JOHNSON LAMBERT LLP

Board of Directors
VLCT Employment Resource and Benefits Trust, Inc.

In planning and performing our audit of the financial statements of VLCT Employment Resource and Benefits Trust, Inc. ("the Trust") as of and for the year ended December 31, 2015, in accordance with auditing standards generally accepted in the United States of America, we considered the Trust's internal control over financial reporting (internal control) as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Trust's internal control. Accordingly, we do not express an opinion on the effectiveness of the Trust's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the financial statements will not be prevented, or detected and corrected on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph and would not necessarily identify all deficiencies in internal control that might be significant deficiencies or material weaknesses, as defined above. We did not identify any deficiencies in internal control that we consider to be material weaknesses as of December 31, 2015.

This communication is intended solely for the information and use of the Board of Directors, management, others within the organization, and state insurance departments to whose jurisdiction the Trust is subject and is not intended to be and should not be used by anyone other than these specified parties.

Johnson Lambert LLP

Burlington, Vermont
April 18, 2016