ICMA-RC
*Building Retirement Security*



# Guided Pathways™[1]

## A Professionally Managed Account Option in Your ICMA-RC 457 Plan

Through Guided Pathways, ICMA-RC will guide you to the appropriate advice or account management service based on your own investing comfort level and how involved you want to be in managing your retirement account:

**Asset Class Guidance** – Asset Class Guidance provides you with a recommendation on how to divide your retirement plan assets among the different asset classes (e.g., stocks, bonds, stable value funds) available within your plan. However, you are still responsible for selecting the actual funds to fill the recommended general asset classes. This is a free service.

**Fund Advice** – Fund Advice provides you with a "point-in-time" recommendation of specific funds developed from the investment options available within your plan. You remain responsible for the ongoing monitoring of your account and making any changes to your investment allocations. A nominal fee is charged for participation in Fund Advice.

**Managed Accounts** – Managed Accounts provides a substantially higher level of service than Asset Class Guidance or Fund Advice. Professional managers design the right investment portfolio for your account based on your complete personal and financial situation. Unlike Fund Advice, Managed Accounts also provides ongoing management of your account. ICMA-RC will make changes to your account to keep you on track to meet your retirement goals.

Managed Accounts helps you understand how your other assets work in conjunction with your ICMA-RC retirement accounts. The service takes into account existing retirement plan assets, future income and savings, estimated Social Security benefits, and other sources of retirement income, individual investments outside your retirement plan, and information about your spouse's finances. An asset-based fee is charged for participation in Managed Accounts.

Please contact your ICMA-RC Retirement Plans Specialist for more information on Guided Pathways.

Through Guided Pathways, ICMA-RC provides you with assistance in choosing your investments and ongoing account management.

**Name:** Tony Chifari, our local bilingual representative

**Contact Information:** (305) 235-9131 or toll-free (866) 886-8025

**Meeting Details:**

*Please consult both the current applicable* prospectus *and* 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 consider the Fund's investment objectives, risks, charges and expenses before investing or sending money. The prospectus contains this and other information about the investment company. Please read the prospectus carefully before investing. All Vantagepoint Funds invested through 401 or 457 plans are held through VantageTrust. Vantagepoint Funds are distributed by ICMA-RC Services LLC, a wholly owned broker-dealer subsidiary of ICMA-RC and member FINRA/SIPC. For a current prospectus, contact ICMA-RC Services, LLC by calling 1-800-669-7400 or by writing to 777 North Capitol Street, NE, Washington, DC 20002-4240, or by visiting www.icmarc.org.*

[1] *Investment advice and analysis tools are offered to participants through ICMA-RC, a federally registered investment adviser. Ibbotson Associates, a federally registered investment adviser and a wholly owned subsidiary of Morningstar, Inc., is not affiliated with ICMA-RC.* 

*AC: 1207-1874*