

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** or call us at 866-325-1278.

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TOTAL RETURNS (%) as of 2 International American Funds Fidelity International American Funds Fidelity	p Index p Index p Strategies Index come Fund p Growth	REREX FSPSX VSMAX OTCFX FDEGX VIMAX	Foreign Lg Growth Foreign Lg Blend Small Blend Small Growth Mid Cap Growth	0.84% 0.035% 0.05% 0.89%	2.2% 2.3% 6.1% 5.5%	0.6% 1.0% 8.5%	21.4%	4.9% 14.8%	9.9%
American Funds Europaci Fidelity International American Funds Europaci International American Funds Europaci International American Stock Anguard Small Cap Small-Cap Mid Cap Stock Growth Sidelity Growth Sidelity Mid Cap Anguard Mid Cap Anguard Equity In F.Rowe Price Blue Chip F.Rowe Price Dividend Anguard Institution Balanced Anguard Wellesley Anguard Wellesley Anguard Wellingto Mixed Asset Target Date American Funds 2010 Tar American Funds 2020 Tar American Funds 2020 Tar American Funds 2020 Tar American Funds 2025 Tar	p Index p Index p Strategies Index come Fund p Growth	REREX FSPSX VSMAX OTCFX FDEGX VIMAX	Foreign Lg Growth Foreign Lg Blend Small Blend Small Growth Mid Cap Growth	0.035% 0.05% 0.89%	6.1% 5.5%	1.0% 8.5%	21.4%	4.9% 14.8%	9.99
American Funds Fidelity International Cap Stock Vanguard F.Rowe Price Mid Cap Stock Fidelity	p Index p Strategies Index come Fund p Growth	VSMAX OTCFX FDEGX VIMAX	Foreign Lg Blend Small Blend Small Growth Mid Cap Growth	0.035% 0.05% 0.89%	6.1% 5.5%	1.0% 8.5%	21.4%	4.9% 14.8%	9.99
American Funds 2025 Tar American Funds Small Caper Rock Internation and Inter	p Index p Strategies Index come Fund p Growth	VSMAX OTCFX FDEGX VIMAX	Foreign Lg Blend Small Blend Small Growth Mid Cap Growth	0.035% 0.05% 0.89%	6.1% 5.5%	1.0% 8.5%	21.4%	4.9% 14.8%	9.99
Anguard Small Cap Stock Vanguard Small Cap F.Rowe Price Small-Ca Mid Cap Stock Vanguard Mid Cap Stock Vanguard Mid Cap Stock PMorgan Equity In F.Rowe Price Blue Chip F.Rowe Price Dividend Institution Vanguard Institution Vanguard Welleslev Vanguard Welleslev Vanguard Wellingto Mixed Asset Target Date American Funds 2010 Tar American Funds 2020 Tar American Funds 2020 Tar American Funds 2025 Tar	p Index p Strategies Index come Fund p Growth	VSMAX OTCFX FDEGX VIMAX	Small Blend Small Growth Mid Cap Growth	0.05% 0.89%	6.1% 5.5%	8.5%	44.4%	14.8%	17.
Anguard Small Cap T.Rowe Price Small-Ca Mid Cap Stock idelity Growth S Anguard Mid Cap .arge Cap Stock PMorgan Equity In T.Rowe Price Blue Chip T.Rowe Price Dividend Anguard Institution .anguard Wellesley Anguard Wellesley Anguard Wellingto .anguard Wellingto	Strategies Index I	OTCFX FDEGX VIMAX	Small Growth Mid Cap Growth	0.89%	5.5%				
T.Rowe Price Small-Ca Mid Cap Stock idelity Growth S /anguard Mid Cap Large Cap Stock PMorgan Equity In T.Rowe Price Blue Chip T.Rowe Price Dividend /anguard Institutio Salanced /anguard Welleslee /anguard Welleslee /anguard Wellingto Mixed Asset Target Date American Funds 2015 Tar American Funds 2020 Tar American Funds 2020 Tar American Funds 2025 Tar	Strategies Index I	OTCFX FDEGX VIMAX	Small Growth Mid Cap Growth	0.89%	5.5%				
Mid Cap Stock idelity Growth S /anguard Mid Cap American Funds Mid Cap Stock Growth S Mid Cap Light S Growth S	Strategies Index I	FDEGX VIMAX	Mid Cap Growth			6.3%	45.7%	19.8%	20
ridelity Growth Stanguard Mid Cap Large Cap Stock PMorgan Equity In T.Rowe Price Blue Chip T.Rowe Price Dividend Languard Institution Languard Balanced Languard Wellesley Languard Wellesley Languard Wellingto Mixed Asset Target Date Lamerican Funds 2015 Tar Lamerican Funds 2020 Tar Lamerican Funds 2020 Tar Lamerican Funds 2025 Tar Lamerican Funds 2025 Tar Lamerican Funds 2025 Tar Lamerican Funds 2025 Tar	Index come Fund come Fund come Fund come Fund	VIMAX	·	0.59%	2.00/				20.
ridelity Growth Stanguard Mid Cap Large Cap Stock PMorgan Equity In T.Rowe Price Blue Chip T.Rowe Price Dividend Languard Institution Languard Balanced Languard Wellesley Languard Wellesley Languard Wellingto Mixed Asset Target Date Lamerican Funds 2015 Tar Lamerican Funds 2020 Tar Lamerican Funds 2020 Tar Lamerican Funds 2025 Tar Lamerican Funds 2025 Tar Lamerican Funds 2025 Tar Lamerican Funds 2025 Tar	Index come Fund come Fund come Fund come Fund	VIMAX	·	0.59%	2.00/				
Armerican Funds 2025 Tar American Funds American Funds 2025 Tar American Funds	Index come Fund come Fund come Fund come Fund		·		3.0%	0.7%	35.9%	17.0%	16.9
American Funds 2025 Tar	o Growth I Growth	OIERX	•	0.05%	5.3%	4.7%	36.0%	13.7%	15.
PMorgan Equity In F.Rowe Price Blue Chip F.Rowe Price Dividend Janguard Institutio Balanced Janguard Wellesley Janguard Wellesley Janguard Wellingto Mixed Asset Target Date American Funds 2015 Tar American Funds 2020 Tar American Funds 2025 Tar American Funds 2025 Tar	o Growth I Growth	OIERX							
F.Rowe Price Blue Chip F.Rowe Price Dividend Janguard Institutio Balanced Janguard Balanced Janguard Wellesler Janguard Wellingto Mixed Asset Target Date American Funds 2015 Tar American Funds 2020 Tar American Funds 2020 Tar American Funds 2025 Tar	o Growth I Growth	OILIX	Large Blend	0.59%	4.9%	2.8%	19.6%	9.0%	12.7
F.Rowe Price Dividend Vanguard Institution Balanced Vanguard Balanced Vanguard Wellesler Vanguard Wellingto Mixed Asset Target Date American Funds 2015 Tar American Funds 2020 Tar American Funds 2020 Tar American Funds 2025 Tar	Growth	PABGX	Large Growth	0.59%	1.9%	0.5%	40.4%	17.8%	22.2
Anguard Institution Balanced Anguard Balanced Anguard Wellesler Anguard Wellingto Mixed Asset Target Date American Funds 2010 Tar American Funds 2015 Tar American Funds 2020 Tar American Funds 2020 Tar American Funds 2025 Tar		TADGX	Large Blend	0.91%	2.6%	-0.2%	23.3%	13.2%	15.0
Salanced Vanguard Balanced Vanguard Wellesler Vanguard Wellingto Mixed Asset Target Date American Funds 2010 Tar American Funds 2015 Tar American Funds 2020 Tar American Funds 2020 Tar American Funds 2025 Tar	niai illuex	VINIX	Large Blend	0.91%	2.8%	1.7%	31.3%	14.1%	16.8
Vanguard Balanced Vanguard Welleslev Vanguard Wellingto Mixed Asset Target Date American Funds 2010 Tar American Funds 2020 Tar American Funds 2020 Tar American Funds 2025 Tar		VIIVIX	Earlie Biella	0.04%	2.870	1.770	31.370	11.170	10.0
Vanguard Wellesler Vanguard Wellingto Mixed Asset Target Date American Funds 2010 Tar American Funds 2015 Tar American Funds 2020 Tar American Funds 2025 Tar				2.224	4.20/		24 50/	44.60/	12.0
Vanguard Wellingto Mixed Asset Target Date American Funds 2010 Tar American Funds 2015 Tar American Funds 2020 Tar American Funds 2025 Tar		VBAIX	50% to 70% Equity	0.06%	1.3%	0.8%	21.5%	11.6%	12.0
Mixed Asset Target Date American Funds 2010 Tar American Funds 2015 Tar American Funds 2020 Tar American Funds 2025 Tar	•	VWIAX	30% to 50% Equity	0.16%	0.7%	-0.6%	9.2%	7.8%	7.89
American Funds 2010 Tar American Funds 2015 Tar American Funds 2020 Tar American Funds 2025 Tar	on Admiral	VWENX	50% to 70% Equity	0.16%	1.5%	0.4%	16.9%	9.9%	11.69
American Funds 2015 Tar American Funds 2020 Tar American Funds 2025 Tar									
American Funds 2020 Tar American Funds 2025 Tar	get Date	RHATX	Tgt Date 2010	0.46%	0.8%	0.4%	12.3%	6.8%	7.7
American Funds 2025 Tar	get Date	RHBTX	Tgt Date 2015	0.46%	1.0%	0.6%	13.7%	7.3%	8.3
	get Date	RHCTX	Tgt Date 2020	0.46%	0.9%	0.5%	14.8%	7.7%	9.0
	get Date	RHDTX	Tgt Date 2025	0.48%	1.1%	0.7%	18.6%	8.8%	10.
American Funds 2030 Tar	get Date	RHETX	Tgt Date 2030	0.50%	1.4%	1.0%	21.8%	9.6%	12.
American Funds 2035 Tar	get Date	RHFTX	Tgt Date 2035	0.52%	2.0%	1.5%	26.7%	11.0%	13.8
American Funds 2040 Tar	get Date	RHGTX	Tgt Date 2040	0.53%	2.3%	1.8%	29.1%	11.6%	14.5
American Funds 2045 Tar	get Date	RHHTX	Tgt Date 2045	0.53%	2.3%	1.9%	29.9%	11.8%	14.8
American Funds 2050 Tar	get Date	RHITX	Tgt Date 2050	0.54%	2.4%	1.9%	30.4%	11.9%	14.9
American Funds 2055 Tar	get Date	RHJTX	Tgt Date2055	0.54%	2.4%	1.9%	30.3%	11.9%	14.9
American Funds 2060 Tar	get Date	RHKTX	Tgt Date 2060	0.56%	2.4%	1.9%	30.3%	11.9%	14.9
Bond									
	ant Rond	CPTNX	Intermediate Gov't	0.47%	-1.0%	-1.3%	1.3%	4.6%	2.5
	nent Bond		Inflation Protected	0.47%	-1.6%	-1.2%	5.7%	5.3%	3.9
	-Adjusted Bond	ACITX	Intermediate Term	0.50%	-1.2%	-1.6%	4.4%	6.0%	5.0
-idelity Advisor Total Bor Cash/Money Market	na	FEPIX	intermediate reilli	0.0070	,-	2.5/0	7.77/0		5.0
•	4) /h /E>O/	Manau Madai	0.440/	0.007	0.00/	0.30/	1 40/	4.4
/anguard Federal N	Money Market	VMFXX	Money Market	0.11%	0.0%	0.0%	0.2%	1.4%	1.1
road Base Benchmarks									
& P 500 TR USD					2.8%	1.7%	31.3%	14.0%	16.8
&P US Aggregate Bond Index					-1.4%	-2.2%	1.4%	5.3%	3.6

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. However, an administrative fee, called a "Wrap Fee," is assessed on a monthly basis from your asset balance in the amount of .0050.

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 or call 866-325-1278 to speak to a Retirement Services Team representative.