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 July 31, 2026

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| FUND COMPANY | FUND | TICKER | MORNINGSTAR CATEGORY | CURRENT FUND OPERATING EXPENSE | July NAV Total Return 1 Month | YTD NAV Total Return | 1 Year NAV Total Return | 3 Years NAV Total Return | 5 Years NAV Total Return |
|---|---|---|---|---|---|---|---|---|---|
| **International** | | | | | | | | | |
| American Funds | EuroPacific Growth | RERGX | Foreign Lg Growth | 0.47% | -1.00% | 10.16% | 24.22% | 14.51% | 5.61% |
| Fidelity | International Index | FSPSX | Foreign Lg Blend | 0.035% | 1.55% | 11.79% | 25.34% | 16.27% | 9.51% |
| **Small Cap Stock** | | | | | | | | | |
| Vanguard | Small Cap Index | VSCIX | Small Blend | 0.04% | -2.58% | 15.18% | 23.85% | 13.87% | 7.44% |
| **Mid Cap Stock** | | | | | | | | | |
| Vanguard | Mid Cap Index | VMCIX | Mid Cap Blend | 0.04% | 0.44% | 12.35% | 14.95% | 14.18% | 7.77% |
| **Large Cap Stock** | | | | | | | | | |
| JPMorgan | Equity Income Fund | OIEJX | Large Value | 0.45% | 3.33% | 16.83% | 25.76% | 15.43% | 10.76% |
| JPMorgan | Large Cap Growth | JLGMX | Large Growth | 0.44% | -8.14% | -1.09% | 3.44% | 17.04% | 10.11% |
| Vanguard | Institutional Index | VINIX | Large Blend | 0.035% | -0.07% | 10.12% | 19.52% | 19.28% | 12.82% |
| **Balanced** | | | | | | | | | |
| Vanguard | Balanced Index | VBAIX | 50% to 70% Equity | 0.04% | -0.79% | 6.13% | 12.90% | 12.92% | 7.01% |
| **Mixed Asset Target** | | | | | | | | | |
| American Funds | 2010 Target Date | RFTTX | Tgt Date 2010 | 0.28% | 0.16% | 4.32% | 9.80% | 9.77% | 5.31% |
| American Funds | 2015 Target Date | RFJTX | Tgt Date 2015 | 0.30% | 0.00% | 4.58% | 10.25% | 10.13% | 5.43% |
| American Funds | 2020 Target Date | RRCTX | Tgt Date 2020 | 0.30% | -0.07% | 4.99% | 10.89% | 10.74% | 5.78% |
| American Funds | 2025 Target Date | RFDTX | Tgt Date 2025 | 0.31% | -0.18% | 5.14% | 11.18% | 11.02% | 5.85% |
| American Funds | 2030 Target Date | RFETX | Tgt Date 2030 | 0.33% | -0.45% | 5.70% | 12.19% | 12.22% | 6.62% |
| American Funds | 2035 Target Date | RFFTX | Tgt Date 2035 | 0.34% | -0.67% | 6.62% | 13.70% | 13.69% | 7.57% |
| American Funds | 2040 Target Date | RFGTX | Tgt Date 2040 | 0.36% | -1.07% | 8.21% | 16.46% | 15.76% | 8.89% |
| American Funds | 2045 Target Date | RFHTX | Tgt Date 2045 | 0.37% | -1.32% | 9.10% | 17.92% | 16.53% | 9.30% |
| American Funds | 2050 Target Date | RFITX | Tgt Date 2050 | 0.37% | -1.48% | 9.22% | 18.10% | 16.68% | 9.29% |
| American Funds | 2055 Target Date | RFKTX | Tgt Date 2055 | 0.38% | -1.67% | 9.42% | 18.45% | 16.89% | 9.34% |
| American Funds | 2060 Target Date | RFUTX | Tgt Date 2060 | 0.39% | -1.79% | 9.45% | 18.50% | 16.93% | 9.34% |
| American Funds | 2065 Target Date | RFVTX | Tgt Date 2065 | 0.39% | -1.82% | 9.46% | 18.53% | 16.93% | 9.34% |
| American Funds | 2070 Target Date | RFBFX | Tgt Date 2070 | 0.39% | -1.82% | 9.45% | 18.51% | N/A | N/A |
| **Bond** | | | | | | | | | |
| American Century | Inflation- Adjusted Bond | AIADX | Inflation Protected | 0.22% | -0.67% | 0.58% | 2.61% | 3.68% | 0.26% |
| Lord Abbett | Total Return | LTRHX | Intermediate Core-Plus Bond | 0.36% | -1.42% | -0.59% | 2.96% | 4.47% | 0.07% |
| **Stable Value** | | | | | | | | | |
| Standard | Guaranteed FI VI | 853527604 | Stable Value Fund | 0.10% | 0.33% | 2.26% | 3.93% | 3.79% | 3.45% |
| **Broad Base Benchmark** | | | | | | | | | |
| S&P 500 TR USD | | | | | -0.06% | 10.14% | 19.56% | 19.32% | 12.86% |
| S&P US Aggregate Bond | | | | | -1.16% | -0.33% | 2.89% | 3.94% | 0.01% |
| Source: Morningstar as of 7/31/2026 | | | | | | | | | |

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.