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# NEWS VISTA 401(k)

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# 3rd Quarter Vista 401(k) Plan Review

By Michael H. Sheridan, Senior Consultant



**Both the stock and bond markets are having a good year and our 401(k) plan is following with good performance in all of the plan's funds.**

As you can read in the performance chart in this newsletter, every fund in the plan continues to show a gain for the year as of September 30, 2019.

Six of the stock funds are up over 20% this year and the three all-bond funds have each appreciated over 5%, plus interest. The three balanced funds are terrific contributors with these stock/bond fund combinations all well above 10% gain, plus interest or dividends. I even like the money market fund with an appreciation of 1.7% for the year and without risk.

I still continue to predict a slowdown in the economy and a “flattening” of the stock market and only small gains for the bond markets. Global economies will experience the same slow down, but probably even more than the USA. Our country will not have a recession, but a “correction” in the stock market of 5-10% is probable sometime in the next 6-9 months.

Let me focus on some protections that our company has followed for a long time and will continue to use. As you might read, index funds, technically called “passive funds” because they do not require stock selection, only adhering to the stocks in the index, or sector list being

used, are now more popular than “actively managed funds” that stick to the sector but depend on fund managers to pick the individual stocks. They tend to charge more in expense ratios and keeping it low is our goal. We do not get commissions.

We do not debate the pros and cons of each approach, but advocate both for diversification. As you note on our chart, we tend to include at least one active and one passive fund in each asset category. At the very recent Vista 401(k) Advisory Council Meeting that we held in Orlando, your representatives advised us to add another fund to the International category and to make it an index fund. We are in the final stages of analysis and will soon make a recommendation to your Council.

The *Wall Street Journal* recently had some articles on bond sales that indicated a large increase in Government bond issuance, including the USA, throughout the world as compared to recent years. They are not always of the quality we want. We are concerned about weakening standards in the bond sector, as some funds have been buying lower-quality, lower-rated, bonds that typically pay higher yields – and make them more attractive to consumers. We are currently satisfied that our fund company's managers do not engage in that practice.

# 3rd Quarter Vista 401(k) Plan Review

(continued)

We have been clear to them that we would not accept any deviation from quality and would replace them if they change practices. We have done it before in years past.

We are concerned about a long-time fund in your plan. American Funds, Investment Company of America seems to be deviating from their long-held practice of conservative stock selection and seem to favor, in small part, stocks that are appealing to their group of fund managers on an individual basis. I sense the word “bet” is creeping in, but I am not sure. We don’t need bets in a retirement plan for public school employees. We are currently exploring replacement options – even though we think American Funds is a good fund company. They are the most appropriate in the management of our group of Target Date Retirement Funds and the EuroPacific Growth Fund.

As you may have noticed from the chart, our recent highflyer, T. Rowe Price; Blue Chip, is no longer one of the plan’s leaders for the year. We predicted that the so called FAANG stocks were due a sell off and it has been quietly happening in recent months. However, we continue to think that this fund is very good and a suitable place for your investments if you have many years to retirement and can tolerate risk well.

We continue to like Fidelity; Growth Strategies, a mid-cap growth fund with a 25.3% appreciation in 2019 and our current year to date plan leader. Although it sold down a little in September, it still remains a strong indicator of the strength of small and mid-cap companies in America.

In anticipation of a market correction ( in stocks and not, I think, in bonds) soon, you may wish to sell off some part of your stock funds ( taking profits) and put them in the money market fund as a place to “park them” until trends become clear. Not all of your stock funds, but enough to realize your profits.

Whatever you do, continue to diversify, diversify, and diversify! Thanks for being our customers.

## Meet Jim Matheu!



Jim Matheu joins FBMC as the Retirement Services Manager. Prior to joining our organization, Matheu served as the employee benefits manager for The Hunt Insurance Group, where he oversaw the maintenance and growth of a variety of benefits provided to our law enforcement officials. While employed at Hunt, he also served as the Compliance Officer. Matheu was tasked with making certain the office was HIPAA compliant and that the company followed all of the required rules and regulations. Prior to his role at Hunt, he was a financial analyst with Morgan Stanley, where he focused on retirement plans with an emphasis on 401(k) plans. Matheu both implemented and serviced 401(k) plans for several local companies as well. His 401(k) marketplace and employee benefits experience will prove an asset to our organization.

# Large Cap Funds

By Jim Matheu, Retirement Services Manager

**Your Vista 401(k) Plan is comprised of a wide variety of mutual funds. The mutual funds range from conservative bond funds to more aggressive foreign and domestic stock funds. For the purpose of this article, we will explore the large cap fund category with emphasis on large cap growth. In addition to large cap growth, this fund category is made up of large cap value and large cap blend funds. These three options are defined as follows:**

**Large cap growth funds are comprised of companies that are expected to grow faster than their counterparts.**

They reinvest earnings back into the company to expand, hire more employees, purchase more equipment and acquire other companies. Generally speaking, large cap growth companies are defined as companies growing at faster-than-average rates with market capitalization in excess of \$10,000,000 (Market capitalization is calculated by multiplying a company's outstanding shares by the current market price of one share.) Growth stocks provide potential for higher growth, along with a greater level of risk than, say, more established, dividend-producing value stocks. A few of the more commonly known large cap growth stocks include household names, such as: Facebook, Amazon, Apple, Netflix and Google. Together, these five stocks are known by the acronym FAANG.

**Large cap value funds are comprised of well-established companies that are often underpriced. They are what the industry calls, "Diamonds in the Rough."** These

companies are not consumed with growth and are often likely to pay dividends rather than invest in themselves. Large cap value funds are less risky than growth-oriented large cap mutual funds and, generally, bear lower returns. A few examples of value companies are: Exxon Mobil, Johnson & Johnson and Procter & Gamble.

**Lastly, this category includes large cap blend mutual funds.** These funds are, not surprisingly, a blend or hybrid of the large cap growth and large cap value companies. They strike an excellent balance between the large growth and large value funds and offer diversification within a portfolio.

In this article, we will explore the large cap growth option. The Vista 401(k) Plan has one such fund, known as the T Rowe Price Blue Chip Growth Fund, that is identified by the symbol PABGX. This fund lists the following stocks in its top 10 holdings, including: Amazon, Microsoft, Facebook, Google, Visa, Boeing, Alibaba, Mastercard, United Health Group, and Tencent Holdings. Together, they comprise roughly 40% of this fund's holdings. The fund managers describe this fund as seeking long-term capital growth with income as a secondary consideration.

The managers state that they choose to "invest at least 80% of net assets in common stock of large and medium-sized blue-chip growth companies." As of this writing, roughly 99.98% of the fund is invested in stocks, the overwhelming majority being large cap growth stocks. This fund prides itself on choosing companies with leading market positions, veteran management, and solid fundamentals.

It should be noted that as of this writing, about 30% of this fund is placed in the technology sector, 23% in the retail trade sector, another 17% in the finance sector, and 15% in the healthcare sector. These four sectors are, by far, the four largest sectors represented in this fund.

The T Rowe Price Blue Chip Growth Fund (PABGX) has stayed true to its strategy and, as a result, has done well through the years. Please see the chart below:

Time Period	Return
1-Year	4.51%
3-Year	17.34%
5-Year	14.08%
10-Year	15.15%

\*As of October 10, 2019

These returns underscore the risk and return discussed in this article. The volatility of the last year is reflected in the 1-Year return, while the overall upward trajectory of the market is highlighted by the 3-Year, 5-Year and 10-Year returns.

When deciding if this fund has a place in your portfolio, please visit the Vista 401(k) website under Learning Center/401(k) tools. There you will find a section entitled, "Investment Risk Profile." This is a five-question risk tolerance questionnaire that, once completed, will identify the level of risk you are willing to accept. As always, if you have any questions, we are here to guide you through the process.



# Reasons to Start Investing in Your 401(k) Plan

By Robert Pumphrey, Retirement Plan Specialist



## REASON 1: IT'S SIMPLE AND EASY.

One of the many reasons why you should start investing in your school-sponsored Vista 401(k) Retirement Plan is that we make it simple and convenient to do. First, any full-time employee is eligible to participate in this supplemental retirement plan through payroll deduction. This means that your employer, at your direction, is withholding some of your pretax salary and investing it in the Vista 401(k) Retirement Plan. Therefore, it is simple and convenient to have your contributions deducted from your paycheck each month.

You are not required to start with a large amount of money. In fact, the minimum contribution starts as low as \$25 a paycheck with NO initial down payment as many 401(k) plans require. In addition, there is no requirement that you fill out a lengthy form. It is important to understand that this is one of the many benefits offered to you by your employer. However, enrolling is not automatic as the plan is voluntary. In order to enroll, you must contact us by calling 866-325-1278 or by email at [401k@vista401k.com](mailto:401k@vista401k.com) and we will be happy to assist you. In addition, you can enroll by visiting [vista401k.com](http://vista401k.com).

## REASON 2: IN MANY CASES, YOU WON'T EVEN KNOW THAT THE MONEY IS MISSING.

It is important to understand and appreciate the tax savings you receive when establishing a 401(k) account. This might be one of the most important reasons to establish your 401(k) retirement plan. As you contribute to your 401(k) account, your contribution amount is deducted from your salary BEFORE any federal taxes are calculated.

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For example, let's look at one paycheck and compare Employee A, who is not contributing to a 401(k), to Employee B, who is contributing to a 401(k):

	W/O 401(K) - Employee A -	W/T 401(K) - Employee B -
Gross Monthly Paycheck	\$ 1,500	\$ 1,500
Before-Tax Contribution	- \$0	- \$150
Taxable Salary	\$ 1,500	\$1,350
Federal Income Tax (22%)	- \$330	- \$297
<b>Take Home Pay:</b>	<b>\$ 1,170</b>	<b>\$ 1,053</b>

Based on the above scenario, we are assuming that Employee A is not contributing to a retirement plan either pre-tax or post-tax, while Employee B is contributing to the Vista 401(k) Plan. So, the difference as far as your take home pay is \$117, and not the full \$150. Therefore, you are contributing to this pre-tax benefit and it is costing you \$117 as you are reducing your taxes each payroll by \$33. However, this is only one side of the benefit of contributing to your 401(k) account with your school system. An employee will earn 20 paychecks in one school year. If you multiply \$33 by 20 paychecks, Employee B will experience an annual tax reduction of \$660. In addition, Employee B will have contributed \$3,000 throughout one year, while Employee A would NOT have made any contributions toward their retirement plan.

# Reasons to Start Investing in Your 401(k) Plan

(continued)

## REASON 3: FLEXIBLE AND ACCOMMODATING TO YOUR NEEDS.

This plan is very flexible and accommodating to your lifestyle. Unlike other 401(k) plans, there is no waiting period. You can start securing your retirement future beginning with your first available paycheck. You can change your contribution. The Vista 401(k) Plan allows you to change your contributions including starting or stopping contributions at any time. Withdrawals are regulated by the IRS. You may withdraw when you have reached 59 ½ years of age or have terminated your employment. However, we do understand that “life can throw you curve balls” and if you need to take out some funds prior to age 59 ½ years, it is possible.

Under the assumption that your Vista 401(k) account has reached at least \$2,000, you are eligible to take out a loan for half of the account balance and then you can make loan payments through payroll deductions.

Another option is a hardship withdrawal. A hardship withdrawal can be taken for the following reasons: burial or funeral expenses, post-secondary education expenses, prevention of eviction or foreclosure, purchase of principal residence, and repair to principal residence due to casualty.

We don't recommend that you borrow from your retirement plan, but to do so is a benefit if there are no other options.

## REASON 4: NO HASSLE TO ENROLL.

Unlike some retirement plans that may require a startup amount of \$500 or more, the Vista 401(k) Plan only requires a \$25 minimum investment. There are no lengthy forms to complete as we have a simple and easy one-page form to get started or you can sign up online at [vista401k.com](http://vista401k.com). All your future contributions will be automatically deducted from your paycheck and you can change your contribution at any time. Lastly, the Vista 401(k) Plan also allows you to start or stop contributions at any time.

## REASON 5: ACCOUNT PORTABILITY

Account funds invested can gain value and your 401(k) holdings are portable. If you change jobs, the Vista 401(k) Plan allows you to rollover your account into your new employer's retirement plan, an IRA, or some other qualified retirement vehicle.

In conclusion, if you have not started investing with your school-sponsored 401(k) plan, it is simple and convenient to do. If you have any questions or would like us to either mail or email some information, please call us at **866-325-1278**.

## DOWNLOAD THE VISTA 401(K) APP TODAY!

Check your fund performance, plan highlights, videos and more!



# Vista Value Moments

## Study Groups Aren't Just for Students!

By Sarah Vito, Retirement Plan Representative

“What is my learning style?” is one of the most important questions to ask yourself as you begin saving for retirement. This simple question is easy to ask, but the answer may take some self-reflection. If you are still scratching your head, think back to the last time you learned a new skill, say, cooking for example. Imagine it's the holidays and you want to impress family and friends with a new and exciting dish. Is your first impulse to:

1. **Grab that new recipe book?**
2. **Watch tutorials online?**
3. **Take a local cooking class?**
4. **Invite over some culinarily gifted friends to learn together?**

**If you answered 1, you may be a verbal learner.** Verbal learners rely on words, written or audio, for explanations. They tend to gravitate to articles, books, or podcasts. If you are a verbal learner, you're in luck! Vista 401(k) provides a plethora of visual resources, one example being this newsletter! You can find numerous resources on our website and Facebook page, including fund information, educational videos, and more!

**If your answer is 2, you may be a visual learner.** Visual learners are drawn to pictures, charts, and videos to master new skills. Visual learners find value in our performance charts, videos, and more on our website. Eager to explore our visual learning tools? Check out the “Learning Center” for helpful graphics and videos.

**If you chose number 3, you may be a tactical learner.** You excel at a hands-on approach when acquiring a new skill. Tactical learners seek out one-on-one training, tutorials, and webinars. If you are a tactical learner, you may have picked up the phone to have a Retirement Services Representative walk you through online enrollment. Perhaps you find yourself making a bee line to the Vista 401(k) booth during an event, or maybe you find yourself frequently interacting with us on Facebook. You thrive on learning as you go. Give us a call or send us a message to learn more about our resources tailored for tactical learners!

**What about question number 4? This story is just for all you social learners!**

Last week, I received a phone call that stood out from the rest. As a Vista 401(k) Retirement Representative, the core of my daily routine is providing service and support to participants on a variety of platforms, including by phone, email, and on social media.

Many interactions come and go with ease. However, this participant – let's call her Cynthia – struggled to fully understand her employer benefits. Cynthia and her husband recently started new jobs at their school district. They recently spoke to a representative who walked them through the website, but they were still searching to better understand the Vista 401(k) Plan.

Recognizing the opportunity, I scheduled an appointment with them on a day when they had a little more time.

Let me tell you a little bit about Cynthia. Before taking on her first public school teaching job, Cynthia tutored groups of students at a local college. Ever since her school days, Cynthia excelled in environments where she could interact with her peers. Brainstorming and questioning in a group always engages her more than a book or documentary ever could. Cynthia is a textbook social learner (pun intended).

On the day of our appointment, like clockwork, Cynthia dialed in with three friends to learn more about the Vista 401(k) Plan. The difference between this conversation and our first one was like night and day! Cynthia was energized by the group dynamic. She, along with her husband and friends, felt free to explore any questions, concerns, and hypotheticals that came to mind. At the end of the phone call, a sense of teamwork hung in the air. Cynthia and her friends decided to sleep on their decision, and I thanked them for the opportunity to form a community of social learners.

The next morning as I processed reports, a few names caught my eye and a smile drew across my face. All three of them set up accounts online and enrolled! I was thrilled to discover that this group consultation was truly valuable for Cynthia and her friends, perhaps almost as valuable as the lesson they taught me about the delicate relationship between education and trust. “Wow, now that's the power of community!”

At Vista 401(k), we believe retirement planning is personal. We strive to offer a variety of top-notch resources and experiences to best serve every type of learner. Everyone's learning style is unique. Identifying your learning style will save you time and energy when searching for the right solutions for you. Remember, this is your unique retirement savings journey. Go ahead and reach out. Let us know what your learning style is and let's start building your future together.



# Allowing Long-Term Growth

## Refrain From Taking Loans!

By Toni Milton, Sr. Retirement Plan Representative



Bumps in the road of life are normal. While taking out a loan may resolve an immediate financial obstacle, there are consequences that may reduce your long-term financial security. Your 401(k) account is a vehicle designed to help you accumulate and grow your retirement savings. As funds accumulate in your account, it can be very tempting to borrow from the account. We advise you to seriously reconsider the idea of taking 401(k) loans because doing so could cause negative financial consequences to your account.

For one, factor in the cost of lost opportunities. If you stop or reduce your contribution amount to the plan, you impact the dollar cost averaging process. DCA takes the form of investing equal monetary amounts regularly and periodically over specific time periods in a particular investment or portfolio. In addition, your investment gain potential is seriously impacted – which directly and significantly lowers the long-term results of your account at retirement. Just because you can obtain a loan from your account, does not mean it's a good idea.

You should never consider borrowing from your account if you are nearing retirement, especially if you can obtain the money from other sources. We discourage using 401(k) funds to purchase luxury items or to pay for vacations. To help avoid the need to borrow in the future and get your finances on track consider budgeting, building an emergency fund and cutting back on unnecessary expenses. You may think taking a loan from your 401(k) account may be a good idea in times of need, but it's a temporary fix that damages your account's potential in the long run. Remember that the purpose of your 401(k) account is to provide you with income when you retire.

### Consider the pros and cons of taking a loan:

#### PROS:

- You're fixing your current financial need.

#### CONS:

- Smaller or no contributions are made to your account. You incur a loan payment, which may cause you to stop or reduce your contribution to the plan.
- You're paying the money back, making your take-home pay less.
- There are fees involved.
- Taking a loan can undermine your saving and the potential investment growth.
- You can only have one loan at a time.
- You have no flexibility in changing the payment terms of your loan.
- Loan defaults – If you quit working or change employers, the loan must be paid back immediately. If you can't repay the loan, it's considered a default and you will be taxed on the outstanding balance, including an early withdrawal penalty if you are not at least age 59 ½.



# The DROP Box

- *Are you enrolled in DROP and close to retiring?*
- *Do you have questions about what to do with your DROP benefits?*
- *Would you like to speak with a 401(k) Plan Specialist about your distribution options?*

**CALL 866-325-1278 or EMAIL [401k@vista401k.com](mailto:401k@vista401k.com)**

**When you retire, you don't have the option of leaving your DROP benefits with the State of Florida. You are required to select a payout method from the following three choices:**

- Lump Sum Distribution – less income tax withholding (under age 55, an additional 10% tax penalty withheld)
- Direct Rollover – no tax withholding
- Partial Distribution and Direct Rollover – some income tax withholding

**Here are some good reasons to rollover the DROP payout into a Vista 401(k) account:**

- If you take the DROP funds as a payment directly to yourself, these funds will be taxable income for the current tax year.

- If you qualify for normal retirement from the School Board and reach the age of 55, you qualify to withdraw your funds without incurring the age 59½ withdrawal penalty from your 401(k) Plan. This means that if you choose to rollover your DROP funds to your Vista 401(k) Account, instead of a traditional IRA, you can withdraw funds before age 59½, without a penalty.

**If you entered DROP in 2014, your DROP benefit will be distributed in 2019.**

We also accept rollovers from your BENCOR, 403(b) or 457 accounts, so you can have all of your retirement funds in one convenient account. Call us at 866-325-1278 or email us at: [401k@vista401k.com](mailto:401k@vista401k.com) for one-on-one support from our experienced Retirement Services Team.



Carefully consider the investment objectives, risks, charges and expenses of the underlying fund before you invest. This, and other important information, is contained in the prospectus, which should be read carefully before investing. You can request underlying fund prospectuses from the Vista 401(k) website at [www.vista401k.com](http://www.vista401k.com) or call us at 866-325-1278.

## PERFORMANCE CHART

FUNDCOMPANY	FUND	TICKER	MORNINGSTAR CATEGORY	Current Fund Operating Expense	Average Annual Performance					
					September 2019	YTD	1 Year	3 Years	5 Years	
<b>TOTAL RETURNS (%) as of 09/30/2019; 1, 3, and 5 year returns are annualized.</b>										
<b>International</b>										
American Funds	EuroPacific	REREX	Foreign Lg Growth	0.83%	1.8%	15.4%	0.8%	7.0%	4.7%	
<b>Small Cap Stock</b>										
Vanguard	Small Cap Index	VSMAX	Small Blend	0.05%	1.4%	17.8%	-3.8%	9.6%	8.6%	
T.Rowe Price	Small-Cap	OTCFX	Small Growth	0.89%	0.8%	24.4%	4.2%	14.2%	11.7%	
<b>Mid Cap Stock</b>										
Fidelity	Growth Strategies	FDEGX	Mid Cap Growth	0.59%	-1.4%	25.3%	6.9%	12.2%	10.1%	
Vanguard	Mid Cap Index	VIMAX	Mid Cap Blend	0.05%	2.1%	22.6%	3.7%	10.7%	9.2%	
<b>Large Cap Stock</b>										
American Funds	Investment Co. of America	RICEX	Large Blend	0.64%	1.1%	13.7%	-0.6%	9.4%	8.0%	
T.Rowe Price	Blue Chip Growth	PABGX	Large Growth	0.97%	-1.4%	18.6%	1.7%	17.8%	13.8%	
T.Rowe Price	Dividend Growth	TADGX	Large Blend	0.91%	1.0%	22.6%	11.3%	13.7%	11.7%	
Vanguard	Institutional Index	VINIX	Large Blend	0.04%	1.9%	20.5%	4.2%	13.4%	10.8%	
<b>Balanced</b>										
Vanguard	Balanced Index	VBAIX	50% to 70% Equity	0.07%	0.8%	15.6%	6.3%	9.0%	7.8%	
Vanguard	Wellesley Admiral	VWIAX	30% to 50% Equity	0.16%	0.6%	13.7%	10.6%	6.7%	6.5%	
Vanguard	Wellington Admiral	VWENX	50% to 70% Equity	0.17%	1.6%	16.5%	8.7%	10.1%	8.2%	
<b>Mixed Asset Target Date</b>										
American Funds	2010 Target Date	RHATX	Tgt Date 2000-2010	0.47%	0.5%	9.7%	5.5%	5.5%	5.0%	
American Funds	2015 Target Date	RHBTX	Tgt Date 2015	0.47%	0.6%	10.2%	5.4%	5.9%	5.3%	
American Funds	2020 Target Date	RHCTX	Tgt Date 2020	0.48%	0.6%	10.5%	5.0%	6.5%	5.8%	
American Funds	2025 Target Date	RHDTX	Tgt Date 2025	0.50%	0.7%	11.5%	4.4%	7.4%	6.3%	
American Funds	2030 Target Date	RHETX	Tgt Date 2030	0.52%	0.7%	12.6%	3.7%	8.5%	7.1%	
American Funds	2035 Target Date	RHFTX	Tgt Date 2035	0.54%	0.8%	14.0%	2.9%	9.4%	7.7%	
American Funds	2040 Target Date	RHGTX	Tgt Date 2040	0.54%	0.8%	14.5%	2.5%	9.8%	7.9%	
American Funds	2045 Target Date	RHHTX	Tgt Date 2045	0.54%	0.8%	14.7%	2.4%	10.0%	8.0%	
American Funds	2050 Target Date	RHITX	Tgt Date 2050	0.55%	0.9%	14.8%	2.3%	10.1%	8.1%	
<b>Bond</b>										
American Century	Government Bond	CPTNX	Intermediate Govmt	0.47%	-0.6%	6.7%	8.9%	2.0%	2.4%	
American Century	Inflation-Adjusted Bond	ACITX	Inflation Protected	0.47%	-1.2%	7.4%	6.1%	1.7%	2.0%	
Fidelity Advisor	Total Bond	FEPIX	Intermediate Term	0.50%	-0.3%	9.3%	9.6%	3.4%	3.8%	
<b>Cash/Money Market</b>										
Vanguard	Federal Money Market	VMFXX	Money Market	0.11%	0.2%	1.7%	2.3%	1.5%	0.9%	
<b>Broad Base Benchmarks</b>										
S & P 500 TR USD						1.9%	20.6%	4.3%	13.4%	10.8%
S&P US Aggregate Bond Index						-0.5%	7.3%	8.8%	2.6%	3.0%

Sources: Standard & Poor's and Morningstar as of 10/10/2019.

There are no sales (front-end load), transfer or surrender charges for any mutual funds in the Vista 401(k) Plan. Any charges or fees imposed by a fund to the public are waived for Vista 401(k) participants.

The Current Fund Operating Expense is comprised of Management fees, Distribution and/or Service (12b-1) fees and Other expenses. The fees shown in this column are expressed as a percentage of assets on an annual basis, i.e. 0.85% of assets.

For further information visit [www.vista401k.com](http://www.vista401k.com) or call 866-325-1278 to speak to a Retirement Services Team representative.

# Important Links

## Risk Tolerance Assessment

[VISIT THIS LINK](#)

To take an Investment Risk Assessment for your 401(k) Account

## Confirmed your beneficiary?

[COMPLETE THIS FORM](#)

To confirm or update the beneficiary information on your Vista 401(k) Account

## Increase your contributions

[COMPLETE THIS FORM](#)

To increase contributions to your 401(k) Account



**Invest in your future and contribute to your retirement today through the Vista 401(k) Plan!**

[CLICK HERE TO ENROLL](#)

## Fund Performance

[CLICK HERE](#)

To view Vista 401(k) Fund Performance for **September 2019**

## Have Questions?

[CLICK HERE](#)

To see answers to the most frequently asked questions



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Stay up-to-date on market activity and other important Vista 401(k) Plan information.