# JAMES CITY COUNTY VA 457 Deferred Compensation Plan Investment Options

| Stable Value/Cash Management | Ticker | Code |
|---|---|---|
| VT PLUS Fund [1] | | 7071 |
| VT Cash Management [1,2] | | 0256 |
| **Bond** | | |
| VT Vantagepoint Cor Bnd Idx [1,3] | | 0060 |
| VT Western Asset Core Plus Bnd [1,3] | | 8900 |
| **Balanced/Asset Allocation** | | |
| VT Vantagepoint MS Ret Inc [1,4] | | 0250 |
| VT Vantagepoint Milestone 2010 [1,4] | | 0257 |
| VT Vantagepoint Milestone 2015 [1,4] | | 0258 |
| VT Vantagepoint Milestone 2020 [1,4] | | 0259 |
| VT Vantagepoint Milestone 2025 [1,4] | | 0260 |
| VT Vantagepoint Milestone 2030 [1,4] | | 0261 |
| VT Vantagepoint Milestone 2035 [1,4] | | 0262 |
| VT Vantagepoint Milestone 2040 [1,4] | | 0263 |
| VT Vantagepoint Milestone 2045 [1,4] | | 0264 |
| VT Vantagepoint Milestone 2050 [1,4] | | 0265 |
| VT Vantagepoint MP Cons Growth [1] | | 0252 |
| VT Vantagepoint MP Trad Growth [1] | | 0253 |
| VT Vantagepoint MP Lng-Trm Gr [1] | | 0254 |
| **U.S. Stock** | | |
| VT Vantagepoint Equity Income [1,5] | | 0025 |
| VT Vantagepoint 500 Stk Idx [1] | | 0067 |
| VT Vantagepoint Brd Mkt Idx [1] | | 0080 |
| VT Vantagepoint Grwth & Income [1] | | 0047 |
| Davis NY Venture A [6] | NYVTX | 1410 |
| VT Fidelity Contrafund® [1,5] | | 7733 |
| VT Gold Sachs Mid Cap Value [1,5,7] | | 7100 |
| VT Vantagepoint Md/Sm Co Idx [1,7] | | 0068 |
| VT Vantagepoint Aggressive Ops [1,5,7] | | 0026 |
| Northern Small Cap Value [5,6,8] | NOSGX | 1436 |
| Royce Smaller-Companies Gr Srv [5,6,8,9] | RYVPX | 5247 |
| **International/Global Stock** | | |
| VT Vantagepnt Ovrseas Eq Idx [1,10] | | 0066 |
| VT Fidelity Diversified Intl [1,5,10] | | 7753 |

*Some of the funds listed above may not be available to your Plan. To ensure that you have the most current list of available funds and/or to obtain additional fund information, please log on to Account Access at www.icmarc.org or call ICMA-RC Investor Services at 800-669-7400.*

*Please read Making Sound Investment Decisions: A Retirement Investment Guide and the accompanying VantageTrust Fund Fees and Expenses document ("Guide") carefully for a complete summary of all fees, expenses, investment objectives and strategies, and risks before investing. For a current Guide, contact ICMA-RC by calling 800-669-7400 or log into your account at www.icmarc.org.*

*An investment in this Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation 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. The 7-Day Yield more closely reflects the Fund's current earnings than the quotation of total return.*

[3] *A fixed income fund is subject to credit risk and interest rate risk. Credit risk is when an issuer of a fixed income security may be unable or unwilling to make payments of principal or interest to the holders of these securities or may declare bankruptcy. Fixed income securities fluctuate in value as interest rates change. When interest rates rise, the market prices of fixed income securities will usually decrease; when interest rates fall, the market prices of fixed income securities usually will increase.*

[4] *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.*

[5] *Certain funds may be subject to style risk, which is the possibility that the investment style of its investment adviser will trail the returns of the overall market. In the past, different types of securities have experienced cycles of outperformance and underperformance in comparison to the market in general. For example, growth stocks have performed best during the later stages of economic expansion and value stocks have performed best during periods of economic recovery. Both styles may go in and out of favor. When the investing style used by a fund is out of favor, that fund is likely to underperform other funds that use investing styles that are in favor.*

[6] *Please read the fund's prospectus carefully for a complete summary of all fees, expenses, investment objectives and strategies, risks, financial highlights, and performance information. Investing involves risk, including possible loss of the amount invested. Investors should carefully consider the information contained in the prospectus before investing. You may contact us to obtain a prospectus or to answer questions by calling 800-669-7400, emailing investorservices@icmarc.org, or visiting www.icmarc.org.*

[7] *Funds that invest primarily in mid-capitalization companies involve greater risk than is customarily associated with investments in larger, more established companies. Equity securities of mid-capitalization companies generally trade in lower volume and are generally subject to greater and less predictable price changes than the securities of larger companies.*

[8] *Funds that invest primarily in small-capitalization companies involve greater risk than is customarily associated with investments in larger, more established companies. Equity securities of small-capitalization companies are generally subject to greater price volatility than those of larger companies due to less certain growth prospects, the lower degree of liquidity in the markets for their securities, and the greater sensitivity of smaller companies to changing economic conditions. Also, small-capitalization companies may have more limited product lines, fewer capital resources and less experienced management than larger companies.*

[9] *Effective May 1, 2015, the Royce Value Plus Fund is now known as the Royce Smaller-Companies Growth Fund.*

[10] *Funds that invest in foreign securities are exposed to the risk of loss due to political, economic, legal, regulatory, and operational uncertainties; differing accounting and financial reporting standards; limited availability of information; currency fluctuations; and higher transaction costs. Investments in foreign currencies or securities denominated in foreign currencies (including derivative instruments that provide exposure to foreign currencies) may experience gains or losses solely based on changes in the exchange rate between foreign currencies and the U.S. dollar. The risk of investing in foreign securities may be greater with respect to securities of companies located in emerging market countries. The value of developing or emerging market currencies may fluctuate more than the currencies of companies with more mature markets.*

**Risk Glossary**

*Key risks of investing in a fund are summarized below. This is not an exhaustive list. A fund may fail to achieve its investment objective, and you may lose money by investing in a fund. Additional information about risk can be found in a fund's prospectus.*