



## Seeking Stable Returns and Capital Preservation

### VantageTrust PLUS Fund

The PLUS Fund seeks to offer a competitive level of income consistent with providing capital preservation and meeting liquidity needs.

The PLUS Fund seeks to achieve returns higher than those of money market funds and bank rates over the long run. A key goal is to provide capital preservation by limiting the risk of loss of principal and delivering stable returns. Additionally, the PLUS Fund is designed to meet the liquidity needs of Plan participants that invest in the PLUS Fund.

The PLUS Fund has been available since 1991.

### Risk & Return Characteristics:<sup>1</sup>

As of **May 1, 2010**, the average credit quality of the underlying holdings is **Aa2** on the Moody's Investors Services scale.<sup>2</sup>

The **July 2010** crediting rate is **3.43%**.<sup>3</sup> This is an annualized yield that is subject to change monthly and that depicts what you would earn over the course of a year if the rate remained constant and all income was reinvested.

Past performance, as of **May 31, 2010**:<sup>4</sup>

**1 year: 3.68%**

**5 year: 4.44%**

**10 year: 4.64%**

### Contact:

If suitable for you, consider the PLUS Fund as one option for the conservative, fixed-income portion of your portfolio.

For more information, consult *Making Sound Investment Decisions: A Retirement Investment Guide*:<sup>5</sup>

Log into Account Access at [www.icmarc.org](http://www.icmarc.org) or request a copy by calling ICMA-RC Investor Services at 800-669-7400.

You may also contact your ICMA-RC representative.

<sup>1</sup> No assurances can be given that the PLUS Fund will achieve its investment objective. It may lose money; it is not guaranteed by ICMA-RC or the federal government.

<sup>2</sup> Moody's Investor Services is a leading global credit rating, research and risk analysis firm, which publishes credit opinions, research, and ratings on fixed-income securities, issuers of securities and other credit obligations. Moody's is not affiliated with ICMA-RC.

<sup>3</sup> The rate is adjusted for all fees and expenses other than any applicable account maintenance fees.

<sup>4</sup> Past performance is no guarantee of future results.

<sup>5</sup> Please read *Making Sound Investment Decisions: A Retirement Investment Guide* carefully for a complete summary of all fees, expenses, charges, financial highlights, investment objectives, risks and performance information. Investors should carefully consider the Fund's investment objectives, risks, charges and expenses before investing or sending money. The guide contains this and other information about the investment company. For a copy, contact ICMA-RC by calling 800-669-7400 or by writing to 777 North Capitol Street, NE, Washington, DC 20002-4240, or by visiting [www.icmarc.org](http://www.icmarc.org).