



November 2014

Attention: Please review the following important information regarding updates to your plan’s investment options.

Dear Plan Sponsor:

This letter is to notify you that on or about January 23, 2015, the VT PIMCO Total Return Fund (the “closing fund”) will no longer be available as an investment option. ICMA-RC, the investment adviser to the VantageTrust Company, recommended closing the fund and, after careful consideration, the Board of the VantageTrust Company approved the closure.

Unless you instruct us otherwise, on or about January 23, 2015, asset balances, future contributions, and current allocations to the closing fund will be directed to the replacement fund as shown below. If not currently in your plan(s), the replacement fund will be added to your plan(s) prior to the transfer of assets. There is no action required.

Closing Fund	Transfers to	Replacement Fund
VT PIMCO Total Return Fund	➔	VT Western Asset Core Plus Bond Fund

You may elect to transfer the assets in the closing fund to another fund(s) currently in your lineup. If you would like to do so, you must follow the instructions below:

- send an email to [FundChangeResponses@icmarc.org](mailto:FundChangeResponses@icmarc.org) by **December 15, 2014**;
- in the subject line, write “**VT Fund Updates**”; and
- in the email, include the full name(s) and number(s) of the plan(s) you are referencing and complete transfer instructions.

The enclosed Questions & Answers document provides additional information about this lineup change. The *Making Sound Investment Decisions: A Retirement Investment Guide*, as supplemented November 17, 2014, and the accompanying *VantageTrust Fees and Expenses* document, also contain information about the replacement fund, VT Western Asset Core Plus Bond Fund. You may access these documents by logging in to EZLink at [www.icmarc.org](http://www.icmarc.org).

Participants will be notified of these fund changes in advance and they will be informed about how to make their own changes by logging in to ICMA-RC’s Account Access at [www.icmarc.org](http://www.icmarc.org) or by contacting our Investor Services team.

To view your current lineup or if you have any questions about these changes, please log in to EZLink at [www.icmarc.org](http://www.icmarc.org). Within EZLink, you can utilize any of the “Contact Us” options, including the option to send an email directly to your Plan Sponsor Services team.

Sincerely,

Renee Briggs  
Vice President, Client Services

Enclosure

AC: 1114-7484