

Take the Steps to Future Financial Wellness

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2014

First Quarter Vista 401(k) Funds' Performance Report



By Michael Sheridan, Senior Consultant

All of the funds in your plan made a gain for the three-month period ending March 31, 2014. However, it was not without a great deal of daily volatility, which I expect will continue through this calendar year.

Some of the trader's trepidation (not necessarily investors, such as those who invest in their employer's 401(k) plan) revolved around world political events, such as Crimea –uncertainty with our major partners' economies in Europe and the appointment of a new Federal Reserve Chair, Janet Yellen. I view most of these fears as excuses for traders to run the stock market up and down on a daily basis, bring their fears to the rest of us who are not playing the same games.

However, those of us who invest and only modestly make adjustments to their portfolios (called rebalancing) are usually rewarded in the long run for buying and holding and will continue to do so.

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The money market continues, like all other such savings accounts, such as bank or Credit Union accounts, to pay almost no interest. This will continue to be the situation as long as the Federal Reserve keeps interest rates at or just above zero. The current policy is to continue that low rate environment until our domestic economy has substantially recovered from the great recession, predicted to be in 2015 or 2016.

When interest rates go back up, and it will happen (they are lower than the very minimal inflation rate at present), then money market funds and the long and intermediate bond funds in the plan may again become reasonable alternatives to choose, with or without combining them with the stock funds.

I am particularly pleased with the performances of the three Vanguard balanced funds during this period. As you know, these funds invest in both stocks and bonds according to a preset formula, which is indigenous to each fund. Considering the overall sideways drift in the stock market during the first quarter as well as the low-interest environment for bonds, their two percent + gains for just one quarter were impressive.

However, as much as I like these funds for their conservative approach, there is no guarantee that they can continue to perform as well in the future.

The best performing group was the three mid cap funds. The company's stocks that are considered mid cap size are usually USA domiciled and not as heavily diversified in overseas business as are the large cap companies. Therefore, they are not affected as much with overseas financial and political turmoil and might tend to perform better if the US economy is stabilizing, which is the current prognosis. If your Investment Risk Profile, which you can access from our website, suggests that these funds meet your needs and risk tolerance, you may wish to diversify some of your holdings into one or more of the three funds in the plan.

Overall, I see more turmoil, fear and volatility but still stick to my prediction of an overall, but small gain, in the funds for the whole calendar year. Stay fully invested, but diversify.

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. 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	1st Quarter 2014	Average Annual Performance				Inception Date
Fund Company	Fund	Lipper Category			1 Year	3 Years	5 Years	10 Years or since Inception	
TOTAL RETURNS (%) as of 3/31/14; 1, 3, 5, and 10 year returns are annualized. <i>Italics indicate performance is since inception.</i>									
International									
American Funds	Capital World	Global	0.80%	1.6%	19.2	10.5	17.3	8.8	03/26/93
American Funds	EuroPacific	Int'l Stocks	0.86%	0.6%	17.6	6.4	15.5	8.3	04/06/84
Small Cap Stock									
Fidelity Advisor	Small Cap Growth	Small Growth	1.24%	0.6%	26.5	13.6	25.0	<i>11.0</i>	11/03/04
Fidelity Advisor	Small Cap Value	Small Cap Value	1.36%	0.2%	17.6	14.1	25.0	<i>11.7</i>	11/03/04
T.Rowe Price	Small-Cap Stock	Small Cap Core	0.92%	2.1%	24.9	14.9	27.4	10.7	12/31/59
Mid Cap Stock									
American Century	Heritage	Mid Cap Growth	1.25%	2.6%	22.5	10.3	21.8	11.7	07/11/97
American Century	Mid Cap Value	Mid Cap Value	1.25%	3.8%	20.7	14.0	22.2	<i>10.0</i>	01/13/05
Vanguard	Mid Cap Index	Mid Cap Core	0.10%	3.3%	23.7	13.6	25.1	<i>10.0</i>	03/30/07
Large Cap Stock									
American Funds	Investment Company of America	Large Cap Core	0.61%	2.3%	24.0	13.8	18.8	7.2	01/01/34
American Century	Growth	Large Cap Growth	1.22%	1.3%	21.2	11.6	19.3	7.6	06/04/97
American Century	Income and Growth	Large Cap Value	0.93%	2.3%	24.4	15.4	20.5	6.6	12/15/97
Vanguard	Institutional Index Fund	S&P 500 Index	0.04%	1.8%	21.8	14.6	21.2	7.4	07/31/90
Balanced									
Vanguard	Balanced Index	Balanced	0.08%	2.0%	13.1	10.5	15.2	7.0	12/01/00
Vanguard	Wellesley Admiral	Mixed-Asset	0.18%	2.7%	7.8	9.7	13.3	7.3	10/03/89
Vanguard	Wellington Admiral	Mixed-Asset	0.18%	2.4%	14.5	11.3	16.0	8.2	12/31/59
Mixed Asset Target Date									
Fidelity Advisor	Freedom 2005	Mixed Asset Target Alco	0.83%	1.3%	6.0	4.8	11.3	4.5	11/06/03
Fidelity Advisor	Freedom 2010	Mixed Asset Target Alco	0.87%	1.3%	7.9	5.9	12.7	5.0	07/24/03
Fidelity Advisor	Freedom 2015	Mixed Asset Target Alco	0.91%	1.3%	8.5	6.2	13.2	5.3	11/06/03
Fidelity Advisor	Freedom 2020	Mixed Asset Target Alco	0.94%	1.3%	9.4	6.5	14.6	5.3	07/24/03
Fidelity Advisor	Freedom 2025	Mixed Asset Target Alco	0.98%	1.3%	11.5	7.3	15.8	5.6	11/03/03
Fidelity Advisor	Freedom 2030	Mixed Asset Target Alco	1.03%	1.2%	12.6	7.6	16.6	5.5	07/24/03
Fidelity Advisor	Freedom 2035	Mixed Asset Target Alco	1.05%	1.1%	14.2	8.0	17.3	5.7	11/06/03
Fidelity Advisor	Freedom 2040	Mixed Asset Target Alco	1.05%	1.1%	14.4	8.1	17.6	5.7	07/24/03
Fidelity Advisor	Freedom 2045	Mixed Asset Target Alco	1.06%	1.1%	14.7	8.2	17.8	<i>4.8</i>	06/01/06
Fidelity Advisor	Freedom 2050	Mixed Asset Target Alco	1.06%	1.2%	14.9	8.1	18.2	<i>4.6</i>	06/01/06
Fidelity Advisor	Freedom Income	Mixed Asset Target Alco	0.76%	1.3%	3.7	3.8	7.9	3.9	07/24/03
Equity Income									
T.Rowe Price	Equity Income	Equity Income	0.68%	1.6%	18.6	13.2	21.3	7.5	10/31/85
Bond									
American Century	Government Bond	Intermediate Gov't	0.47%	1.3%	-1.6	2.6	2.9	4.0	05/16/80
American Century	Inflation-Adjusted Bond	Intermediate Gov't	0.47%	1.7%	-7.2	3.1	4.4	4.2	02/10/97
PIMCO	Total Return	Intermediate Bond	0.71%	1.2%	-1.5	3.9	6.6	5.6	09/08/84
Vanguard	Short-Term Treasury-Admiral	Short Term Treasury	0.10%	0.2%	0.1	1.1	1.4	2.8	02/13/01
Vanguard	Interm.Term Treasury-Admiral	Interm. Term Treasury	0.10%	1.3%	-2.0	3.6	3.2	4.5	02/12/01
Vanguard	Long-Term Treasury-Admiral	Long Term Treasury	0.10%	7.5%	-4.5	8.3	4.8	6.0	02/12/01
Cash/Money Market									
Vanguard	Institutional Prime Money Market**	Money Market	0.10%	0.0%	0.1	0.1	0.2	1.9	10/3/89
S & P 500 (Broad base Benchmarks)				1.3%	19.3	12.2	18.6	5.2	

Sources: www.Morningstar.com website 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 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. 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 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.





Pay Yourself First - A Good Habit to Start

By Robert Pumphrey, **401(k) Representative**

One of the oldest rules of personal finance is the simple concept to *pay yourself first* – But, it is hard to do especially in today’s economy. Obviously, your “hard-earned” money can pay for so many different expenses, such as your utility bill, phone bill, car payment and so forth. Finding extra money for savings may seem impossible!

Are you aware that you can contribute as little as \$25 per pay period toward your school’s sponsored 401(k) account? Perhaps, if you consider breaking it down to a more realistic number, it might not feel as daunting of a task. Based on two payrolls per month, that is \$50 a month, and if we break it down weekly, that is only \$12.50 a week. On a daily basis, it is approximately \$1.68 a day. Considering the daily contribution versus the monthly contribution may help you embrace the notion of saving for retirement through a 401(k) account.

When it comes to saving, most people save what is left over – and that is the problem. There are always reasons to delay starting your 401(k) account. So, why should you pay yourself first instead of paying after all the bills and discretionary spending is paid? First of all, when you pay yourself first, you are telling yourself that savings is a priority. Paying yourself first encourages better financial habits and it is already set aside. When you make regular and steady contributions toward your

401(k) account, it can build a nest egg. Once you discover some “new found money” to invest, one of the easier ways to start is to make it as painless as possible. You can automatically deduct your contribution from each payroll, for as low as \$25.00 per check. In addition, there is a tax advantage to you when you contribute to your 401(k) account with us because the deductions are pre-taxed. For example, for each contribution of only \$25.00 and based on a 25% tax bracket, you are savings \$6.25 in taxes and, on a monthly basis, it saves \$12.50 in federal taxes. Therefore, when you take into account the extra “take home” money due to the savings of federal taxes, the actual, out-of-pocket could only cost you \$37.50 monthly.

Let’s take a real-life look at how changing some habits can make a big difference, even if it is only \$25.00 a paycheck toward your retirement. Many of us happen to enjoy our Starbucks coffee each-and-every day at the average latte price of \$4.00 a day. This type of coffee habit costs you \$28 a week, about \$120 a month and approximately \$1,460 per year. Does not sound like much does it to enjoy your favorite latte? However, if you continued your coffee habit for five years, it would have cost you \$7,300, based on your favorite latte not increasing in price through the years. And, if you continue for 10 years, you’ve drunk away about \$14,600. We need to locate about \$12.50 a week to find the needed \$25 per paycheck, right? So, what if you were to eliminate your Starbucks habit three days of the week? That would allow you to save \$4.00 each day or a total of \$12.00 per week toward your goal. It could be that easy.

You might think that \$25 a paycheck does not make a big difference toward your retirement goals, but let’s take a closer look at that. For this scenario, we will use the Investment Calculator at www.investor.gov/tools/calculators/compound-interest-calculator. We will build our future values contingent on investing \$50 each month (12 months) at a growth rate of 6% per year. Those future values are as follows:

Number of years Invested

	Five years	Ten years	15 years
Future value	\$ 3,382	\$ 7,908	\$ 13,965

Now, allow me to discuss how delaying your decision to start investing into your Vista 401(k) account can greatly affect your retirement savings plan. Let’s say that a teacher, named Pam, starts her 401(k) plan immediately upon her hiring and puts in \$50 a month, earning 6% return on her money, compounded once a year and invests for 15 years. Using that same website www.investor.gov again, Pam’s investment account would have grown to the amount of \$13,965. However, another teacher, named Sam, waits five years and does not start his 401(k) investment until his 6th year, his investment account has a future value of only \$7,908. *Therefore, by Sam waiting, it has cost him \$6,057.* Let’s look at the scenario from a different angle. Remember, Pam did not have to make a lump-sum investment as she benefited from saving her money five years more than Sam. However, for Sam to have the same amount of money as Pam has at the end of 15 years, he would need to make a lump-sum investment at the start for \$3,382. Quite interesting, isn’t it?

So, in review, if you are not already investing into your Vista 401(k) account, then NOW is a good time to start. You can call us at 866-325-1278 and we can assist you by providing you all the forms to start your account. You may also go to our website at www.vista401k.com. Once there, login as a “First Time User.” Once you have established your new account, it will ask for you to input the following: the contribution amount; select your investment choices and select your beneficiaries. We can set up automatic deductions and each contribution is pre-taxed. We urge you to start contributing to your Vista 401(k). It could provide you with a world of opportunity at your retirement.

Take the Steps to Future Financial Wellness



By Toni Milton, Analyst

There is a great deal of stress associated with personal financial issues. Stress over money takes both a mental and physical toll on work, impacts your health and reduces productivity. Most employers understand wellness programs can improve their employee's health and general wellness. Corporate wellness programs are a recent trend in work places everywhere. Employers are integrating wellness programs to create an overall healthier work experience.

There is no greater benefit that an employer can give an employee and their family than the benefit of wellness. These wellness benefits have a tendency to be underutilized. For example, as a school board employee, you have access to an employer-sponsored 401(k) Plan. The plan will allow you to shelter pre-tax contributions until you reach retirement. Many employees do not take advantage of this benefit, the Vista 401(k) Plan. The Vista 401(k) Plan contributions are deducted from your paycheck and invested in your 401(k) account -- before taxes are withheld. To illustrate the tax savings, an annual salary of \$35,000 with a \$5,000 401(k) contribution would result in taxable income of \$30,000. You realize a \$5,000 savings of taxable income.

With the Vista 401(k) Plan, you are in charge of your retirement account. When you enroll, you decide how much to contribute each pay period. Contributions are placed into investments you select, based on your retirement goals and risk tolerance. When you retire, the money in the account is available to you. Since your 401(k) is designed to save for retirement, there can be penalties for taking the money out prior to retiring.

There are several steps you can take to have a healthier 401(k) account before you retire. Step one is to avoid taking loans from your account. Regular 401(k) contributions are taken out of your paycheck on a pre-tax basis, the loan repayments are taxable. This means that you are taking pre-tax money out of your account and then repaying it with post-tax money.

Step two is to consolidate. If you have a 401(k), 403(b), or IRA account that you are unable to contribute to, transfer it into the Vista 401(k) Plan. It can be really difficult to maintain an overall retirement plan strategy when your assets are held in different accounts. In addition, tracking and monitoring your investment could really become stressful. You don't have to be a current 401(k) participant to rollover money into the Vista 401(k) Plan. All active school board employees are eligible to participate. .

Step three is education. The plan offers several options for educating yourself on your 401(k) account. You will receive a statement every quarter, informing you of account activity, fund activity and fund performance. There is also a very informative newsletter published every quarter available on our website, and via email. Don't forget to visit the Vista 401(k) Plan website at www.vista401k.com, which is designed to provide plan-specific and general investment related information. The website provides a learning center with several tools that can assist you with your retirement planning decision making. The website is very intuitive and user friendly.

What better way to reach your financial wellness goals than to plan and contribute toward your own retirement? We support your effort to be physically, mentally, emotionally and financially fit. Not just for today, but also for the future. Make sure you save enough for retirement, you can get there!

Borrowing from your 401(k) Account

So what's the big deal about borrowing from your 401(k) account? What are the consequences the financial advisors seems so concerned about? Here are just a few.

Paying back means you might stop paying in- After you borrow from your 401(k) account, what you would have contributed to add to your funds will go toward simply trying to pay back what you took. Anyone planning for retirement understands the power of time in terms of compounding your money, since it is what drives your account's growth. If you stop paying in and adding to your total, you lose out on all of your account's potential growth.

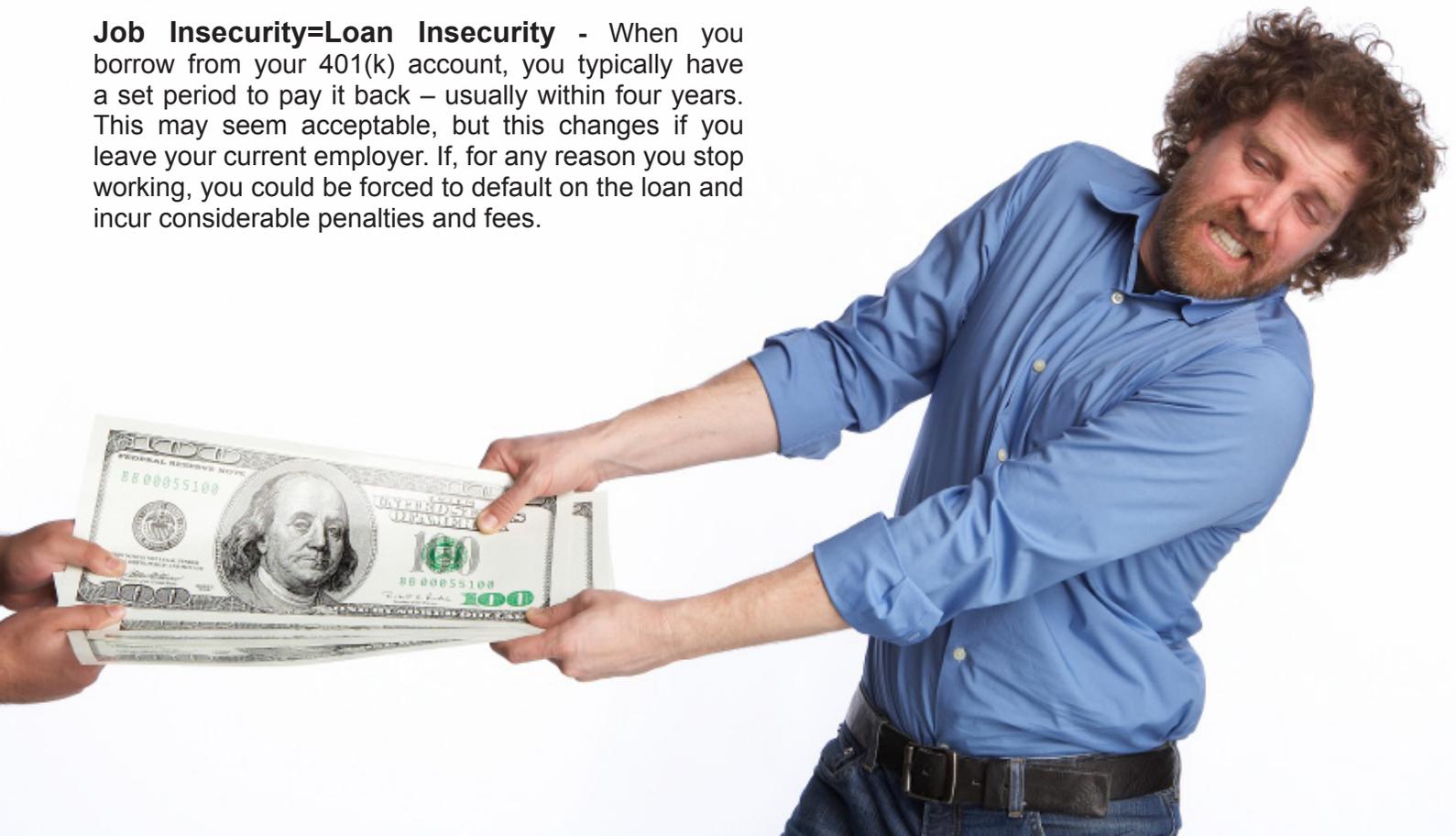
Tax Trap - When you pay back a loan from your 401(k) account, you do so with after-tax money. When you retire and take this money out later, it gets taxed again like the rest of your 401(k) contributions. Essentially, this means you are paying a tax twice for a single amount of money – both as you pay it back and as you take it out later.

Job Insecurity=Loan Insecurity - When you borrow from your 401(k) account, you typically have a set period to pay it back – usually within four years. This may seem acceptable, but this changes if you leave your current employer. If, for any reason you stop working, you could be forced to default on the loan and incur considerable penalties and fees.

Creditor Vulnerability - When your money is inside of your 401(k) account, it is in somewhat of a "safe haven" from creditors. They are unable to touch it. This changes as soon as you withdraw any money out of that account. At that point, whatever you took out is now fair game for any creditors to go after.

Short-term Solution - In many cases, borrowing from your 401(k) is like using a band-aid to cover a bullet wound. If you are in a position where you don't have the funds to cover your bills, for example your mortgage payments, pulling money from your 401(k) account may only postpone the inevitable. It isn't a long term solution and it doesn't give you a plan to create a long term solution.

So despite the fact that your 401(k) might look like the perfect solution to a financial shortage, the consequences might be harsher than you know. Beware of taking 401(k) loans!



The DROP Box

Are you enrolled in DROP? Do you have specific questions about your distribution or would you prefer to receive information specific to your needs?

Call us at 866-325-1278 or e-mail us at 401k@vista401k.com for personalized attention from our experienced Retirement Services Team.

Upon termination of DROP, you must select a payout method. You have three DROP payout choices for the distribution of your DROP benefits:

- ◇ Lump Sum – less 20 percent tax withholding (under age 55, an additional 10 percent tax penalty withheld)
- ◇ Direct Rollover – no tax withholding
- ◇ Partial Lump Sum and direct rollover – some tax withholding

Here are some good reasons to rollover the DROP payout into a Vista 401(k) account:

- ◇ If you take the DROP funds as a payment directly to yourself, these funds will be taxable income for the current tax year. For example, if your DROP payout is \$120,000 and you asked for these funds to be paid directly to you, your taxable income for 2014 will be \$120,000, plus any taxable amount you earned up until your retirement. You will receive only \$96,000 (less the 20 percent tax withheld).

Smart Alternative: Rollover your DROP accumulation to your Vista 401(k) account. The \$120,000 rolled into the plan is NOT taxable until you withdraw it.

- ◇ If you qualify for normal retirement from the school board and reach the age of 55, you qualify to withdraw your funds without incurring the age 59 ½ withdrawal penalty from your 401(k) Plan. This means that if you choose to rollover your DROP funds to your 401(k) Plan, instead of a traditional IRA, you can withdraw funds before age 59 ½, without a penalty.

Call Vista 401(k) at 866-325-1278 for the necessary forms.



Frequently Asked Questions

Q: When am I eligible to enroll in the Vista 401(k) Plan?

A: You're eligible immediately upon being hired. You can enroll any time of the year. No enrollment period is required.

Q: My payroll deduction summary from my paycheck has a deduction for Vista. Does that mean I am contributing to the Vista 401(k) Plan?

No. Your Vista 401(k) contribution will be noted on your paycheck summary as **401(k)**. Call us at 1-866-325-1278 for additional information.

Q: I designated a beneficiary when I signed up for my benefits with the school board. Does that apply to my 401(k) account?

No. Your 401(k) Plan is a completely separate account from your other school board benefits. You must designate a specific beneficiary on this account by logging onto your account online or by contacting our office to request a form be mailed to you.

Q: I am legally married in a same-sex couple. If I want my nephew to be the primary beneficiary for my 401(k) plan, do I need to change my beneficiary designation?

Yes. Legally your spouse is the beneficiary of your retirement accounts. If you are legally married and name someone other than your spouse, you must have the spousal consent waiver signed and notarized.

Q: I took a hardship from my account. Do my contributions have to stop?

Yes. By law, your 401(k) contributions and any other contribution to a retirement plan must cease for six months. After six months, you must restart your contributions. The payments will not automatically resume.

Q: I am about to receive a DROP payout. Can I rollover some or all of the money into my 401(k) Plan?

Yes. You may rollover all or a portion of the DROP payout into the Vista 401(k) Plan. Contact our office at 866-325-1278 for the necessary forms.

Q: When I retire, do I have to take a lump-sum payout of my 401(k) account?

No. You can leave your account with the Vista 401(k) Plan as long as want. You have the option of setting up systematic withdrawals or you can have periodic withdrawals – giving you the capability to receive payments monthly, quarterly or as needed.

Q: I am about to be 70 ½ years old, do I need to call the office about getting my Required Minimum Distribution (RMD) paid out to me?

No. Our company automatically calculates your RMD amount and sends out a check to the address on file. Contact our office to update your contact information.



Q: What is the maximum amount you can contribute to your 401(k) Plan annually?

The maximum for participants under the age of 50 is \$17,500 for 2014. The maximum for participants over 50 years old is \$23,000.

Q: Is there a fixed amount I must contribute to an account?

There is no fixed amount you must contribute. However, there is a \$25 minimum contribution per pay period.

Q: How can I increase the amount I am contributing into my 401(k) Plan?

Increasing your contribution can be done in several ways. You can log into your account at www.vista401k.com and select the “change deferral amount” tab. Simply enter how much you want to contribute and click the “submit” button. We can e-mail, fax or mail you a form to fill out and send back to us as well. In addition, you can call our automated system at 1-800-213-2310.

Q: Can I rollover my 403(b) account into my 401(k) account?

You can rollover your 403(b) account into your 401(k) account, as long as you meet certain IRS requirements:

- You are over the age of 59 ½
- No longer working for the plan sponsor

Rolling over funds to your 401(k) account may be a good way to cut expenses and keep more of your returns.

Q: How can I receive the most current information about the 401(k)?

Log onto our website at www.vista401k.com and sign up for our mailing list or select our “Learning Center” link.

Q: How can I reset my password?

For security purposes, you can only have your password reset by calling our office at 1-866-325-1278.

Q: When will I receive a statement?

Participant statements are mailed out after each quarter to the address we have on file.

Q: How can I change my mailing address online?

You can change your address online by logging into your account and selecting the “account information” tab. Next, click “Update Personal Profile.” Enter your information into the appropriate fields and click the “update” button. Additionally, you must contact your school board to ensure they update their system.

Q: How can I pay off my loan early?

To pay off a loan early, first you must contact our office at 1-866-325-1278 to get your current balance. Payments must be made with either a cashier’s check or money order payable to “WTC FBO: Vista 401k”. Address the envelope to: Vista 401(k), P.O. Box 1878, Tallahassee, Florida 32302.



Enrollment Form

Section I – Employee Information

Name: _____ SS# or Employee #: _____
Last First Middle Initial

Address: _____ Phone: _____
E-mail: _____

Section II – Investment Elections

I would like to enroll, restart or increase my 401(k) plan contributions through payroll deductions on a “before-tax” basis. Payroll contributions will start on the next available payroll after date of receipt. If this is a new Enrollment a Beneficiary Designation form will be sent to you immediately upon receipt of this form.

Amount per pay period (check one below):

- \$25.00 (minimum) \$50.00 \$75.00 Other \$ _____ Annual Max \$ _____

**Send back this form OR visit us online at www.vista401k.com.
The Vista 401(k) Plan is your School District sponsored retirement plan. Don't delay - send back TODAY.
Mail: Vista 401(k), PO Box 1878, Tallahassee, FL 32302 • Fax: 850-425-8345 • Call: 866-325-1278**

Select only 1 of the 3 options below:

Option 1 Target Retirement Funds

Fidelity Advisor Freedom Fund 2015 2020 2025 2030 2035 2040 2045 2050

The Fidelity Advisor Freedom funds are an all or nothing fund. If a target retirement date fund is selected you may not select your own funds. By checking this box you agree to these terms.

Option 2 By Risk Category. (See Risk Category models at www.vista401k.com/risk.asp)

Capital Preservation 101 Conservative 201 Moderate 301 Growth 401 Aggressive 501

Option 3 Select Your Own Funds.

American; Capital World Growth & Income	_____%	PIMCO; Total Return	_____%
American; EuroPacific Growth	_____%	T. Rowe Price; Equity Income	_____%
American; Investment Company of America	_____%	T. Rowe Price; Small-Cap Stock	_____%
American Century; Heritage	_____%	Vanguard; Balanced Index	_____%
American Century; Income & Growth	_____%	Vanguard; Institutional Index	_____%
American Century; Inflation-Adjusted Bond Fund	_____%	Vanguard; Prime Money Market- Inst	_____%
American Century; Government	_____%	Vanguard; Short-Term Treasury	_____%
American Century; Growth	_____%	Vanguard; Intermediate-Term Treasury	_____%
American Century; Mid Cap Value	_____%	Vanguard; Long-Term Treasury Fund	_____%
Fidelity Advisor Income Fund	_____%	Vanguard; Wellington	_____%
Fidelity Advisor Small Cap Growth	_____%	Vanguard; Wellesley	_____%
Fidelity Advisor Small Cap Value	_____%	Vanguard; Mid-Cap Index	_____%

Section III – Signature

By signing below, I hereby request that Vista 401(k) make changes to my investments as indicated above. Your signature is required to confirm your contributions.

Signature: _____ Date: _____

Vista/ShortEnrForm/0313

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