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.

VISTA 401(k)

PERFORMANCE CHART as of Feb 28, 2026

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FUND COMPANY	FUND	TICKER	MORNINGSTAR CATEGORY	CURRENT FUND OPERATING EXPENSE	Feb -26	YTD	1 Year	3 Years	5 Years
International									
American Funds	EuroPacific Growth	RERGX	Foreign Lg Growth	0.47%	2.07%	7.69%	31.64%	17.34%	6.01%
Fidelity	International Index	FSPSX	Foreign Lg Blend	0.035%	4.76%	10.00%	34.33%	19.13%	11.00%
Vanguard	Small Cap Index	VSCIX	Small Blend	0.04%	2.75%	7.49%	18.33%	13.65%	7.16%
Mid Cap Stock									
Vanguard	Mid Cap Index	VMCIX	Mid Cap Blend	0.04%	3.36%	5.52%	14.98%	14.46%	8.78%
Large Cap Stock									
JPMorgan	Equity Income Fund	OIEJX	Large Value	0.45%	2.50%	6.49%	15.13%	13.57%	11.71%
JPMorgan	Large Cap Growth	JLGMX	Large Growth	0.44%	-2.52%	-3.69%	10.38%	24.36%	11.75%
Vanguard	Institutional Index	VINIX	Large Blend	0.035%	-0.76%	0.67%	16.95%	21.76%	14.15%
Balanced									
Vanguard	Balanced Index	VBAIX	50% to 70% Equity	0.06%	0.31%	1.35%	13.14%	14.68%	7.88%
Mixed Asset Target									
American Funds	2010 Target Date	RFTTX	Tgt Date 2010	0.29%	1.92%	3.59%	13.10%	11.09%	6.36%
American Funds	2015 Target Date	RFJTX	Tgt Date 2015	0.30%	1.83%	3.49%	13.49%	11.52%	6.55%
American Funds	2020 Target Date	RRCTX	Tgt Date 2020	0.30%	1.80%	3.58%	14.28%	12.21%	6.87%
American Funds	2025 Target Date	RFDTX	Tgt Date 2025	0.31%	1.64%	3.47%	14.56%	12.72%	6.98%
American Funds	2030 Target Date	RFETX	Tgt Date 2030	0.33%	1.46%	3.36%	15.91%	14.21%	7.78%
American Funds	2035 Target Date	RFFTX	Tgt Date 2035	0.34%	1.31%	3.38%	17.49%	15.91%	8.76%
American Funds	2040 Target Date	RFGTX	Tgt Date 2040	0.36%	1.18%	3.72%	20.54%	18.08%	9.94%
American Funds	2045 Target Date	RFHTX	Tgt Date 2045	0.37%	1.13%	3.86%	21.69%	18.77%	10.25%
American Funds	2050 Target Date	RFITX	Tgt Date 2050	0.37%	1.11%	3.83%	21.84%	19.00%	10.22%
American Funds	2055 Target Date	RFKTX	Tgt Date 2055	0.39%	1.00%	3.82%	22.38%	19.27%	10.25%
American Funds	2060 Target Date	RFUTX	Tgt Date 2060	0.39%	0.95%	3.80%	22.49%	19.33%	10.24%
American Funds	2065 Target Date	RFVTX	Tgt Date 2065	0.39%	0.92%	3.77%	22.47%	19.31%	10.24%
American Funds	2070 Target Date	RFBFX	Tgt Date 2070	0.39%	0.98%	3.80%	22.58%	N/A	N/A
American Century	Inflation- Adjusted Bond	AIADX	Inflation Protected	0.29%	1.23%	1.71%	5.12%	4.45%	1.68%
Lord Abbett	Total Return	LTRHX	Intermediate Core-Plus Bond	0.36%	1.41%	1.83%	6.53%	5.96%	1.02%
Stable Value									
Standard	Guaranteed FI VI	853527604	Stable Value Fund	0.10%	0.30%	0.61%	3.89%	3.69%	3.36%
Broad Base Benchmark									
S&P 500 TR USD					-0.76%	0.68%	16.99%	21.80%	14.19%
S&P US Aggregate Bond					1.50%	1.69%	6.17%	5.24%	0.74%
Source: Morningstar as of 2/28/2026									

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 .00575.

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.