

Vista 401(k)

To: DROP Participants
From: Vista 401(k) Plan
RE: **Deferred Retirement Options Program (DROP)**

Here are a few things to keep in mind if you are in the last months or days of your DROP program:

- To keep as much of your DROP Benefits as possible, consider rolling over these funds to the Vista 401(k) Plan and postpone paying unnecessary income taxes.
- Taking a lump sum payout of your DROP Benefits will put you in a higher tax bracket. By doing a rollover of the total or partial accumulation of your DROP Benefits into the Vista 401(k) Plan, you can structure your distributions over retirement to lower your tax burden.
- By rolling over your DROP Benefits and other funds into your employer's 401(k) Plan:
 - Your money will continue to grow tax deferred.
 - You'll have multiple investment choices to meet your retirement needs.
 - No restrictions. You'll get your funds when you need them without a penalty.
 - Have a Comprehensive Strategy – Maintain an overall retirement investment strategy by choosing from the 30 plus retirement minded mutual funds in the 401(k) Plan.
 - Better Tracking – It's easier to monitor your retirement investments with the Vista 401(k) Plan. Through the Vista 401(k) website, you can run real-time statements, access newsletters, and find comprehensive monitoring tools.
 - Cost Savings – You may reduce the cost of maintaining multiple accounts by consolidation.
 - Distributions – It is typically easier to take distributions from a single account, especially after the required minimum distribution age of 70½. Vista 401(k) will perform this task automatically - no paperwork and no hassles.

Compare the expenses between the 401(k) Plan and 403(b) Plans:

Description	401(k)	403(b)
Front-end Load (sales charge)	None	Yes
Back-end Load (surrender charge)	None	Yes
Exchange Fee	None	Yes
Fund Management Expense	Yes	Yes
Mortality/Expense Ratio	None	Yes
Annual Administrative Charge	Yes	Yes
Proprietary Funds	None	Yes

The Vista 401(k) Plan is your employer sponsored lower-cost retirement option.

Be sure to contact Florida Retirement Systems at 1-888-738-2252 (toll free) or 850-488-6491 to acquire your DROP accumulation. Once you have this information, simply fill out the attached rollover form and send it to us. Florida Retirement Systems will provide the paperwork necessary to take your distribution. If you are over the age of 59.5 and are rolling over other accounts, please contact your present investment provider and request paperwork to rollover funds to another investment provider.



401(k) Rollover Request

(Please complete all portions of this form)

Section I – Employee Information

Name: _____ SS# or Employee #: _____
Last First Middle Initial

Address: _____ Phone: _____

E-mail: _____

Section II – Rollover Definitions

An eligible rollover distribution constitutes any distribution to the Vista 401(k) plan from another qualified plan. Qualified plans include 401(k), 401(a), 403(b), traditional IRAs, 457, and pension plans. If you do not have a Vista 401(k) account you will also need to complete a Vista 401(k) enrollment form.

An eligible rollover distribution does not include any of the following:

1. Any distribution that is one of a series of substantially equal periodic payments made over any one of the following periods: The life of the employee; the joint lives of the employee and the designated beneficiary, the expectancy of the employee; the joint life expectancy of the employee and the designated beneficiary; or a specified period of 10 years or more.
2. A distribution required by the minimum distribution rules.
3. Any portion of the distribution that cannot be included in gross income.
4. Refunds of 401(k) elective deferrals or excess Section 415 annual additional limitations.
5. Corrective distributions of excess contributions excess deferrals and excess aggregate contributions.
6. Loans in default that are deemed distributions.
7. Any other such item as designated by the IRS.
8. After-tax money.

Section III – Your Rollover

Amount of the rollover: \$ _____ Name of qualified plan rollover is from: _____

(Please have the plan administrator make the check payable to: Wilmington Trust, FBO, Your Name)

Section IV – Investment Elections

Your selections must equal 100% and be in whole numbers. You must select only 1 of the 3 options listed below. If you wish to change your account's present allocations you must go online and perform such a request or contact us for an investment change form. This form only directs the investment of rollover monies.

Option 1 Target Retirement Funds

Fidelity Advisor Freedom Fund 20 _____

The Fidelity Advisor Freedom funds are an all or nothing fund. If a target retirement date fund is selected you may not select your own funds. By checking this box you agree to these terms. More information regarding these funds and others in the Vista 401(k) plan can be found at www.vista401k.com.

Option 2 By Risk Category (See Risk Category models on 2nd page)

Capital Preservation 101 Conservative 201 Moderate 301 Growth 401 Aggressive 501

Option 3 Select Your Own Funds.

American; Capital World Growth & Income	_____%	Goldman Sachs; Small Cap Value	_____%
American; EuroPacific Growth	_____%	PIMCO; Total Return	_____%
American; Investment Company of America	_____%	T. Rowe Price; Equity Income	_____%
American Century; Heritage	_____%	T. Rowe Price; Small-Cap Stock	_____%
American Century; Inflation-Adjusted Bond Fund	_____%	Vanguard; Balanced Index	_____%
American Century; Government	_____%	Vanguard; Institutional Index	_____%
American Century; Growth	_____%	Vanguard; Prime Money Market- Inst	_____%
American Century; Mid Cap Value	_____%	Vanguard; Short-Term Treasury	_____%
Fidelity Advisor Income Fund	_____%	Vanguard; Intermediate-Term Treasury	_____%
Fidelity Mid Cap II	_____%	Vanguard; Long-Term Treasury Fund	_____%
Fidelity Small Cap Growth	_____%	Vanguard; Wellington	_____%
Goldman Sachs; Balanced	_____%	Vanguard; Wellesley	_____%
Goldman Sachs; Growth & Income	_____%		

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Vista 401(k)

Name: _____ SS# or Employee #: _____
 Last First Middle Initial

Capital Preservation - 101



100% Bonds

- 10% Vanguard; Institutional Prime Money Market
- 10% American Century; Inflation-Adjusted Bond
- 20% American Century; Government
- 20% Fidelity Advisor; Freedom Income
- 20% PIMCO; Total Return
- 20% Vanguard; Short-Term Treasury

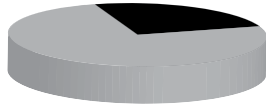
Moderate - 301



50% Bonds / 50% Stocks

- 10% American Century; Government Bond Fund
- 10% American Century; Inflation-Adjusted Bond
- 20% PIMCO; Total Return
- 10% Vanguard; Wellesley Income
- 10% Vanguard; Wellington
- 10% Vanguard; Institutional Index Fund
- 15% American Funds; Investment Co. of America
- 15% T. Rowe Price; Equity Income

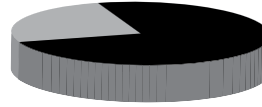
Conservative - 201



75% Bonds / 25% Stocks

- 15% American Century; Inflation-Adjusted Bond
- 25% PIMCO; Total Return
- 25% American Century; Government Bond Fund
- 15% Vanguard; Wellesley Income
- 10% American Funds; Investment Co. of America
- 10% T. Rowe Price; Equity Income

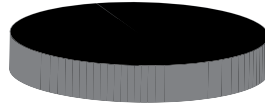
Growth - 401



25% Bonds / 75% Stocks

- 5% American Century; Inflation-Adjusted Bond
- 10% PIMCO; Total Return
- 10% Vanguard; Wellesley Income
- 10% Vanguard; Wellington
- 10% American Funds; Capital World Growth & Income
- 10% American Century; Growth
- 15% American Funds; Investment Co. of America
- 15% T. Rowe Price; Equity Income
- 15% Vanguard; Institutional Index Fund

Aggressive - 501



100% Stocks

- 10% American Century; Heritage
- 10% American Funds; Capital World Growth & Income
- 10% American Funds; Investment Co. of America
- 10% Fidelity Advisor; Mid Cap II
- 10% Fidelity Advisor; Small Cap Growth
- 10% T. Rowe Price; Equity Income
- 10% T. Rowe Price; Small-Cap Stock
- 15% American Century; Growth
- 15% Vanguard; Institutional Index Fund

SECTION V – ROLLOVER DEFINITIONS

I request to make a direct rollover to the Vista 401(k) Plan. I certify that all of the above information is true and correct. I would like to have the check deposited into my account as soon as administratively feasible. I understand that the program, as described in the Vista 401(k) plan document, will govern all cases.

By signing the request, I certify that the above amount is part, or all, of an eligible rollover distribution, and that the above amount was distributed from a qualified plan.

Signature: _____ Date: _____

WE CANNOT PROCESS YOUR ROLLOVER UNTIL WE HAVE THIS COMPLETED FORM AS WELL AS THE ROLLOVER CHECK.