

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		Average Annual Performance				
Fund Company	Fund	Lipper Category	Operating Expense	2nd Quarter 2014	1 Year	3 Years	5 Years	10 Years or since Inception	Inception Date
TOTAL RETURNS (%) as of 6/30/14; 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%	6.1%	23.4	11.5	14.2	9.3	03/26/93
American Funds	EuroPacific	Int'l Stocks	0.84%	3.5%	21.9	7.0	11.6	8.8	04/06/84
Small Cap Stock									
Fidelity Advisor	Small Cap Growth	Small Growth	1.24%	1.5%	23.6	13.6	20.0	<i>10.8</i>	11/03/04
Fidelity Advisor	Small Cap Value	Small Cap Value	1.36%	3.6%	22.1	16.7	20.3	<i>11.8</i>	11/03/04
T.Rowe Price	Small-Cap Stock	Small Cap Core	0.91%	4.3%	24.0	15.9	23.2	10.7	12/31/59
Mid Cap Stock									
American Century	Heritage	Mid Cap Growth	1.25%	4.3%	22.8	10.6	18.8	11.8	07/11/97
American Century	Mid Cap Value	Mid Cap Value	1.26%	10.0%	23.9	16.5	19.8	<i>10.9</i>	01/13/05
Vanguard	Mid Cap Index	Mid Cap Core	0.09%	7.9%	26.2	15.3	22.0	<i>10.3</i>	03/30/07
Large Cap Stock									
American Funds	Investment Company of America	Large Cap Core	0.61%	8.3%	27.5	16.2	16.8	7.8	01/01/34
American Century	Growth	Large Cap Growth	1.22%	6.0%	24.9	13.4	16.9	8.0	06/04/97
American Century	Income and Growth	Large Cap Value	0.93%	7.1%	24.3	16.8	18.3	6.9	12/15/97
Vanguard	Institutional Index Fund	S&P 500 Index	0.04%	7.1%	24.6	16.6	18.8	7.8	07/31/90
Balanced									
Vanguard	Balanced Index	Balanced	0.08%	5.8%	16.4	11.5	13.7	7.4	12/01/00
Vanguard	Wellesley Admiral	Mixed-Asset	0.18%	6.0%	11.9	10.0	12.0	7.8	10/03/89
Vanguard	Wellington Admiral	Mixed-Asset	0.18%	6.5%	17.3	12.4	14.0	8.6	12/31/59
Mixed Asset Target Date									
Fidelity Advisor	Freedom 2005	Mixed Asset Target Alco	0.83%	3.9%	10.0	5.5	9.1	4.8	11/06/03
Fidelity Advisor	Freedom 2010	Mixed Asset Target Aloc	0.87%	4.3%	12.3	6.9	10.5	5.4	07/24/03
Fidelity Advisor	Freedom 2015	Mixed Asset Target Aloc	0.90%	4.6%	13.3	7.2	10.9	5.7	11/06/03
Fidelity Advisor	Freedom 2020	Mixed Asset Target Aloc	0.93%	4.8%	14.4	7.7	11.9	5.6	07/24/03
Fidelity Advisor	Freedom 2025	Mixed Asset Target Aloc	0.97%	5.1%	16.7	8.7	13.0	6.0	11/03/03
Fidelity Advisor	Freedom 2030	Mixed Asset Target Aloc	1.02%	5.3%	17.8	9.2	13.6	5.9	07/24/03
Fidelity Advisor	Freedom 2035	Mixed Asset Target Aloc	1.03%	5.3%	19.2	9.8	14.2	6.1	11/06/03
Fidelity Advisor	Freedom 2040	Mixed Asset Target Aloc	1.03%	5.4%	19.5	9.9	14.4	6.1	07/24/03
Fidelity Advisor	Freedom 2045	Mixed Asset Target Aloc	1.03%	5.3%	19.7	10.0	14.6	<i>5.2</i>	06/01/06
Fidelity Advisor	Freedom 2050	Mixed Asset Target Aloc	1.03%	5.5%	19.9	10.0	14.8	<i>5.0</i>	06/01/06
Fidelity Advisor	Freedom Income	Mixed Asset Target Aloc	0.76%	3.3%	7.2	4.2	6.6	4.2	07/24/03
Equity Income									
T.Rowe Price	Equity Income	Equity Income	0.67%	6.1%	20.7	15.3	18.1	7.7	10/31/85
Bond									
American Century	Government Bond	Intermediate Gov't	0.47%	2.8%	2.4	2.4	3.4	4.5	05/16/80
American Century	Inflation-Adjusted Bond	Intermediate Gov't	0.47%	5.4%	4.0	3.1	5.1	4.9	02/10/97
PIMCO	Total Return	Intermediate Bond	0.71%	3.4%	4.3	4.0	6.0	6.1	09/08/84
Vanguard	Short-Term Treasury-Admiral	Short Term Treasury	0.10%	0.6%	0.9	0.9	1.5	3.0	02/13/01
Vanguard	Interm.Term Treasury-Admiral	Interm. Term Treasury	0.10%	2.7%	2.2	3.0	4.2	5.0	02/12/01
Vanguard	Long-Term Treasury-Admiral	Long Term Treasury	0.10%	12.4%	5.9	8.7	7.2	7.1	02/12/01
Cash/Money Market									
Vanguard	Institutional Prime Money Market**	Money Market	0.10%	0.0%	0.1	0.1	0.1	1.8	10/3/89
S & P 500 (Broad base Benchmarks)				6.05%	22.04	14.07	16.35	5.56	
Sources: www.Morningstar.com website 07/02/2014 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.

