

IRA INVESTMENTS ARE CHANGING — ACTION REQUIRED



Effective Sep. 2, 2016, the Vantagepoint Funds will no longer be an investment option in your IRA.

On Sep. 16, 2016, assets in those funds will be moved to a money market fund, which may not be consistent with your saving and investing goals.

Do you own Vantagepoint Funds in your IRA? You should take action as soon as possible.

VIEW YOUR OPTIONS

To maintain a similar investment strategy in your account...

For each Vantagepoint Fund you own, consider alternate funds with similar investment strategies, including new funds recently added.

To take this opportunity to change your overall investment strategy...

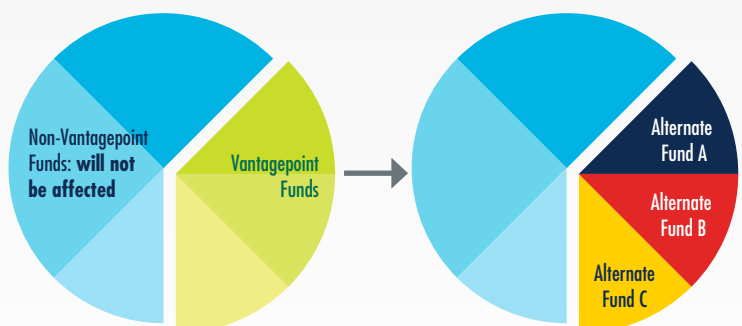
View all funds available to you.

 Learn more about your investment options at www.icmarc.org/irainvest

TAKE ACTION

Transfer Funds — move any IRA account assets currently invested in the Vantagepoint Funds to other funds in our IRA program.

Change Future Allocations — redirect future Vantagepoint Fund contributions to other funds (if applicable).



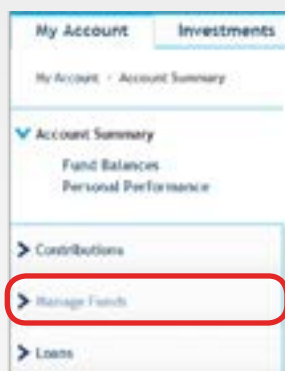
MAKING CHANGES ONLINE IS EASY

1 Log in to your account at www.icmarc.org and enter your User ID and then your password.

- ▶ Not yet registered? Select *New User — Register Now*
- ▶ Forgot your User ID and/or password? Select *Forgot User ID or Password*



2 Select *Manage Funds* from the left-hand menu



3 Make your selection

- ▶ To transfer from one Vantagepoint Fund to an alternate fund(s), select *Single Fund Transfer*
- ▶ To transfer among multiple funds, select *Multiple Fund Transfer*
- ▶ To redirect scheduled contributions, select *Future Allocations*



WANT INVESTMENT ADVICE FOR YOUR IRA?

Different advice services are available through Guided Pathways® — www.icmarc.org/guidedpathways.

To enroll online, select the *Investments* tab, then *Guided Pathways* from the left-hand menu, and then *Enroll Now* at the bottom of the page.



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QUESTIONS?

Call **1-888-697-2472** or Email iraquestions@icmarc.org