

CITY OF BROOMFIELD EE



The performance data quoted represents past performance, is no guarantee of future results, and is annualized for periods greater than one year. Investment returns and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance shown. For current performance, contact ICMARC by calling 800-669-7400 or by visiting www.icmarc.org.

Stable Value/Cash Management

Investment/Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
		Month	Year to Date	Quarter	1 Year	3 Year	5 Year	10 Year	Since Inception			
VantageTrust PLUS Fund (Annualized) ^{i, ii}	7071	2.19%	2.22%	2.33%	2.46%	2.89%	3.39%	3.88%	5.20%	Jan 1991	0.81%	0.81%
U.S. 91-Day T-Bill (Annualized)		—	—	0.16%	0.11%	0.11%	0.52%	1.78%	—			
VantageTrust Cash Management Fund ^{i, iii, iv}	0256	0.00%	0.00%	0.00%	0.00%	0.00%	0.51%	1.58%	—	Mar 1999	0.61%	0.61%
U.S. 30-Day T-Bill		—	—	0.02%	0.06%	0.07%	0.38%	1.64%	—			
Crane Prime Retail Money Market Fund Index ¹		—	—	0.00%	0.01%	0.02%	0.59%	1.55%	—			

The 7-Day Yields below are a better reflection of the earnings of the VantageTrust Cash Management Fund than the quotation of total return in the row above.

VantageTrust Cash Management Fund for the period ended February 28, 2013 7-Day Annualized Current Yield: 0.00% 7-Day Annualized Effective Yield: N/A

Bond

Investment/Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
		Month	Year to Date	Quarter	1 Year	3 Year	5 Year	10 Year	Since Inception			
VT Vantagepoint Core Bond Index Fund ^{i, viii, a}	0060	0.41%	-0.29%	0.16%	3.98%	5.98%	5.70%	4.95%	—	Apr 1999	0.20%	0.20%
Barclays U.S. Aggregate Bond Index ²		—	—	0.21%	4.21%	6.19%	5.95%	5.18%	—			
VT PIMCO Total Return Fund ^{i, ix, viii, a}	8177	0.53%	0.23%	1.10%	10.08%	7.48%	8.07%	6.55%	7.46%	Sep 1994	‡0.71%	0.71%
Barclays U.S. Aggregate Bond Index ²		—	—	0.21%	4.21%	6.19%	5.95%	5.18%	—			
Morningstar Intermediate-Term Bond ³		—	—	0.76%	7.01%	6.96%	6.07%	5.11%	—			

Bond

Investment/Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
		Month	Year to Date	Quarter	1 Year	3 Year	5 Year	10 Year	Since Inception			
VT Vantagepoint Inflation Protected Securities Fund ^{i, viii, a}	0075	0.08%	-0.67%	0.58%	6.84%	8.08%	6.66%	5.04%	—	Jul 1992	0.64%	0.64%
<i>Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)</i> ⁴		—	—	0.69%	6.98%	8.90%	7.04%	6.65%	—			
<i>Morningstar Inflation-Protected Bond</i> ³		—	—	0.62%	6.45%	7.96%	6.01%	6.09%	—			
VT PIMCO High Yield Fund ^{i, ix, viii, a}	8176	0.48%	1.37%	3.13%	14.27%	10.54%	8.12%	8.91%	7.95%	Jan 1995	†0.80%	0.80%
<i>BofA Merrill Lynch US High Yield BBB Rated Constrained Index</i> ⁵		—	—	3.12%	14.59%	11.33%	9.10%	9.30%	—			
<i>Morningstar High Yield Bond</i> ³		—	—	3.07%	14.67%	10.49%	8.02%	8.86%	—			

Guaranteed Lifetime Income

Investment/Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
		Month	Year to Date	Quarter	1 Year	3 Year	5 Year	10 Year	Since Inception			
VT Retirement Income Advantage Fund ^{i, x}	8077	0.44%	3.13%	0.93%	10.16%	—	—	—	8.62%	Aug 2010	1.58%	1.58%
<i>VT Retirement Income Advantage Custom Benchmark</i> ⁶		—	—	1.11%	11.31%	—	—	—	—			

Balanced/Asset Allocation

Investment/Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
		Month	Year to Date	Quarter	1 Year	3 Year	5 Year	10 Year	Since Inception			
VT Vantagepoint Milestone Retirement Income Fund ^{i, viii, xi, xii}	0250	0.19%	1.61%	0.75%	7.18%	5.47%	3.35%	—	4.20%	Jan 2005	0.85%	0.85%
<i>Barclays U.S. Intermediate Aggregate Bond Index</i> ⁷		—	—	0.18%	3.56%	5.22%	5.39%	4.80%	—			
<i>Milestone Ret Income Custom Benchmark</i> ⁸		—	—	0.04%	6.65%	6.85%	4.47%	—	—			
<i>Morningstar Retirement Income</i> ³		—	—	0.81%	9.01%	6.77%	2.94%	4.99%	—			
VT Vantagepoint Milestone 2010 Fund ^{i, viii, xi, xii}	0257	0.18%	2.54%	0.94%	9.53%	6.42%	3.24%	—	4.51%	Jan 2005	0.91%	0.91%
<i>Barclays U.S. Intermediate Aggregate Bond Index</i> ⁷		—	—	0.18%	3.56%	5.22%	5.39%	4.80%	—			
<i>Milestone 2010 Custom Benchmark</i> ⁹		—	—	-0.06%	9.11%	8.07%	4.44%	—	—			
<i>Morningstar Target Date 2000-2010</i> ³		—	—	1.18%	9.61%	7.03%	2.54%	5.66%	—			

Balanced/Asset Allocation

Investment / Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
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VT Vantagepoint Milestone 2015 Fund ^{i, viii, xi, xii}	0258	0.27%	3.13%	1.09%	10.25%	6.95%	2.65%	—	4.57%	Jan 2005	0.88%	0.88%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Milestone 2015 Custom Benchmark ¹¹		—	—	-0.11%	10.09%	8.53%	3.71%	—	—			
Morningstar Target Date 2011-2015 ³		—	—	1.37%	10.65%	7.22%	2.04%	4.67%	—			
VT Vantagepoint Milestone 2020 Fund ^{i, viii, xi, xii}	0259	0.27%	3.56%	1.32%	11.25%	7.28%	2.19%	—	4.51%	Jan 2005	0.84%	0.84%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Milestone 2020 Custom Benchmark ¹²		—	—	-0.15%	11.15%	8.99%	3.32%	—	—			
Morningstar Target Date 2016-2020 ³		—	—	1.44%	11.68%	7.85%	1.89%	6.17%	—			
VT Vantagepoint Milestone 2025 Fund ^{i, viii, xi, xii}	0260	0.35%	4.13%	1.45%	12.24%	7.70%	1.89%	—	4.49%	Jan 2005	0.87%	0.87%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Milestone 2025 Custom Benchmark ¹³		—	—	-0.20%	12.19%	9.43%	2.97%	—	—			
Morningstar Target Date 2021-2025 ³		—	—	1.77%	13.03%	7.94%	1.37%	—	—			
VT Vantagepoint Milestone 2030 Fund ^{i, viii, xi, xii}	0261	0.35%	4.62%	1.59%	13.28%	8.08%	1.64%	—	4.48%	Jan 2005	0.89%	0.89%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Milestone 2030 Custom Benchmark ¹⁴		—	—	-0.25%	13.24%	9.85%	2.64%	—	—			
Morningstar Target Date 2026-2030 ³		—	—	1.80%	13.59%	8.13%	1.00%	6.63%	—			
VT Vantagepoint Milestone 2035 Fund ^{i, viii, xi, xii}	0262	0.35%	5.10%	1.87%	14.47%	8.56%	1.48%	—	4.50%	Jan 2005	0.90%	0.90%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Milestone 2035 Custom Benchmark ¹⁵		—	—	-0.30%	14.36%	10.31%	2.39%	—	—			
Morningstar Target Date 2031-2035 ³		—	—	2.07%	14.64%	8.14%	0.75%	—	—			
VT Vantagepoint Milestone 2040 Fund ^{i, viii, xi, xii}	0263	0.34%	5.47%	1.98%	15.33%	8.88%	1.50%	—	4.53%	Jan 2005	0.90%	0.90%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Milestone 2040 Custom Benchmark ¹⁶		—	—	0.89%	16.31%	9.52%	0.71%	—	—			
Morningstar Target Date 2036-2040 ³		—	—	1.97%	14.64%	8.23%	0.57%	6.80%	—			
VT Vantagepoint Milestone 2045 Fund ^{i, viii, xi, xii}	0264	0.32%	5.59%	2.05%	15.49%	8.76%	—	—	8.75%	Jan 2010	1.07%	1.07%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Milestone 2045 Custom Benchmark ¹⁷		—	—	0.92%	16.32%	9.51%	—	—	—			
Morningstar Target Date 2041-2045 ³		—	—	2.20%	15.31%	8.19%	0.56%	—	—			

Returns for periods greater than one year are annualized.

Balanced/Asset Allocation

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VT Vantagepoint Milestone 2050 Fund ^{i, viii, xi, xii}	0265	0.37%	5.66%	2.05%	—	—	—	—	2.66%	Sep 2012	^A 2.59%	1.10%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Milestone 2050 Custom Benchmark ¹⁸		—	—	0.92%	—	—	—	—	—			
Morningstar Target Date 2046-2050 ³		—	—	2.05%	15.07%	8.28%	0.54%	6.76%	—			
VT Vantagepoint Model Portfolio Conservative Growth Fund ^{i, viii, xii}	0252	0.28%	2.53%	0.92%	8.88%	6.15%	3.16%	5.59%	—	Apr 1996	0.85%	0.85%
Barclays U.S. Intermediate Aggregate Bond Index ⁷		—	—	0.18%	3.56%	5.22%	5.39%	4.80%	—			
Model Conservative Growth Custom Bmk. ¹⁹		—	—	-0.04%	8.52%	7.77%	4.33%	6.00%	—			
Morningstar Conservative Allocation ³		—	—	0.94%	9.40%	6.93%	3.63%	5.71%	—			
VT Vantagepoint Model Portfolio Traditional Growth Fund ^{i, viii, xii}	0253	0.42%	3.74%	1.23%	11.20%	7.05%	2.52%	6.31%	—	Apr 1996	0.88%	0.88%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Model Traditional Growth Custom Bmk. ²⁰		—	—	-0.15%	11.01%	8.90%	3.59%	6.46%	—			
Morningstar Moderate Allocation ³		—	—	1.13%	11.72%	7.70%	2.32%	6.39%	—			
VT Vantagepoint Model Portfolio Long-Term Growth Fund ^{i, viii, xii}	0254	0.52%	4.73%	1.58%	12.93%	7.60%	1.88%	7.08%	—	Apr 1996	0.91%	0.91%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Model Long-Term Growth Custom Bmk. ²¹		—	—	-0.23%	12.88%	9.69%	2.93%	6.99%	—			
Morningstar Aggressive Allocation ³		—	—	1.78%	13.42%	7.80%	0.97%	6.66%	—			
VT Vantagepoint Model Portfolio All-Equity Growth Fund ^{i, viii, xii}	0255	0.67%	6.23%	1.93%	16.00%	8.48%	0.73%	7.40%	—	Oct 2000	0.99%	0.99%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Model All-Equity Growth Custom Bmk. ²²		—	—	0.99%	16.34%	9.44%	0.64%	7.29%	—			
Morningstar Large Blend ³		—	—	0.49%	14.96%	9.05%	0.68%	6.62%	—			
VT Fidelity Puritan® Fund ^{i, viii}	7724	0.85%	3.81%	0.15%	13.79%	9.32%	3.23%	7.16%	11.00%	Apr 1947	0.59%	0.59%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Morningstar Moderate Allocation ³		—	—	1.13%	11.72%	7.70%	2.32%	6.39%	—			

U.S. Stock

Investment/Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
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VT Vantagepoint Equity Income Fund ^{i, viii}	0025	0.52%	6.77%	1.67%	14.33%	9.02%	1.28%	7.81%	—	Apr 1994	0.82%	0.82%
<i>Russell 1000 Value Index</i> ²³		—	—	1.52%	17.51%	10.86%	0.59%	7.38%	—			
<i>Morningstar Large Value</i> ³		—	—	0.98%	14.57%	9.02%	0.32%	6.67%	—			
VT Allianz NFJ Dividend Value Fund ^{i, ix, viii}	7312	0.52%	5.72%	-0.72%	14.01%	10.06%	-0.78%	7.35%	7.09%	May 2000	0.96%	0.96%
<i>Russell 1000 Value Index</i> ²³		—	—	1.52%	17.51%	10.86%	0.59%	7.38%	—			
<i>Morningstar Large Value</i> ³		—	—	0.98%	14.57%	9.02%	0.32%	6.67%	—			
VT Eaton Vance Large-Cap Value Fund ^{i, ix, viii}	7622	0.44%	5.64%	0.21%	15.77%	6.77%	-1.37%	6.84%	9.07%	Sep 1931	‡0.98%	0.98%
<i>Russell 1000 Value Index</i> ²³		—	—	1.52%	17.51%	10.86%	0.59%	7.38%	—			
<i>Morningstar Large Value</i> ³		—	—	0.98%	14.57%	9.02%	0.32%	6.67%	—			
VT Vantagepoint 500 Stock Index Fund ^{i, viii}	0067	1.34%	6.67%	-0.48%	15.74%	10.65%	1.47%	6.85%	—	Apr 1999	0.21%	0.21%
<i>Standard & Poors 500 Index</i> ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
VT Vantagepoint Broad Market Index Fund ^{i, viii}	0080	1.24%	6.81%	0.11%	15.82%	11.09%	2.05%	7.75%	—	Apr 1999	0.21%	0.21%
<i>Wilshire 5000 Total Market Index</i> ²⁴		—	—	0.10%	16.06%	11.15%	2.03%	7.85%	—			
VT Vantagepoint Growth & Income Fund ^{i, viii}	0047	1.15%	6.82%	0.53%	16.53%	9.94%	1.88%	7.10%	—	Oct 1998	0.78%	0.78%
<i>Standard & Poors 500 Index</i> ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
<i>Morningstar Large Blend</i> ³		—	—	0.49%	14.96%	9.05%	0.68%	6.62%	—			
VT Oppenheimer Main Street Fund ^{i, viii}	8131	-0.13%	4.41%	-0.35%	17.06%	10.90%	1.68%	6.88%	5.92%	Nov 1996	‡0.54%	0.54%
<i>Standard & Poors 500 Index</i> ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
<i>Morningstar Large Blend</i> ³		—	—	0.49%	14.96%	9.05%	0.68%	6.62%	—			
VT Vantagepoint Growth Fund ^{i, viii}	0020	0.50%	5.67%	-1.47%	14.67%	8.00%	-1.17%	4.75%	—	Apr 1983	0.79%	0.79%
<i>Russell 1000 Growth Index</i> ²⁵		—	—	-1.32%	15.26%	11.35%	3.12%	7.52%	—			
<i>Morningstar Large Growth</i> ³		—	—	-0.64%	15.34%	9.30%	1.12%	7.12%	—			
VT Fidelity Contrafund® ^{i, viii}	7733	1.33%	5.29%	-1.59%	16.26%	10.73%	1.97%	9.68%	12.16%	May 1967	‡0.81%	0.81%
<i>Standard & Poors 500 Index</i> ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
<i>Morningstar Large Growth</i> ³		—	—	-0.64%	15.34%	9.30%	1.12%	7.12%	—			

U.S. Stock

Investment / Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
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VT Calvert Equity Portfolio ^{i, ix, viii}	7491	0.67%	5.23%	0.06%	15.52%	9.81%	2.63%	6.49%	7.36%	Aug 1987	‡1.22%	1.22%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Morningstar Large Growth ³		—	—	-0.64%	15.34%	9.30%	1.12%	7.12%	—			
VT T Rowe Price® Growth Stock Fund ^{i, viii, xiii}	8368	1.08%	4.87%	-1.08%	18.66%	11.01%	2.42%	8.02%	4.73%	Dec 2001	‡0.93%	0.93%
Standard & Poors 500 Index ¹⁰		—	—	-0.38%	16.00%	10.87%	1.66%	7.10%	—			
Morningstar Large Growth ³		—	—	-0.64%	15.34%	9.30%	1.12%	7.12%	—			
VT Vantagepoint Select Value Fund ^{i, viii, b}	0022	2.30%	9.59%	3.47%	16.55%	11.88%	4.85%	—	3.46%	Oct 2007	0.99%	0.99%
Russell Midcap Value Index ²⁶		—	—	3.93%	18.51%	13.39%	3.79%	10.63%	—			
Morningstar Mid-Cap Value ³		—	—	3.35%	16.60%	10.77%	2.87%	9.14%	—			
VT Goldman Sachs Mid Cap Value Fund ^{i, viii, b}	7830	1.76%	8.43%	3.67%	18.03%	11.08%	2.85%	9.42%	8.09%	Aug 1997	‡1.15%	1.15%
Russell Midcap Value Index ²⁶		—	—	3.93%	18.51%	13.39%	3.79%	10.63%	—			
Morningstar Mid-Cap Value ³		—	—	3.35%	16.60%	10.77%	2.87%	9.14%	—			
VT Columbia Mid Cap Value Fund ^{i, ix, viii, b}	7517	1.13%	8.30%	4.06%	16.84%	11.37%	1.34%	9.90%	8.07%	Nov 2001	‡0.94%	0.94%
Russell Midcap Value Index ²⁶		—	—	3.93%	18.51%	13.39%	3.79%	10.63%	—			
Morningstar Mid-Cap Value ³		—	—	3.35%	16.60%	10.77%	2.87%	9.14%	—			
VT Vantagepoint Mid/Small Company Index Fund ^{i, viii, b}	0068	1.01%	7.92%	3.09%	18.17%	13.40%	4.14%	10.62%	—	Apr 1999	0.22%	0.22%
Wilshire 4500 Completion Index ²⁷		—	—	3.07%	17.99%	13.27%	3.95%	10.67%	—			
VT Vantagepoint Aggressive Opportunities Fund ^{i, viii, b}	0026	1.28%	8.24%	2.49%	15.44%	7.20%	1.77%	9.51%	—	Oct 1994	0.83%	0.83%
Russell Midcap Growth Index ²⁸		—	—	1.69%	15.81%	12.91%	3.23%	10.32%	—			
Morningstar Mid-Cap Growth ³		—	—	1.18%	14.07%	11.08%	1.73%	8.98%	—			
VT Royce Premier Fund ^{i, ix, viii, b}	8244	-1.26%	4.08%	5.14%	11.14%	11.54%	5.70%	12.34%	12.20%	Sep 2002	‡1.34%	1.34%
Russell 2000 Index ²⁹		—	—	1.85%	16.35%	12.25%	3.56%	9.72%	—			
Morningstar Mid-Cap Growth ³		—	—	1.18%	14.07%	11.08%	1.73%	8.98%	—			
VT Harbor Mid Cap Growth Fund ^{i, ix, viii, b}	7848	0.62%	6.09%	1.28%	21.62%	10.55%	0.19%	10.16%	9.88%	Nov 2002	‡1.11%	1.11%
Russell Midcap Growth Index ²⁸		—	—	1.69%	15.81%	12.91%	3.23%	10.32%	—			
Morningstar Mid-Cap Growth ³		—	—	1.18%	14.07%	11.08%	1.73%	8.98%	—			

U.S. Stock

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VT Rainier Small/Mid Cap Equity Portfolio ^{i, ix, viii, b}	8577	1.27%	7.72%	1.17%	13.91%	11.51%	-1.62%	9.98%	10.60%	May 1994	‡1.26%	1.26%
<i>Russell 2500 Index</i> ³⁰		—	—	3.10%	17.88%	13.34%	4.34%	10.49%	—			
<i>Morningstar Mid-Cap Growth</i> ³		—	—	1.18%	14.07%	11.08%	1.73%	8.98%	—			
VT Vantagepoint Discovery Fund ^{i, viii, b}	0023	1.68%	8.33%	0.96%	15.74%	11.05%	3.25%	—	1.81%	Oct 2007	0.95%	0.95%
<i>Russell 2000 Index</i> ²⁹		—	—	1.85%	16.35%	12.25%	3.56%	9.72%	—			
<i>Morningstar Small Blend</i> ³		—	—	2.54%	15.46%	11.88%	3.09%	9.29%	—			
VT T Rowe Price® Small Cap Value Fund ^{i, ix, viii, xiii, b}	8309	0.85%	6.86%	4.32%	17.48%	13.32%	5.60%	10.92%	11.25%	Mar 2000	‡1.23%	1.23%
<i>Russell 2000 Index</i> ²⁹		—	—	1.85%	16.35%	12.25%	3.56%	9.72%	—			
<i>Morningstar Small Blend</i> ³		—	—	2.54%	15.46%	11.88%	3.09%	9.29%	—			
VT Royce Value Plus Fund, Class Service ^{i, viii, b}	8247	1.11%	5.28%	0.88%	15.25%	7.49%	0.69%	12.78%	11.31%	Jun 2001	‡1.45%	1.45%
<i>Russell 2000 Index</i> ²⁹		—	—	1.85%	16.35%	12.25%	3.56%	9.72%	—			
<i>Morningstar Small Growth</i> ³		—	—	-0.03%	13.15%	11.74%	2.55%	9.14%	—			

International/Global Stock

Investment / Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
		Month	Year to Date	Quarter	1 Year	3 Year	5 Year	10 Year	Since Inception			
VT Vantagepoint International Fund ^{i, viii, c}	0045	-1.10%	2.28%	5.97%	18.57%	5.27%	-2.55%	7.79%	—	Oct 1994	0.97%	0.97%
<i>MSCI EAFE Index (Net)</i> ³¹		—	—	6.57%	17.32%	3.56%	-3.69%	8.21%	—			
<i>Morningstar Foreign Large Blend</i> ³		—	—	6.50%	18.29%	3.89%	-3.60%	7.92%	—			
VT Vantagepoint Overseas Equity Index Fund ^{i, viii, c}	0066	-1.35%	2.93%	7.61%	18.74%	3.85%	-3.45%	8.08%	—	Apr 1999	0.31%	0.31%
<i>MSCI EAFE Index (Net)</i> ³¹		—	—	6.57%	17.32%	3.56%	-3.69%	8.21%	—			
VT Fidelity Diversified International Fund ^{i, ix, viii, c}	7753	-1.55%	2.07%	5.05%	19.41%	4.13%	-4.00%	8.75%	8.47%	Dec 1991	‡1.01%	1.01%
<i>MSCI EAFE Index (Net)</i> ³¹		—	—	6.57%	17.32%	3.56%	-3.69%	8.21%	—			
<i>Morningstar Foreign Large Blend</i> ³		—	—	6.50%	18.29%	3.89%	-3.60%	7.92%	—			

International/Global Stock

Investment/Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
		Month	Year to Date	Quarter	1 Year	3 Year	5 Year	10 Year	Since Inception			
VT Harbor International Fund ^{i, ix, viii, c}	7842	-0.90%	1.99%	7.73%	20.57%	6.08%	-1.15%	11.72%	11.92%	Nov 2002	B,†1.04%	1.03%
MSCI EAFE Index (Net) ³¹		—	—	6.57%	17.32%	3.56%	-3.69%	8.21%	—			
Morningstar Foreign Large Blend ³		—	—	6.50%	18.29%	3.89%	-3.60%	7.92%	—			

Specialty

Investment/Benchmark	Fund Code	Period ended Feb 28, 2013		Period ended December 31, 2012						Inception Date	†Gross Expense Ratio	†Net Expense Ratio
		Month	Year to Date	Quarter	1 Year	3 Year	5 Year	10 Year	Since Inception			
VT Nuveen Real Estate Securities Fund ^{i, viii, d}	8112	0.86%	4.23%	2.54%	18.34%	18.60%	7.26%	13.44%	12.41%	Jun 1995	†1.04%	1.04%
MSCI U.S. REIT Index ³²		—	—	2.50%	17.77%	18.04%	5.58%	11.58%	—			
Morningstar Real Estate ³		—	—	2.32%	17.60%	17.29%	4.86%	10.66%	—			

Certificates of Deposit

Investment	Fund Code	Window Period:01/31/2013 to 02/27/2013		Window Period:12/31/2012 to 01/30/2013	
		Annual % Rate	Annual % Yield	Annual % Rate	Annual % Yield
VantageTrust Three Year Certificate of Deposit Account ^{i, v, vi, vii}	7304	0.08%	0.08%	0.07%	0.07%
VantageTrust Five Year Certificate of Deposit Account ^{i, v, vi, vii}	7305	0.22%	0.22%	0.19%	0.19%

Disclosures

Investments listed were available at the time this report was created. Since investment options can change over time, the investments listed may be different from the investment options that were available on February 28, 2013. Fund performance is available the 5th business day after month end and benchmark performance is available on the 10th business day after quarter end. Creating this report prior to those time periods may result in incomplete information.

Additional Information on Fund Expenses and Waivers of Expenses

†Definitions of Expense Ratio Terms

Gross Expense Ratio— The annualized amount, expressed as a percentage of your total investment, that you will pay annually for the mutual fund's operating expenses and management fees before any waivers. This amount includes asset based administration fees if applicable.

Net Expense Ratio— The amount shown in the gross expense ratio less any expense waivers. The daily portion of this expense is deducted from the fund prior to the fund company's calculation of the daily price reported to the public. This amount includes asset based administration fees if applicable.

Expense Waiver Amount— The amount a mutual fund has agreed to waive in order to reduce or limit operating expenses for the fund. Fee waivers may not be available to fund shareholders in the future.

- A. An expense waiver or discount of 1.49% exists for this fund. This reduction is contractual and will expire on April 30, 2014. Some waivers may be renewed or extended.
- B. An expense waiver or discount of 0.01% exists for this fund. This reduction is contractual and will expire on February 28, 2013. Some waivers may be renewed or extended.

Risks Associated with Asset Classes

- a. 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.
- b. 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.
- c. Foreign investments are subject to more risks not associated with domestic investments (i.e. currency, economy and political risks).
- d. Funds that concentrate investments in one industry may involve greater risks than more diversified funds, including greater potential for volatility.

Investment Specific Footnotes

- i. Please read Making Sound Investment Decisions: A Retirement Investment Guide ("Guide") carefully for a complete summary of all fees, expenses, investment objectives and strategies, and risks. Investment returns and principal value will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance shown. For current performance, contact ICMA-RC by calling 800-669-7400 or by visiting www.icmarc.org.
- ii. PLUS Fund return is annualized for all periods.
- iii. The VantageTrust Cash Management Fund is invested in a single registered mutual fund, the Dreyfus Cash Management money market fund (Participant Shares). Investments in the VantageTrust Cash Management Fund are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.
- iv. Certain fund service fees have been waived so that a fund will not experience negative returns. All fee waivers are temporary and may be discontinued at any time without notice.
- v. Open Investment Window – Refers to the date range a plan participant may purchase CD Accounts associated with the published APRs and APYs. Investments will be accepted from the first through the last business day of the open investment window, which will generally run from the last business day of the previous month through the second to last business day of the current month. Amounts to be invested in CD Accounts are initially held in the Bank's Money Market Deposit Account ("MMDA"), until the open investment window closes. Assets held in the MMDA will earn the Bank's MMDA rate and cannot be withdrawn until after the assets have been invested in the CD Account. At that time early withdrawal penalties could apply.
- vi. Certificate of Deposit Accounts (CD Accounts) Annual Percentage Rates (APRs) and Annual Percentage Yields (APYs) are valid for investments made into CD Accounts within the related open investment window period. The interest rate is guaranteed until the maturity date of the CD Account. The stated APY assumes that principal and interest remain on deposit until maturity. Withdrawals and fees may reduce earnings on the account. Please be advised that there may be associated penalties for withdrawals from a CD Account prior to the maturity date. Currently, no minimum opening deposit is required. For more information regarding CD Accounts, please contact Investor Services at 800-669-7400.
- vii. ICMA-RC's Annual CD Administrative Fee is assessed against assets invested in CD Accounts and reflected in the interest rate. The administrative fee may be raised or lowered for new CD Accounts but not for existing CD Accounts. No administrative fee is assessed while assets are invested in the MMDA pending investment in CD Accounts. For 1-year CD Accounts, ICMA-RC's Annual CD Administrative Fee is 0.60%. For 3-year and 5-year CD Accounts, ICMA-RC's Annual CD Administrative Fee is half of the gross rate offered by the Bank, with a maximum fee of 0.60%. Fees may differ for some plans.
- viii. This VantageTrust fund invests solely in the shares of a single designated Vantagepoint or third-party mutual fund.

- ix. Returns provided by Morningstar, Inc.™ Copyright © 2012. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. ICMA-RC does not independently verify Morningstar data.
- x. The VantageTrust Retirement IncomeAdvantage Fund (the "Fund") is offered through VantageTrust, a group trust sponsored by the VantageTrust Company, a New Hampshire institution. The Fund invests in a separate account under a group variable annuity issued by **Prudential Retirement Insurance and Annuity Company (Prudential), CA COA #08003**, Hartford, CT. Neither Prudential nor ICMA-RC guarantees the investment performance or return on contributions to Prudential's separate account. You should carefully consider the objectives, risks, charges, expenses and underlying guarantee features before purchasing this product. Like all variable investments, this Fund may lose value. Availability and terms may vary by jurisdiction; subject to regulatory approvals. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Guarantees are based on Prudential's claims-paying ability. This annuity is issued under Contract form # GA-2020-TGWB4-0805-RC. ICMA-RC provides recordkeeping services to your Plan and is the investment manager of the underlying Prudential separate account. Prudential or its affiliates may compensate ICMA-RC for providing these and related administrative services in connection with the Fund. Before electing the Spousal Benefit (if available) on behalf of any beneficiary not recognized as your spouse under Federal law, be aware that provisions of your plan or the Internal Revenue Code might prevent, limit or otherwise affect the ability of the beneficiary to receive the Spousal Benefit. Prudential, the Prudential logo, and the Rock symbol are service marks of the Prudential Insurance Company of America, Newark, NJ, and its related entities, registered in many jurisdictions worldwide. **Note: Participants who are interested in the VantageTrust Retirement IncomeAdvantage Fund must first receive and read the Important Considerations document, before investing.**
- xi. The fund is not a complete solution for all of your retirement savings needs. An investment in the fund includes the risk of loss, including near, at or after the target date of the fund. There is no guarantee that the fund will provide adequate income at and through an investor's retirement. Selecting the fund does not guarantee that you will have adequate savings for retirement.
- xii. The expense ratio for a "fund of funds" includes acquired fund fees and expenses, which are expenses incurred indirectly by the fund through its ownership in other mutual funds.
- xiii. T. Rowe Price® is a registered trademark of T. Rowe Price Group, Inc. - all rights reserved.

Benchmark Footnotes

Indexes and peer groups are not available for direct investment. Indexes are unmanaged and do not reflect the costs of portfolio management or trading. A fund's portfolio may differ significantly from the securities held in the indexes or by peers.

1. The Crane Prime Retail Money Market Fund Index is a simple average of general purpose taxable or "prime" money market mutual funds tracked by Crane Data.
2. The Barclays U.S. Aggregate Bond Index consists of investment-grade U.S. fixed income securities.
3. The Morningstar Fund Category Average is an equal-weighted average of all funds per investment category identified by Morningstar, Inc.
4. The Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L) consists of all U.S. Treasury Inflation Protected Securities rated investment grade or better, having at least one year to final maturity, and at least \$250 million par amount outstanding. The Series L reference identifies this index as the former Lehman Brothers U.S. Treasury Inflation Protected Securities (TIPS) Index.
5. The BofA Merrill Lynch US High Yield BB-B Rated Constrained Index tracks the performance of BB- and B-rated fixed income securities, with total index allocation to an individual issuer limited to 2%.
6. The VT Retirement IncomeAdvantage custom benchmark is comprised of 40% Barclays U.S. Intermediate Aggregate Bond Index, 35% S&P 500 Index, 15% FTSE All-World Ex-US Index, and 10% MSCI US Mid Cap 450 Index (Net). The Barclays U.S. Intermediate Aggregate Bond Index is an unmanaged index comprised of U.S. government, mortgage, corporate and asset-backed securities with maturities of one to 10 years. The S&P 500 Index consists of 500 companies representing larger capitalization stocks traded in the U.S. The FTSE All-World ex. U.S. Index is comprised of large (83%) and mid (17%) cap stocks providing coverage of Developed and Emerging Markets (47 countries) excluding the U.S. The index is derived from the FTSE Global Equity Index Series (GEIS), which covers 98% of the world's investable market capitalization. The MSCI US Mid Cap 450 Index consists of 450 companies representing medium capitalization stocks traded in the U.S.
7. The Barclays U.S. Intermediate Aggregate Bond Index consists of investment-grade U.S. fixed income securities with maturities of 1 to 10 years.
8. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
9. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
10. The Standard & Poor's 500 Index (S&P 500) consists of 500 stocks representing larger capitalization companies traded in the U.S.

11. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
12. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
13. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
14. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
15. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
16. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the S&P 500 Index and the MSCI EAFE Index (Net). Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
17. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the S&P 500 Index and the MSCI EAFE Index (Net). Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
18. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the S&P 500 Index and the MSCI EAFE Index (Net). Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
19. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
20. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
21. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the Barclays U.S. Intermediate Aggregate Bond Index for the fixed income asset class and the S&P 500 Index for the equity asset class. Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
22. The custom benchmark is composed of market indexes that reflect the general performance of the primary asset classes in which the Fund invests, in weighted percentages that correspond to the historical target allocation to those asset classes for the Fund. Those asset class benchmarks are the S&P 500 Index and the MSCI EAFE Index (Net). Should the target allocations for the Fund between those asset classes change, the percentage allocations to the corresponding indexes will also change when calculating the custom benchmark.
23. The Russell 1000 Value Index measures the performance of the large-cap value segment of the U.S. equity universe. It includes those Russell 1000 Index companies with lower price-to-book ratios and lower expected growth values.
24. The Wilshire 5000 Total Market Index consists of all U.S. equity securities with readily available price data (which includes common stocks, interests in real estate investment trusts and limited partnership interests of U.S. companies, that have their primary market listing in the U.S.) and is calculated using a float-adjusted market capitalization weighting. The float-adjusted methodology adjusts an individual stock's market capitalization to account for (by excluding) shares that may be restricted or otherwise unavailable for purchase.

25. The Russell 1000 Growth Index measures the performance of the large-cap growth segment of the U.S. equity universe. It includes those Russell 1000 Index companies with higher price-to-book ratios and higher forecasted growth values.
26. The Russell Midcap Value Index measures the performance of the mid-cap value segment of the U.S. equity universe. It includes those Russell Midcap Index companies with lower price-to-book ratios and lower forecasted growth values.
27. The Wilshire 4500 Completion Index consists of all U.S. equity securities included in the Wilshire 5000 Total Market Index, excluding the companies in the S&P 500 Index. As such, it consists of small- and mid-capitalization U.S. equity securities. It is calculated using a float adjusted market capitalization weighting, which adjusts an individual stock's market capitalization to account for (by excluding) shares that may be restricted or otherwise unavailable for purchase.
28. The Russell Midcap Growth Index measures the performance of the mid-cap growth segment of the U.S. equity universe. It includes those Russell Midcap Index companies with higher price-to-book ratios and higher forecasted growth values.
29. The Russell 2000 Index measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000 Index is a subset of the Russell 3000 Index, and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership.
30. The Russell 2500 Index measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 23% of the total market capitalization of the Russell 3000 Index.
31. The MSCI Europe Australasia Far East ("EAFE") Index (Net) is a free float-adjusted market capitalization index of equity securities that is designed to measure the equity market performance of developed markets, excluding the U.S. and Canada, and approximates the minimum possible dividend reinvestment after deduction of withholding tax according to MSCI Barra's methodology.
32. The MSCI REIT Index reflects the aggregate common stock performance of REIT's (Real Estate Investment Trusts) that own, develop, and manage properties.