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It's a benefit
for you that can
last a lifetime



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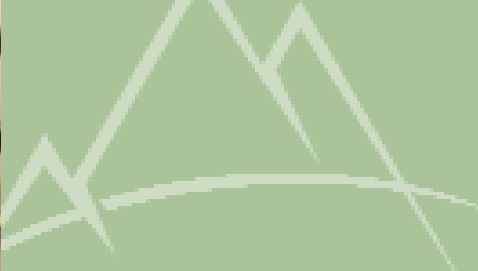
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**VANTAGECARE
RETIREMENT HEALTH
SAVINGS PLAN**

A new benefit from your
employer that can last a lifetime





VantageCare

Retirement Health Savings Plan

Rising healthcare costs are a major concern, especially in retirement. Now you can take part in a savings plan that can help you build healthcare assets before you leave service.

The VantageCare Retirement Health Savings Plan (RHS) is a *tax-advantaged* investment plan dedicated to funding one of your most significant financial exposures during retirement.

Public employees today are looking for flexible healthcare savings programs. Look at what VantageCare RHS offers:

- Tax-free contributions and tax-free investment growth
 - Choice in contribution levels (if available in your employer's plan)
 - Ability to save even more with after-tax contributions (if available in your employer's plan)
- Tax-free medical expense reimbursements for you, your spouse, and your dependents
- Vantagepoint Mutual Funds that provide you with a full range of investments
- Combined account statements on a quarterly basis, showing activity in all your ICMA-RC accounts
- No forfeiture of assets upon your death – the funds will be passed along to your survivors for their healthcare needs
- Experienced health benefit claims processing

VantageCare RHS gives you a head start on meeting increasing medical costs, planning for long-term care, if necessary, and filling the gaps in health insurance and Medicare. Your employer has chosen the RHS program from ICMA-RC to help you build assets to fulfill your savings goals.

A program this innovative could only be offered by the public sector expert!

It's a benefit for you that can last a lifetime

