

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. Please note that investing generally involves various kinds of risk – market, inflation, interest rate, volatility etc.. Your principal is not guaranteed, and there is no guarantee that investment objectives will be achieved.

| Fund Performance Chart  |                                    |                          | Current Fund Operating Expense | Average Fund Performance |             |             |                             | Inception Date |
|---|------------------------------------|--------------------------|--------------------------------|--------------------------|-------------|-------------|-----------------------------|----------------|
|   |                                    |                          |                                | 1 Year                   | 3 Years     | 5 Years     | 10 Years or since Inception |                |
| Fund Company  | Fund                               | Lipper Category          |                                |                          |             |             |                             |                |
| <b>TOTAL RETURNS (%)</b> as of 12/31/11; 1,3, 5, and 10 year returns are annualized |                                    |                          |                                |                          |             |             |                             |                |
| <b>International</b>  |                                    |                          |                                |                          |             |             |                             |                |
| American Funds  | Capital World                      | Global                   | 0.0079                         | -7.5                     | 10.3        | -0.6        | 7.5                         | 03/26/93       |
| American Funds  | EuroPacific                        | International Stocks     | 0.0082                         | -13.6                    | 9.6         | -1.4        | 6.6                         | 04/06/84       |
| <b>Small Cap Stock</b>  |                                    |                          |                                |                          |             |             |                             |                |
| Fidelity Advisor  | Small Cap Growth                   | Small Growth             | 0.0125                         | -3.1                     | 20.4        | 2.2         | 7.1                         | 11/03/04       |
| T.Rowe Price  | Small-Cap Stock                    | Small Cap Core           | 0.0092                         | -0.1                     | 22.4        | 3.7         | 7.1                         | 12/31/59       |
| Goldman Sachs   | Small Cap Value                    | Small Cap Core           | 0.0145                         | 0.4                      | 17.3        | 2.1         | 7.8                         | 10/22/92       |
| <b>Mid Cap Stock</b>  |                                    |                          |                                |                          |             |             |                             |                |
| American Century  | Heritage                           | Mid Cap Growth           | 0.0126                         | -6.8                     | 18.6        | 5.4         | 7.3                         | 07/11/97       |
| American Century  | Mid Cap Value                      | Mid Cap Value            | 0.0126                         | -1.0                     | 15.4        | 2.5         | 6.4                         | 01/13/05       |
| Fidelity Advisor  | Mid Cap II                         | Mid Cap Core             | 0.0115                         | -10.5                    | 16.1        | 1.8         | 8.2                         | 08/12/04       |
| <b>Large Cap Stock</b>  |                                    |                          |                                |                          |             |             |                             |                |
| American Funds  | Investment Company of America      | Large Cap Core           | 0.0061                         | -1.8                     | 11.5        | -0.9        | 3.5                         | 12/31/59       |
| American Century  | Growth                             | Large Cap Growth         | 0.0125                         | -1.2                     | 16.2        | 2.9         | 2.7                         | 06/04/97       |
| Goldman Sachs   | Growth & Income                    | Large Cap Value          | 0.0119                         | -7.7                     | 6.8         | -4.5        | 2.7                         | 02/05/93       |
| Vanguard  | Institutional Index Fund           | S&P 500 Index            | 0.0005                         | 2.1                      | 14.2        | -0.2        | 2.9                         | 07/31/90       |
| <b>Balanced</b>   |                                    |                          |                                |                          |             |             |                             |                |
| Vanguard  | Balanced Index                     | Balanced                 | 0.0008                         | 4.3                      | 12.4        | 3.3         | 5.0                         | 12/01/00       |
| Goldman Sachs   | Balanced                           | Balanced                 | 0.0105                         | 4.6                      | 13.7        | 3.2         | 4.5                         | 10/12/94       |
| Vanguard  | Wellesley Admiral                  | Mixed-Asset              | 0.0018                         | 9.7                      | 12.2        | 6.1         | 6.8                         | 5/14/2001      |
| Vanguard  | Wellington Admiral                 | Mixed-Asset              | 0.0022                         | 4.0                      | 12.2        | 3.6         | 6.3                         | 5/14/2001      |
| <b>Mixed Asset Target Date</b>  |                                    |                          |                                |                          |             |             |                             |                |
| Fidelity Advisor  | Freedom 2005                       | Mixed Asset Target Alloc | 0.0025                         | 0.0                      | 11.3        | 1.9         | 4.1                         | 11/06/03       |
| Fidelity Advisor  | Freedom 2010                       | Mixed Asset Target Alloc | 0.0025                         | -0.4                     | 12.0        | 2.0         | 4.5                         | 07/24/03       |
| Fidelity Advisor  | Freedom 2015                       | Mixed Asset Target Alloc | 0.0025                         | -0.5                     | 12.2        | 1.7         | 4.5                         | 11/06/03       |
| Fidelity Advisor  | Freedom 2020                       | Mixed Asset Target Alloc | 0.0025                         | -1.4                     | 13.2        | 0.8         | 4.9                         | 07/24/03       |
| Fidelity Advisor  | Freedom 2025                       | Mixed Asset Target Alloc | 0.0025                         | -2.6                     | 13.5        | 0.5         | 4.2                         | 11/03/03       |
| Fidelity Advisor  | Freedom 2030                       | Mixed Asset Target Alloc | 0.0025                         | -3.2                     | 13.6        | -0.5        | 4.6                         | 07/24/03       |
| Fidelity Advisor  | Freedom 2035                       | Mixed Asset Target Alloc | 0.0025                         | -4.6                     | 13.4        | -0.8        | 3.8                         | 11/06/03       |
| Fidelity Advisor  | Freedom 2040                       | Mixed Asset Target Alloc | 0.0025                         | -4.7                     | 13.7        | -1.0        | 4.6                         | 07/24/03       |
| Fidelity Advisor  | Freedom 2045                       | Mixed Asset Target Alloc | 0.0025                         | -5.1                     | 13.7        | -1.2        | 0.5                         | 06/01/06       |
| Fidelity Advisor  | Freedom 2050                       | Mixed Asset Target Alloc | 0.0025                         | -5.6                     | 13.7        | -1.5        | 0.3                         | 06/01/06       |
| Fidelity Advisor  | Freedom Income                     | Mixed Asset Target Alloc | 0.0025                         | 1.9                      | 8.9         | 3.3         | 3.8                         | 07/24/03       |
| <b>Equity Income</b>  |                                    |                          |                                |                          |             |             |                             |                |
| T.Rowe Price  | Equity Income                      | Equity Income            | 0.0068                         | -0.7                     | 12.8        | -1.0        | 4.1                         | 10/31/85       |
| <b>Bond</b>   |                                    |                          |                                |                          |             |             |                             |                |
| American Century  | Government Bond                    | Intermediate Government  | 0.0048                         | 7.5                      | 5.3         | 6.6         | 5.5                         | 05/16/80       |
| American Century  | Inflation-Adjusted Bond            | Intermediate Government  | 0.0048                         | 13.0                     | 9.7         | 7.7         | 7.1                         | 02/10/97       |
| PIMCO   | Total Return                       | Intermediate Bond        | 0.0071                         | 3.9                      | 8.6         | 7.8         | 6.5                         | 09/08/84       |
| Vanguard  | Short-Term Treasury-Admiral        | Short Term Treasury      | 0.0010                         | 2.4                      | 2.2         | 4.3         | 3.9                         | 02/13/01       |
| Vanguard  | Intermediate-Term Treasury-Admiral | Interm. Term Treasury    | 0.0010                         | 9.9                      | 5.2         | 7.8         | 6.4                         | 02/12/01       |
| Vanguard  | Long-Term Treasury-Admiral         | Long Term Treasury       | 0.0010                         | 29.4                     | 7.5         | 10.8        | 8.9                         | 02/12/01       |
| <b>Cash/Money Market</b>  |                                    |                          |                                |                          |             |             |                             |                |
| Vanguard  | Institutional Prime Money Market*  | Money Market             | 0.0009                         | 0.1                      | 0.3         | 1.8         | 2.2                         | 10/3/89        |
| <b>S &amp; P 500</b>  |                                    |                          |                                | <b>2.1</b>               | <b>14.1</b> | <b>-0.3</b> | <b>2.9</b>                  |                |

Sources: Wall Street Journal; January 9th, 2012, Quarterly Fund Report, Standards and Poors, and direct reports from the Fund Companies.

There are no sales (front-end load), transfer or surrender charges for any of the Vista 401(k) funds. If the fund normally charges such a fee to the public, they have been waived to Vista 401(k) participants.

Each mutual fund assesses a fee, which is a percentage of the total assets that they have under management. This report lists the current fund expense as reported on the [www.morningstar.com](http://www.morningstar.com) website. This fee, known as Annual 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 on an annual basis, i.e., .0085 = .85 of 1% of assets. Please note that these are the current charges. Maximum annual operating expenses are listed in the fund prospectus. Some funds have reported to FBMC that their current charges are less than those listed in the prospectus.

Disclosure:

1. All performance information reflects that the fund's front-end or deferred charges, if any, have been waived.
2. Performance data represents past results and does not guarantee future results.
3. Your investment return and principal value will fluctuate and that these values, when redeemed, may be more or less than your original cost.
4. Current performance may be lower or higher than the past performance data listed herein.

For Further Information: refer to the [www.vista401k.com](http://www.vista401k.com) Web site to direct link to Fund company information . You may call Vista 401(k) toll free at 866-325-1278 to speak to a Retirement Services Team representative and obtain the most recent month end returns.

\* An investment in the Institutional Prime Money Market Fund is not insured or guaranteed by the FDIC or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.