



# PLAN HIGHLIGHTS

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## PLAN FEATURES

### WHO CAN JOIN?

All full and part-time employees are eligible to participate in the Traditional and Roth 401(k) supplemental retirement plans on date of hire.

### HOW DOES THE PLAN WORK?

The basic processes are simple:

- Contributions to the plan are made through regular pre-tax payroll deductions.
- Selections from 21 mutual funds are available.
- If you choose the Traditional 401(k) retirement plan no income taxes are paid on any contributions or earnings until they are withdrawn. If you choose a Roth 401(k) retirement plan contributions are made on an after-tax basis. Here, when you withdraw funds you do so on a tax-free basis.

### HOW TO ENROLL

To enroll in your Vista 401(k) Plan simply visit our website at [Vista401k.com](http://Vista401k.com) or complete an enrollment form indicating:

- The per pay period amount or percent you want to contribute.
- How you want your money invested. If no decision is made, your contributions will be made to the target date retirement series closest to the year you will turn age 62.
- The beneficiary who will receive your account in the event of your death.

Mail your completed form to

**Vista 401(k) Plan, PO Box 1878, Tallahassee, Florida 32302-1878**  
- OR - Fax to: **(850) 425-8345**

### HOW TO CHANGE YOUR INVESTMENTS

You can change your investments by going to the website at [Vista401k.com](http://Vista401k.com) or by submitting a paper form.

All methods allow you to:

- Change how your future contributions will be invested.
- Transfer your existing account balance among the fund choices.

**You may select as many funds as you wish.**

Need investment advice? You can call  
**Cerity Partners at (866) 325-1278.**

Visit [Vista401k.com](http://Vista401k.com) for more information.



### PARTICIPANT STATEMENT

You will receive personal account statements on a quarterly basis. Your statement will show activity in your account including contributions, gain(loss), fund transfers and distributions. You may also create a statement for a specified time period by logging on to your account at [Vista401k.com](http://Vista401k.com).

You can obtain your account information 24/7 at our website [Vista401k.com](http://Vista401k.com).

### CONTRIBUTIONS

#### CONTRIBUTION LIMITS

The minimum annual contribution is \$500.00. The maximum amount is indexed on an annual basis by the IRS. Please visit our website at [Vista401k.com](http://Vista401k.com) for the current annual amount.

#### TAX SAVINGS

If you select a Traditional 401(k) Plan your contribution defers a portion of your federal income taxes. Additionally, no taxes are paid on any earnings in the plan until they are withdrawn. Your contributions are, however, subject to Social Security taxes.

If you select a Roth 401(k) Plan each contribution is after-tax and grows tax-free, with qualified withdrawals in retirement also being tax-free.

#### CONTRIBUTION CHANGES

Changes can be done at any time. Your request will be processed within five (5) business days. The change will be effective the 1st payroll after receipt by your employer's payroll office (changes can take up to two pay cycles).

## FEES AND EXPENSES

Vista 401(k) Plan expenses are as follows:

- **Wrap Fee - .00575**
  - Overall management- a “wrap” fee of .00575 is assessed from your asset balances and paid to FBMC
- **Administration - \$1.00/month**
  - Fee is assessed to participants no longer actively contributing to their 401(k) account.
- **Mutual fund Fee - Varies**
  - There are investment fees that are different for each fund as described in their prospectus. A detailed summary is available at [Vista401k.com](http://Vista401k.com)
- **Fee for all distributions and loans - \$20**
- **Rapid Delivery (2-5 business days) - \$20**
- **Front-end or loading charge - N/A**
- **Surrender charge - N/A**
- **Fees and/or restrictions on transferring plan assets between funds - N/A**
- **Other charges - N/A**

**NOTE:** some of these funds normally charge a percentage from contributions by individual investors. All of those charges have been waived by each fund for the Vista 401(k) Plan. Therefore, your contributions purchase shares at net asset value (nav).

## RESTRICTIONS ON PLAN DISTRIBUTIONS

Your 401(k) account is a long-term investment, designed specifically for your retirement needs. Because of this, the IRS restricts when you can withdraw your money. You are able to withdraw your money when you reach age 59½, retire, terminate employment, become totally and permanently disabled, or have a financial hardship (see hardship withdrawal provisions). The same restrictions apply to the Roth with the addition of a 5-year waiting period beginning at the time of your initial investment. Federal law imposes these limitations.

## TAXES ON DISTRIBUTIONS

You pay income taxes on your Traditional 401(k) Plan contributions and your earnings when you withdraw them. If a check is written to you, your distribution will have 20% federal income tax withheld. If you want to avoid paying taxes on your withdrawal, you may do a direct rollover to an IRA or to another qualified plan.

An additional 10% penalty tax will be imposed for distributions made before the age of 59½ except for the following circumstances:

- Distributions if you have reached age 55 and retired early.
- Hardship distributions.
- Distributions to an alternate payee under a qualified domestic relations order, issued by the court in the divorce or dissolution of marriage proceeding.
- Distributions made due to an employee’s death or disability.
- A direct rollover to another qualified plan.
- Purchase of service credits for a defined benefit plan.

The Roth 401(k) shares many of the same rules and exceptions as the Traditional 401(k). However Roth contributions are post-tax. That means that qualified distributions are not taxed. Lastly, in addition to the restrictions above, you cannot withdraw Roth funds for 5 years without penalty, beginning the day of your first contribution regardless of age. Please contact the Retirement Services Department at (866) 325-1278 with additional questions.

## LOANS

Your 401(k) plan has a loan provision to give you access to your money. The following rules apply:

- You must have a minimum of \$2,000 in your account.
- You can borrow up to 50% of your account balance, with a maximum of \$50,000.
- The minimum loan amount is \$1,000.
- You have a choice of paying your loan back, with interest, in 1, 2, 3, 4 or 5 years.
- You pay back your loan through equal payroll deductions.
- There are no penalties if you prepay your loan, but if you want to pay it off early, you must pay it off in one lump sum.
- You can only have one loan outstanding at a time.
- The interest rate will be 2% over the prime rate.
- Your total payment (principal and interest) will be deposited back into your account.
- There is a thirty (30) day waiting period after you repay a loan before you can take out a new loan.
- There is a \$85 fee for loan processing, which includes state of Florida documentary stamp payment. This includes the \$20 distribution fee referenced under Fees and Expenses.

## HARDSHIP WITHDRAWAL PROVISIONS

You must meet specific criteria to qualify for a financial hardship. The IRS allows the following six reasons for hardship withdrawal of your 401(k) funds. The withdrawal cannot exceed the cost of your hardship.

- Purchase of a primary residence (excluding mortgage payments).
- Tuition expenses and related fees for the next 12 months of post-secondary education for you, your spouse, your dependents, or the primary beneficiary of your Vista 401(k) Plan.
- Expenses incurred by you, your spouse, your dependents, or the primary beneficiary of your Vista 401(k) Plan.
- Payments to prevent eviction or foreclosure on your primary residence.
- Payments for burial or funeral expenses for the employee’s deceased parent, spouse, children, dependent, or the primary beneficiary of your Vista 401(k) Plan.
- Expenses for the repair of damage to the employee’s principal residence that qualifies for the casualty deduction.

You must complete a Hardship Withdrawal Self-Certification Form and return it to the Retirement Services Department along with a copy of your license or some form of government picture identification. Supporting documentation is no longer required.

## ROLLOVERS

On a tax-free basis, You may roll the following from a previous employer into your Traditional Vista 401(k) plan: 401(a), 401(k), 403(b), 457, DROP, or IRA plans. You cannot roll a traditional 401(k) into a Roth 401(k) in the Vista plan.

For more information, call Vista 401(k) toll-free at: (866) 325-1278

## AMERICAN CENTURY INVESTMENTS

### AIADX - Inflation Adjusted Bond

The Fund seeks to provide total return and inflation protection consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-adjusted debt securities which include inflation-indexed securities issued by the U.S. Treasury.

*Morningstar Category:*  
**Inflation-Protected Bond**  
*Fund Inception Date:*  
**7/28/2017**  
*Benchmark Index:*  
**Barclays U.S. TIPS Index**

## AMERICAN FUNDS

### RERGX - EuroPacific Growth

The fund's investment objective is to provide long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation.

*Morningstar Category:*  
**Foreign Large Growth**  
*Fund Inception Date:*  
**5/1/2009**  
*Benchmark Index:*  
**MSCI ACWI Ex USA Growth NR USD**

### Target Date Retirement Series

Depending on the proximity to its target date the fund will seek to achieve the following objectives to varying degrees: growth, income, and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income, and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

*Morningstar Category:*  
**Target Date**  
*Fund Inception Date:*  
**Varies**  
*Benchmark Index:*  
**Morningstar Mod Tgt Risk TR USD**

RFTTX	2010	RFETX	2030	RFITX	2050	RFBFX	2070
RFJTX	2015	RFFTX	2035	RFKTK	2055		
RRCTX	2020	RF GTX	2040	RFUTX	2060		
RFDTX	2025	RFHTX	2045	RFVTX	2065		

➔ A Prospectus and Fact Sheet for each fund is available at [Vista401k.com](http://Vista401k.com) - OR - by contacting FBMC Retirement Services at **1-866-325-1278**.

## FIDELITY INVESTMENTS

### FSPSX - International Index

Seeks to provide investment results that correspond to the total return of foreign stock markets. Normally investing at least 80% of assets in common stocks included in the Morgan Stanley Capital International Europe, Australasia, Far East Index, which represents the performance of foreign stock markets.

*Morningstar Category:*  
**Large Blend**  
*Fund Inception Date:*  
**9/8/2011**  
*Benchmark Index:*  
**MSCI EAFE**

## JP MORGAN

### OIEJX - Equity Income

The Fund seeks current income through regular payment of dividends with the secondary goal of capital appreciation. The Fund invests 80% of its net assets in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred stock convertible to common stock.

*Morningstar Category:*  
**Large Value**  
*Fund Inception Date:*  
**1/31/2012**  
*Benchmark Index:*  
**S&P 500 Index**

### JLGMX - Large Cap Growth

The Fund seeks long-term capital appreciation and growth of income by investing primarily in equity securities. Under normal circumstances at least 80% of the Fund's net assets will be invested in the equity securities of large, well-established companies.

*Morningstar Category:*  
**Large Growth**  
*Fund Inception Date:*  
**2/28/1992**  
*Benchmark Index:*  
**S&P 500 Index**

## LORD ABBETT

### LTRHX - Total Return

The Fund seeks a high total return by investing primarily in U.S. Government, mortgage-backed, and investment grade debt securities. The Fund's duration will be within two years of the Barclays Capital Aggregate Bond Index duration.

*Morningstar Category:*  
**Intermediate Core-Plus Bond**  
*Fund Inception Date:*  
**6/30/2015**  
*Benchmark Index:*  
**Bloomberg U.S. Agg Bond TR USD**

## STANDARD INSURANCE

### 853527604 - Guaranteed FI VI

A single insurer (The Standard) general account backing the guarantee. General account assets are exclusively managed by The Standard with a long history in the insurance business. This fund maintains a 60/40 split between traditional fixed income and mortgage loan allocations.

*Morningstar Category:*

**Stable Value Fund**

*Fund Inception Date:*

**> 30 yrs**

*Benchmark Index:*

**ICE BofA 1-3Y US Corp & Govt  
TR USD / ICE BofA US 3M  
Trsy Bill TR USD**

## VANGUARD GROUP

### VBAIX - Balanced Index

Seeks with 60% of its assets to track the investment performance of a benchmark index that measures the investment return of the overall U.S. stock market. With 40% of its assets, the fund seeks to track the investment performance of a broad, market-weighted bond index

*Morningstar Category:*

**Moderate Allocation**

*Fund Inception Date:*

**12/01/2000**

*Benchmark Index:*

**Balanced Composite Index**



A Prospectus and Fact Sheet for each fund is available at [Vista401k.com](http://Vista401k.com) - OR - by contacting FBMC Retirement Services at **1-866-325-1278**.

### VINIX - Institutional Index

Seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard and Poor's 500 Index, which is dominated by the stocks of large U.S. companies.

*Morningstar Category:*

**Large Blend**

*Fund Inception Date:*

**7/31/1990**

*Benchmark Index:*

**S&P 500 Index**

### VMCIX - Mid-Cap Index

Seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of medium-size companies.

*Morningstar Category:*

**Mid Cap Blend**

*Fund Inception Date:*

**5/21/1998**

*Benchmark Index:*

**Spliced Mid Cap Index**

### VSCIX - Small-Cap Index

Seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks.

*Morningstar Category:*

**Small Blend**

*Fund Inception Date:*

**11/13/2000**

*Benchmark Index:*

**Spliced Small Cap Index**