

Plan Expense Analysis | Current Menu

Asset Class	Fund	Total Assets as of 12/31/2014	Prospectus Expense Ratio (%)	Prospectus Expense Ratio (\$)	Revenue Sharing (%)	Revenue Sharing (\$)
Primary						
Money Market	VT Dreyfus Cash Management Part	\$506,178	0.61	\$3,088	0.12	\$607
Stable Value	VT Vantage Trust Plus Fund	\$1,515,271	0.83	\$12,577	0.25	\$3,788
Intermediate-Term Bond	VT Vantagepoint Core Bond Index	\$735,688	0.21	\$1,545	0.05	\$368
Inflation-Protected Bond	VT Vantagepoint Inflation Focused	\$118,375	0.65	\$769	0.20	\$237
High Yield Bond	VT PIMCO High Yield Admin	\$401,718	0.80	\$3,214	0.25	\$1,004
Large Value	VT Vantagepoint Equity Income	\$469,781	0.78	\$3,664	0.25	\$1,174
Large Value	VT Invesco Diversified Dividend	\$31,233	0.59	\$184	0.25	\$78
Large Value	VT AllianzGI NFJ Dividend Value Admin	\$485,390	0.95	\$4,611	0.35	\$1,699
Large Growth	VT Vantagepoint Growth	\$763,240	0.78	\$5,953	0.25	\$1,908
Large Growth	VT Fidelity Contrafund	\$1,828,579	0.64	\$11,703	0.25	\$4,571
Large Growth	VT T. Rowe Price Growth Stock Adv	\$186,152	0.93	\$1,731	0.40	\$745
Small Value	VT T. Rowe Price Small-Cap Value Adv	\$478,345	1.24	\$5,931	0.40	\$1,913
Small Growth	VT Oppenheimer Discovery	\$120,941	0.86	\$1,040	0.25	\$302
Foreign Large Blend	VT Vantagepoint International	\$73,673	1.00	\$737	0.25	\$184
Foreign Large Blend	VT Vantagepoint Overseas Equity Index	\$152,271	0.35	\$533	0.05	\$76
Foreign Large Blend	VT Harbor International Administrative	\$333,071	1.00	\$3,331	0.25	\$833
Foreign Large Growth	VT Fidelity Diversified International	\$295,587	0.91	\$2,690	0.25	\$739
Real Estate: Domestic	VT Nuveen Real Estate Securities	\$478,391	1.00	\$4,784	0.25	\$1,196

Source: ICMA, Morningstar. Data as of 12/31/2014.

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Plan Expense Analysis | Current Menu (Cont.)

Asset Class	Fund	Total Assets as of 12/31/2014	Prospectus Expense Ratio (%)	Prospectus Expense Ratio (\$)	Revenue Sharing (%)	Revenue Sharing (\$)
Secondary						
Conservative Allocation	VT Vantagepoint Model Port Cnsrv Gr	\$59,463	0.87	\$517	0.25	\$149
Moderate Allocation	VT Vantagepoint Model Port Tradtnl Gr	\$1,122,241	0.88	\$9,876	0.25	\$2,806
Moderate Allocation	VT Fidelity Puritan	\$314,518	0.56	\$1,761	0.25	\$786
Aggressive Allocation	VT Vantagepoint Model Port Long-Tm Gr	\$968,108	0.91	\$8,810	0.25	\$2,420
All-Equity Allocation	VT Vantagepoint Model Port All-Eq Gr	\$236,331	0.94	\$2,222	0.25	\$591
Large Blend	VT Vantagepoint 500 Stock Index	\$330,548	0.21	\$694	0.05	\$165
Large Blend	VT Vantagepoint Broad Market Index	\$614,979	0.21	\$1,291	0.05	\$307
Large Blend	VT Vantagepoint Growth & Income	\$219,471	0.79	\$1,734	0.25	\$549
Large Blend	VT Oppenheimer Main Street	\$27,406	0.69	\$189	0.25	\$69
Large Blend	VT Parnassus Core Equity Investor	\$20,765	0.87	\$181	0.25	\$52
Mid-Cap Value	VT Vantagepoint Select Value	\$80,741	0.98	\$791	0.25	\$202
Mid-Cap Value	VT Goldman Sachs Mid Cap Value	\$156,093	0.89	\$1,389	0.25	\$390
Mid-Cap Blend	VT Vantagepoint Mid/Small Company Index	\$295,704	0.22	\$651	0.05	\$148
Mid-Cap Growth	VT Vantagepoint Aggressive Opp	\$213,447	0.84	\$1,793	0.25	\$534
Mid-Cap Growth	VT AMG TimesSquare Mid Cap Growth Premier	\$595,225	1.23	\$7,321	0.35	\$2,083
Mid-Cap Growth	VT Harbor Mid Cap Growth Admin	\$77,252	1.10	\$850	0.25	\$193
Small Blend	VT Vantagepoint Discovery	\$52,941	0.96	\$508	0.25	\$132
Guaranteed Income	VT Retirement IncomeAdvantage Fund	\$5,644	1.73	\$98	0.45	\$25
Target Retirement Funds						
	VT VantagePoint Milestone Funds	\$2,238,944	0.85	\$18,964	0.25	\$5,597
Other						
	Loans	\$115,743				
	Total Assets	\$16,719,448				

Source: ICMA, Morningstar. Data as of 12/31/2014.

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Plan Expense Analysis | New Menu

Asset Class	Fund	Total Assets as of 03/31/2015	Prospectus Expense Ratio (%)	Prospectus Expense Ratio (\$)	Revenue Sharing (%)	Revenue Sharing (\$)
Primary						
Money Market	Gabelli US Treasury MMkt AAA	\$2,021,450	0.08	\$1,617	0.00	\$0
Short-term Bond	Vanguard Short-Term Bond Index Adm	\$0	0.10	\$0	0.00	\$0
Intermediate Term Bond	Vanguard Total Bond Market Index Adm	\$735,688	0.08	\$589	0.00	\$0
Intermediate Term Bond	Metropolitan West Total Return Bond Plan	\$0	0.39	\$0	0.00	\$0
Inflation-Protected Bond	Vanguard Inflation-Protected Securities Adm	\$118,375	0.10	\$118	0.00	\$0
High Yield Bond	Hotchkis & Wiley High Yield I	\$401,718	0.70	\$2,812	0.15	\$603
Large Value	Invesco Diversified Dividend R5	\$986,404	0.55	\$5,425	0.10	\$986
Large Growth	Fidelity Contrafund	\$2,777,971	0.64	\$17,779	0.25	\$6,945
Small Value	Goldman Sachs Small Cap Value Instl	\$478,345	0.95	\$4,544	0.10	\$478
Small Growth	Vanguard Explorer Adm	\$173,882	0.36	\$626	0.00	\$0
Foreign Stock	Artisan International Investor	\$702,330	1.17	\$8,217	0.35	\$2,458
Foreign Stock	Vanguard Total Intl Stock Index Admiral	\$152,271	0.14	\$213	0.00	\$0
Global Real Estate	Invesco Global Real Estate R5	\$478,391	0.89	\$4,258	0.10	\$478
Secondary						
Large Blend	Vanguard 500 Index Admiral	\$1,449,499	0.05	\$725	0.00	\$0
Mid-Cap Blend	Vanguard Extended Market Idx Adm	\$1,418,463	0.10	\$1,418	0.00	\$0
Target Retirement Funds						
	American Funds Target Date Funds R6	\$4,708,917	0.42	\$19,628	0.00	\$0
Other						
	Loans	\$115,743				
	Total Assets	\$16,719,448				

Source: ICMA, Morningstar. Data as of 12/31/2014.

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Plan Expense Analysis | Summary

As a percentage of plan assets (less loans)

Plan Investment Expense	Current Structure	New Structure
Expense Ratio (paid by Participants)	0.77%	0.41%
	-	-
Revenue Sharing (sent to Recordkeeper)	0.23%	0.00%
	-	-
Revenue Sharing (credited to Participants)	0.00%	0.07%
Net Investment Expense	0.54%	0.34%

Plan Recordkeeping Fees	%	%
Recordkeeping Fee	0.23%	0.23%
	-	-
Revenue Sharing (retained by Recordkeeper)	0.23%	0.00%
Hard Dollar Fee for Recordkeeping Services	0.00%	0.23%

Hard Dollar Fee for Consulting Services	0.00%	0.18%
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Total Fees Paid by Participants	0.77%	0.74%
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Source: ICMA, Morningstar. Data as of 12/31/2014.

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Plan Expense Analysis | Summary

Estimated Hard Dollar Fees

Plan Investment Expense	Current Structure	New Structure
Expense Ratio (paid by Participants)	\$127,725	\$67,970
Revenue Sharing (sent to Recordkeeper)	-	-
Revenue Sharing (credited to Participants)	\$38,622	\$0
	-	-
	\$0	\$11,949
Net Investment Expense	\$89,103	\$56,021
Plan Recordkeeping Fees	%	%
Recordkeeping Fee	\$38,622	\$38,189
Revenue Sharing (retained by Recordkeeper)	-	-
	\$38,622	\$0
Hard Dollar Fee for Recordkeeping Services	\$0	\$38,189
Hard Dollar Fee for Consulting Services	\$0	\$29,390
Total Fees Paid by Participants	\$127,725	\$123,599

Source: ICMA, Morningstar. Data as of 12/31/2014.

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Estimated Fee Savings

	Current Structure		New Structure		Estimated Fee Impact	
	\$	%	\$	%	\$	%
Net Investment Expense <i>(to Investment Managers)</i>	\$89,103	0.54%	\$56,021	0.34%	\$33,082	0.20%
	+	+	+	+	+	+
Recordkeeping Fee <i>(to ICMA-RC)</i>	\$38,622	0.23%	\$38,189	0.23%	\$434	0.00%
	+	+	+	+	+	+
Consulting Fee <i>(to Cook Street)</i>	\$0	0.00%	\$29,390	0.18%	(\$29,390)	(0.18%)
Total Fees Paid by Participants	\$127,725	0.77%	\$123,599	0.74%	\$4,126	0.02%
Total Estimated Annual Fee Savings					\$4,126	0.02%