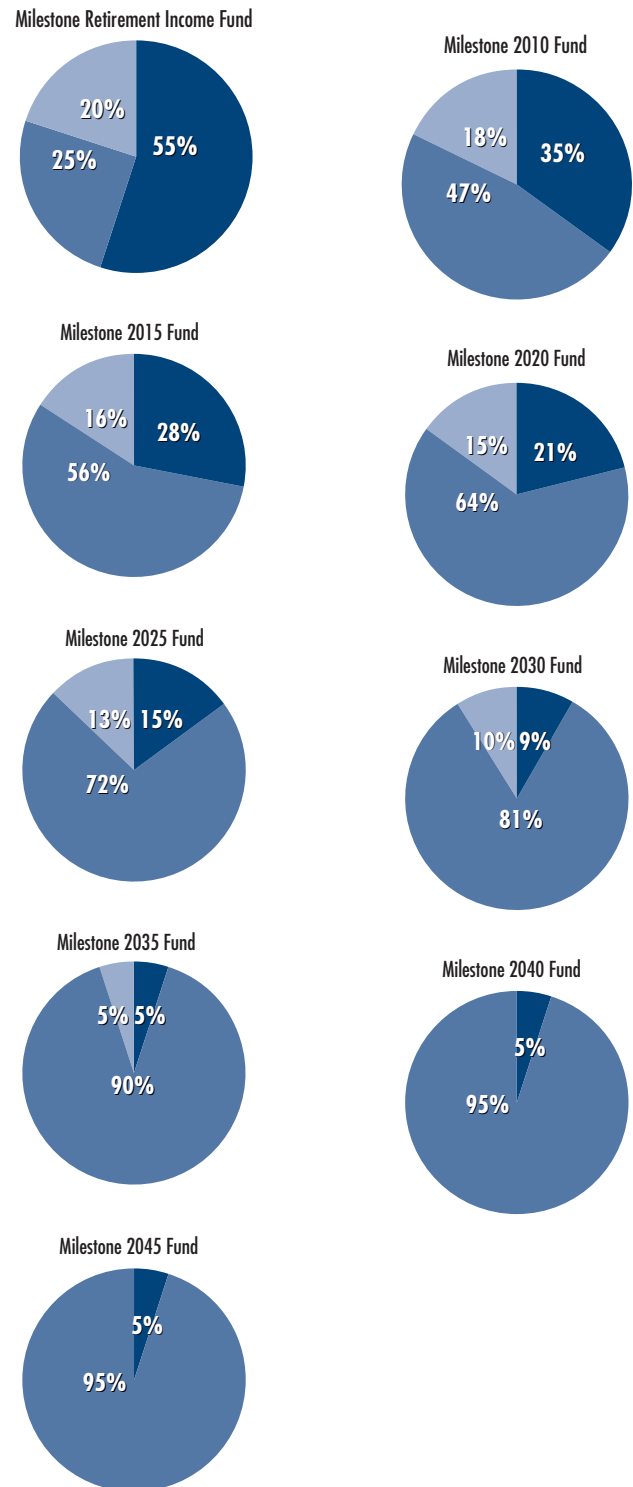
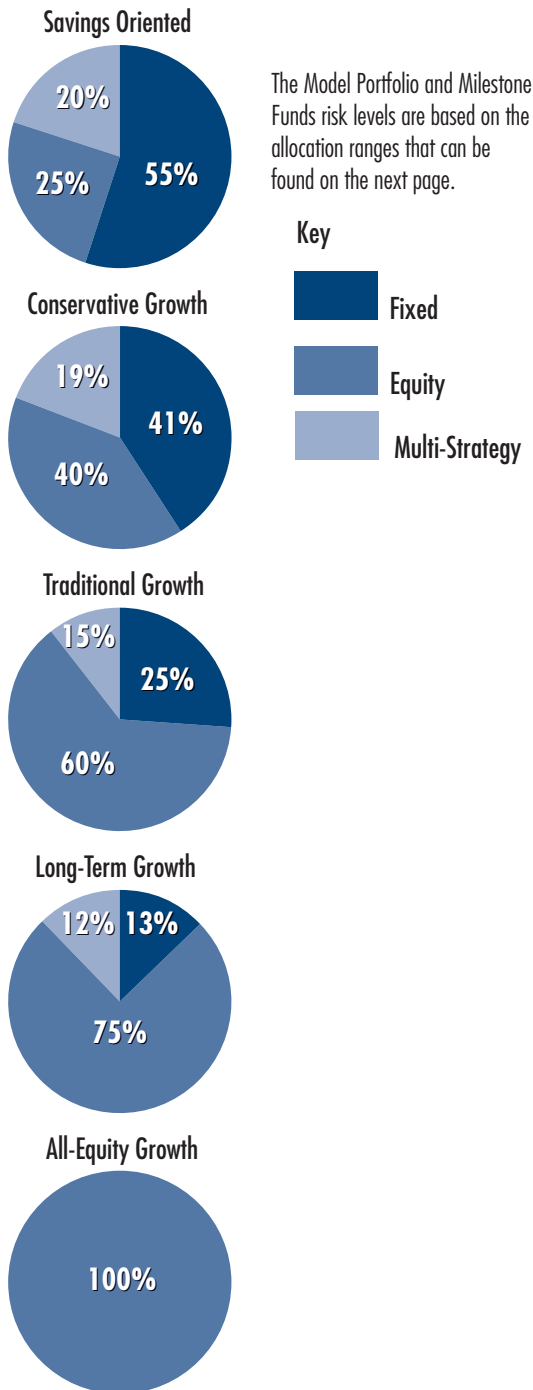
MC: Morningstar Category

VANTAGEPOINT¹ MODEL PORTFOLIO FUNDS²

VANTAGEPOINT¹ MILESTONE FUNDS²

Representative Asset Allocation for Vantagepoint Model Portfolio Funds

Representative Asset Allocation for Vantagepoint Milestone Funds



¹ All Vantagepoint Funds invested through 401 or 457 plans are held through VantageTrust.

² Please be advised that with "Fund of Funds" arrangements, additional underlying fund fees apply. Please consult the prospectus for details.

VANTAGEPOINT MODEL PORTFOLIO FUNDS

Savings Oriented Fixed Income Funds	Allocation Range
Low Duration Bond Fund	26%-36%
Core Bond Index Fund (Class I)	4%-14%
Inflation Protected Securities Fund	10%-20%
Equity Funds	
Equity Income Fund	5%-15%
Growth & Income Fund	5%-15%
International Fund	0%-10%
Multi-Strategy Fund	
Diversifying Strategies Fund	18%-22%
Conservative Growth Fixed Income Funds	Allocation Range
Low Duration Bond Fund	14%-24%
Core Bond Index Fund (Class I)	7%-17%
Inflation Protected Securities Fund	5%-15%
Equity Funds	
Equity Income Fund	6%-16%
Growth & Income Fund	4%-14%
Growth Fund	1%-11%
Select Value Fund	0%-8%
Aggressive Opportunities Fund	0%-8%
International Fund	3%-13%
Multi-Strategy Fund	
Diversifying Strategies Fund	17%-21%
Traditional Growth Fixed Income Funds	Allocation Range
Low Duration Bond Fund	3%-13%
Core Bond Index Fund (Class I)	8%-18%
Inflation Protected Securities Fund	0%-9%
Equity Funds	
Equity Income Fund	7%-17%
Growth & Income Fund	7%-17%
Growth Fund	5%-15%
Select Value Fund	1%-11%
Aggressive Opportunities Fund	1%-11%
Discovery Fund	0%-8%
International Fund	7%-17%
Multi-Strategy Fund	
Diversifying Strategies Fund	13%-17%
Long-Term Growth Fixed Income Funds	Allocation Range
Core Bond Index Fund (Class I)	8%-18%
Equity Funds	
Equity Income Fund	8%-18%
Growth & Income Fund	8%-18%
Growth Fund	7%-17%
Select Value Fund	4%-14%
Aggressive Opportunities Fund	4%-14%
Discovery Fund	0%-10%
International Fund	11%-21%
Multi-Strategy Fund	
Diversifying Strategies Fund	10%-14%
All-Equity Growth Equity Funds	Allocation Range
Equity Income Fund	13%-23%
Growth & Income Fund	12%-22%
Growth Fund	12%-22%
Select Value Fund	5%-15%
Aggressive Opportunities Fund	5%-15%
Discovery Fund	4%-14%
International Fund	15%-25%

VANTAGEPOINT MILESTONE FUNDS

Milestone Retirement Income Fixed Income Funds	Allocation Range	Milestone 2025 Fund Fixed Income Funds	Allocation Range
Low Duration Bond Fund	26%-36%	Low Duration Bond Fund	0%-7%
Core Bond Index Fund (Class I)	4%-14%	Core Bond Index Fund (Class I)	8%-18%
Inflation Protected Securities Fund	10%-20%	Equity Funds	
Equity Funds		Equity Income Fund	18%-28%
Equity Income Fund	5%-15%	Growth & Income Fund	8%-18%
Growth & Income Fund	5%-15%	Growth Fund	4%-14%
International Fund	0%-10%	Mid/Small Company Index Fund (Class I)	7%-17%
Multi-Strategy Fund		International Fund	10%-20%
Diversifying Strategies Fund	15%-25%	Multi-Strategy Fund	
Milestone 2010 Fund Fixed Income Funds	Allocation Range	Diversifying Strategies Fund	8%-18%
Low Duration Bond Fund	9%-19%	Milestone 2030 Fund Fixed Income Funds	Allocation Range
Core Bond Index Fund (Class I)	1%-11%	Low Duration Bond Fund	0%-6%
Inflation Protected Securities Fund	10%-20%	Core Bond Index Fund (Class I)	3%-13%
Equity Funds		Equity Funds	
Equity Income Fund	14%-24%	Equity Income Fund	20%-30%
Growth & Income Fund	6%-16%	Growth & Income Fund	9%-19%
Growth Fund	3%-13%	Growth Fund	6%-16%
Mid/Small Company Index Fund (Class I)	0%-5%	Mid/Small Company Index Fund (Class I)	10%-20%
International Fund	13%-23%	International Fund	11%-21%
Multi-Strategy Fund		Multi-Strategy Fund	
Diversifying Strategies Fund	13%-23%	Diversifying Strategies Fund	5%-15%
Milestone 2015 Fund Fixed Income Funds	Allocation Range	Milestone 2035 Fund Fixed Income Funds	Allocation Range
Low Duration Bond Fund	5%-15%	Low Duration Bond Fund	0%-5%
Core Bond Index Fund (Class I)	6%-16%	Core Bond Index Fund (Class I)	0%-10%
Inflation Protected Securities Fund	3%-13%	Equity Funds	
Equity Funds		Equity Income Fund	21%-31%
Equity Income Fund	14%-24%	Growth & Income Fund	10%-20%
Growth & Income Fund	6%-16%	Growth Fund	7%-17%
Growth Fund	3%-13%	Mid/Small Company Index Fund (Class I)	14%-24%
Mid/Small Company Index Fund (Class I)	2%-12%	International Fund	13%-23%
International Fund	6%-16%	Multi-Strategy Fund	
Multi-Strategy Fund		Diversifying Strategies Fund	0%-10%
Diversifying Strategies Fund	11%-21%	Milestone 2040 Fund Fixed Income Funds	Allocation Range
Milestone 2020 Fund Fixed Income Funds	Allocation Range	Core Bond Index Fund (Class I)	0%-10%
Low Duration Bond Fund	1%-11%	Equity Funds	
Core Bond Index Fund (Class I)	10%-20%	Equity Income Fund	22%-32%
Inflation Protected Securities Fund	0%-5%	Growth & Income Fund	11%-21%
Equity Funds		Growth Fund	8%-18%
Equity Income Fund	17%-27%	Mid/Small Company Index Fund (Class I)	15%-25%
Growth & Income Fund	7%-17%	International Fund	14%-24%
Growth Fund	3%-13%	Multi-Strategy Fund	
Mid/Small Company Index Fund (Class I)	4%-14%	Diversifying Strategies Fund	0%-5%
International Fund	8%-18%	Milestone 2045 Fund Fixed Income Funds	Allocation Range
Multi-Strategy Fund		Core Bond Index Fund (Class I)	0%-10%
Diversifying Strategies Fund	10%-20%	Equity Funds	
		Equity Income Fund	22%-32%
		Growth & Income Fund	11%-21%
		Growth Fund	8%-18%
		Mid/Small Company Index Fund (Class I)	15%-25%
		International Fund	14%-24%

