

# Now is a good time for a 401(k) account Checkup

Page 6



**2014 Plan  
Performance  
Review,  
Past Predictions  
and Future  
Forecast**

Page 3

**Make a change now for the New  
Year and your future!**

Page 8

# Table of Contents

<b>3</b>	<b>2014 Plan Performance Review, Past Predictions and Future Forecast</b>
<b>5</b>	<b>Fund Performance Chart</b>
<b>6</b>	<b>Now is a good time to get a 401(k) Account Check Up!</b>
<b>8</b>	<b>Make a change now for the New Year and your future!</b>
<b>9</b>	<b>The Drop Box</b>
<b>10</b>	<b>FAQ</b>
<b>12</b>	<b>Vista 401(k) Enrollment Form</b>



# 2014

## Plan Performance Review, Past Predictions and Future Forecasts

By Michael Sheridan, Senior Consultant

Your 401(k) plan had a predictably good year and continues to have a large asset balance. This large balance with many funds gives us the leverage to get good service and advice from the many fund companies included in the plan. We have several concerns about some of the funds and want the fund managers to share their collective wisdom during the annual reviews in February. We will report our findings to you.

As you can read in the performance chart in this newsletter, every fund in the plan, except one, showed a gain for 2014. Better yet, all funds showed gains on both a 3 year and 5 year basis.

The only fund that showed a loss for the year was American, Europacific at -2.6%. This loss reflects the poor economic showing in Europe as well as some of the Pacific Rim economies. I should point out that the fund had good gains when measured on a 3, 5 year or since inception (1984) basis. However, I do not expect much from this fund in 2015 and would avoid it or keep only a small position.

The plan's best performer startled all of us. It is the Vanguard, Long Term Treasury Bond fund! As I mentioned in previous newsletters, this fund has not done that well in the past, but with the instability of many economies and political situations around the world, foreign investors have stampeded to U.S. government bonds, regardless of the low interest rates, just for a place to park their money for safety. The demand drove up the price. We know that the U.S. Federal Reserve will start to raise interest rates in 2015. I think they will do it moderately

and in a manner that results in the least disruption in the bond markets. But, increases in interest rates have a converse effect on the value of bonds. When rates go up, bond prices fall and when rates go down, bond prices rise. I personally am avoiding long-term bonds, but will increase my position in the shorter-term bond funds.

There was a lot of investor "chatter" about iconic bond manager Bill Gross leaving PIMCO, Total Return – a fund that he created – to work for Janus. Frankly, I doubt that this will have much of an impact on investors, even though a lot of them withdrew their assets from PIMCO. The PIMCO fund had a 4.4% gain for the year, which is respectable for a widely diversified bond fund. I expect that they will maintain an investment philosophy of not chasing riskier bonds and not gamble with your money with the expectation of a little better gain. Bond investors in retirement plans should not be exposed to such speculation. We will continue to monitor all of the bond funds to make sure that does not happen and to take immediate action if it does.

Bill Gross' new company, Janus, is a good fund company that we carefully considered years ago, but decided against using them because they included too many speculative investments in their funds. We thought that to be unsuitable for a retirement plan. In looking back at that decision, it was a very good decision to avoid them and the unnecessary speculation which, in the main part, did not work.

*Continues page 4*

The three small cap funds did surprisingly well during a year in which small caps were not rewarded. I suggest considering them for a small part of your portfolio when you rebalance in 2015. In general, smaller companies are less exposed to foreign market volatility than larger mid cap and large cap funds. I expect significant foreign market volatility in 2015.

We have used the Fidelity Target funds for many technical reasons, but are disappointed in their 2014 performances. I know that they are designed to be highly diversified and safe, but they did not match the standards that we set. We will spend some time with their fund managers to determine what happened and what will occur in 2015 in their management practices.

I know that I nominated T. Rowe Price; Equity Income to the "Sheridan Fund Hall of Fame" earlier last year. Sure enough, they underperformed for the whole year with a 7.4% gain as compared to the S&P 500 benchmark of 13.7%. I personally own this fund and will continue to do so (17.8% a year for the past 3 years), but it will require a lot of analysis with their managers to find out why they could not match their own benchmark.

When considering actively-managed funds vs. passive-index funds, according to *Money* magazine, the average actively-managed stock fund gained 6.8% in 2014, but the average of all passively-managed index funds gained 8.0%. One needs to ask, "Why are we paying higher asset management fees for active asset management and not even matching what a robot computer program achieved just by investing in all stocks in that category?" Indeed! This makes the case for selecting more index funds for your portfolio. Except for the International and small cap funds, every other stock fund in your plan exceeded the 8% all-stock fund average (American Century; Heritage Mid Cap was up 7.9% for the year, but you get my point), but only a few of them matched or exceeded the S&P 500 benchmark of +13.7% for the year.

I continue to be pleased about the three balanced funds in your plan, which is a mixed asset of stocks and bonds. They reduced risk, enhanced safety, diversified your investments and still returned respectable gains during 2014. I recommend them to everyone and own them myself.

Again and again, please do not consider the Prime Money Market fund to be an investment. It is only a place holder in which to park some money until you withdraw funds or rebalance them to other funds in the plan. The return for 2014 was 0.1% and I do not expect it to be too much better in 2015.

So, how did my prediction for 2014 go, as based on the January 2014 401(k) News?

### **Bad predictions:**

- I thought that the T. Rowe Price; Equity Income fund was great and it was mediocre for the year.
- I was negative about the American Century; Government Bond fund, which ended up with a respectable 4.6% gain, buoyed by long term bonds which, as I pointed out above, caught me as well as most of the investment world by surprise.
- I liked the 2013 performance of the Fidelity; Freedom Income fund so much that I suggested it for 2014. Its 3.5% gain was acceptable, but certainly mediocre.

### **Good or decent predictions:**

- I thought that the stock market was overpriced and that a sell off would result. Several of them did happen during the year, but the market ended up beyond what I predicted. However, I am happy being wrong.
- I predicted that the three Vanguard balanced funds would have a good year, they did and I predict it again for 2015.
- Overall, I thought it would be a decent year and it was for both stock and bond investors, but lousy for those of you who kept your money in the money market fund.

For 2015, I think that we will have a volatile year, full of scary speculation which will be uncomfortable for those of us who are investing for the long term and retirement. Try not to pay too much attention to the daily headlines, which only serve to sell papers, not give quality investment information. I suggest increasing your position in short term bonds to take some small advantage of increasing interest rates, which will clobber longer term maturity bonds.

Get out of cash/money market funds. Keep no International funds or only a small position, due to volatility. Small caps probably will have a decent year. Hopefully, the T. Rowe Price; Equity Income fund will come back, but we will know more after talking to the managers. Consider more of the Index funds rather than the actively managed funds because I think that this pattern, mentioned above, will hold in 2015.

The American Century; Inflation Adjusted Bond fund might get a small upward bump in 2015, but beware of the volatility of the Vanguard; Long Term Treasury, which I have been wrong about before – but I am scared of in 2015, as the Fed raised interest rates.

My guess is a plus 5-10% gain in the U.S. stock market for 2015, 3-5% for diversified bond funds, less than half a point for money market funds and small gains for International funds and possibly a loss. Let's see how we do, and above all – as I have said for decades – please pick several funds and diversify, diversify, diversify. Happy New Year!

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	December 2014 YTD	Average Annual Performance				Inception Date
Fund Company	Fund	Lipper Category			1 Year	3 Years	5 Years	10 Years or since Inception	
<b>TOTAL RETURNS (%) as of 12/31/14; 1, 3, 5, and 10 year returns are annualized. <i>Italics indicate performance is since inception.</i></b>									
<b>International</b>									
American Funds	Capital World	Global	0.80%	4.0%	4.0	15.7	9.0	7.6	03/26/93
American Funds	EuroPacific	Int'l Stocks	0.84%	-2.6%	-2.6	11.7	5.7	6.7	04/06/84
<b>Small Cap Stock</b>									
Fidelity Advisor	Small Cap Growth	Small Growth	1.24%	3.6%	3.6	18.9	15.5	9.2	11/03/04
Fidelity Advisor	Small Cap Value	Small Cap Value	1.36%	6.3%	6.3	20.3	15.8	10.4	11/03/04
T.Rowe Price	Small-Cap Stock	Small Cap Core	0.91%	6.9%	6.9	20.2	18.1	9.8	12/31/59
<b>Mid Cap Stock</b>									
American Century	Heritage	Mid Cap Growth	1.25%	7.9%	7.9	17.7	14.8	11.7	07/11/97
American Century	Mid Cap Value	Mid Cap Value	1.26%	16.0%	16.0	20.5	15.6	10.0	01/13/05
Vanguard	Mid Cap Index - Admiral	Mid Cap Core	0.09%	13.8%	13.8	21.3	17.0	9.5	11/12/01
<b>Large Cap Stock</b>									
American Funds	Investment Company of America	Large Cap Core	0.61%	12.1%	12.1	19.7	13.3	7.4	01/01/34
American Century	Growth	Large Cap Growth	1.22%	10.9%	10.9	17.6	13.6	7.8	06/04/97
American Century	Income and Growth	Large Cap Value	0.93%	12.2%	12.2	20.2	15.2	6.6	12/15/97
Vanguard	Institutional Index Fund	S&P 500 Index	0.04%	13.7%	13.7	20.4	15.4	7.7	07/31/90
<b>Balanced</b>									
Vanguard	Balanced Index	Balanced	0.08%	10.0%	10.0	13.2	11.4	7.1	12/01/00
Vanguard	Wellesley Admiral	Mixed-Asset	0.18%	8.2%	8.2	9.2	9.6	7.3	10/03/89
Vanguard	Wellington Admiral	Mixed-Asset	0.18%	9.9%	9.9	14.0	11.4	8.1	12/31/59
<b>Mixed Asset Target Date</b>									
Fidelity Advisor	Freedom 2005	Mixed Asset Target Alco	0.83%	4.1%	4.1	6.7	6.2	4.4	11/06/03
Fidelity Advisor	Freedom 2010	Mixed Asset Target Alco	0.87%	4.4%	4.4	8.3	7.2	4.9	07/24/03
Fidelity Advisor	Freedom 2015	Mixed Asset Target Alco	0.90%	4.7%	4.7	8.7	7.5	5.1	11/06/03
Fidelity Advisor	Freedom 2020	Mixed Asset Target Alco	0.93%	4.9%	4.9	9.6	8.1	5.0	07/24/03
Fidelity Advisor	Freedom 2025	Mixed Asset Target Alco	0.97%	5.1%	5.1	11.1	8.9	5.4	11/03/03
Fidelity Advisor	Freedom 2030	Mixed Asset Target Alco	1.02%	5.2%	5.2	11.7	9.2	5.2	07/24/03
Fidelity Advisor	Freedom 2035	Mixed Asset Target Alco	1.03%	5.2%	5.2	12.9	9.7	5.4	11/06/03
Fidelity Advisor	Freedom 2040	Mixed Asset Target Alco	1.03%	5.2%	5.2	13.0	9.8	5.3	07/24/03
Fidelity Advisor	Freedom 2045	Mixed Asset Target Alco	1.03%	5.2%	5.2	13.4	10.0	4.8	06/01/06
Fidelity Advisor	Freedom 2050	Mixed Asset Target Alco	1.03%	5.3%	5.3	13.5	10.0	4.7	06/01/06
Fidelity Advisor	Freedom Income	Mixed Asset Target Alco	0.76%	3.5%	3.5	4.6	4.6	3.9	07/24/03
<b>Equity Income</b>									
T.Rowe Price	Equity Income	Equity Income	0.67%	7.5%	7.5	17.8	13.3	6.8	10/31/85
<b>Bond</b>									
American Century	Government Bond	Government	0.47%	4.6%	4.6	1.3	3.3	4.3	05/16/80
American Century	Inflation-Adjusted Bond	Intermediate Gov't	0.47%	2.7%	2.7	0.0	3.5	4.0	02/10/97
PIMCO	Total Return	Intermediate Bond	0.71%	4.4%	4.4	4.0	4.9	5.7	09/08/84
Vanguard	Short-Term Treasury-Admiral	Short Term Treasury	0.10%	0.8%	0.8	0.5	1.3	2.9	02/13/01
Vanguard	Interm.Term Treasury-Admiral	Interm. Term Treasury	0.10%	4.4%	4.4	1.4	4.2	4.8	02/12/01
Vanguard	Long-Term Treasury-Admiral	Long Term Treasury	0.10%	25.4%	25.4	4.2	9.8	7.5	02/12/01
<b>Cash/Money Market</b>									
Vanguard	Institutional Prime Money Market**	Money Market	0.10%	0.1%	0.1	0.1	0.1	1.8	10/3/89
<b>S &amp; P 500 (Broad base Benchmarks)</b>				13.7%	13.7	20.4	15.5	7.7	

Sources: [www.Morningstar.com](http://www.Morningstar.com) website 1/05/2015 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. 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.





# NOW IS A GOOD TIME TO GET A 401(K) ACCOUNT CHECK UP!

By Robert Pumphrey,  
Retirement Services Representative

Once a year, we go to the doctor to ensure everything is properly working. By comparison, how often do you check on your 401(k) account to make sure things are in place for your retirement? Here is a list of things you should be checking:

**Contributions** - The minimum contribution amount is only \$25.00 per pay period. There is an overall cap on your annual pre-tax contribution amount. In 2015, you may contribute up to \$18,000 (or \$24,000, if you're age 50 or older). Remember, it's never too late to start or restart your contribution. If you would like to make changes, you can do so by visiting our website at [www.vista401k.com](http://www.vista401k.com) or by calling 866-325-1278 to request paper work.

**Beneficiary Data** - Your 401(k) plan is a completely separate account from your other retirement accounts and School Board benefits. You must designate your 401(k) beneficiary. You can do so by logging onto your account online or by contacting our office to request that a form be mailed to you. If you think you have already done this, but are not sure, it never hurts to update the information on an annual basis.

**Reallocation or Rebalance of Investments** - Most financial advisors suggest that you rebalance or reallocate your investment at least once year. When you set up your 401(k) account with us, you either selected funds based on your own asset allocation goals, picked a target-date fund or you selected a fund based on your risk tolerance. Once you established and implemented a 401(k) account asset allocation strategy based on your retirement savings goal, time horizon and risk tolerance, periodically rebalance your account.

Rebalancing simply means adjusting the allocations to the funds in your account back to their original targets. The good news is that you can go to our website at [www.vista401k.com](http://www.vista401k.com) and complete the Investment Risk Profile in about five to ten minutes to start this process. You don't need to have access to your individual account or login to complete this five-question Risk Tolerance Questionnaire. The profile process will help you decide how to invest your 401(k) investment dollars.

Once you are on the home page of our site, on the left-hand side of the page, you will see six blue tabs and one of those is labeled "Learning Center." Click on it and then you will see five options. Please click on the option titled, "401(k) Tools." Under "401(k) Tools," you will notice the first option is "Investment Risk Profile." Please click on that. Now, just follow the prompts and there are five questions that you will be asked to answer. You will obtain a score between 5 and 25 points. This is only a guide and Investment categories range from Capital Preservation to Aggressive. In about ten minutes or less, you can complete this process and have a better understanding of what kind of investor you are based on your tolerance to risk. It may or may not require for you to make investment choices with your existing and your future contributions or both. You can make the appropriate change online or you can call us at 866-325-1278. We will provide you an Investment Change Form.

**Address Change** - It is very important to update your address for a number of reasons, because we mail your account statements to the address we have on file. If it is wrong, your account information is going to an incorrect address every quarter. For those of you taking distributions from your account, our trust company sends your tax information to the address on file. To update your address, first contact your employer. It is important that you go through your employer so the address will be correct in our system. Once you have updated your information through your employer, you may contact us to notify us of the change. If you are no longer employed, you may contact us directly to update your address.

**E-mail Address** - E-mail is a convenient way for the Vista 401(k) Plan to notify participants or potential participants of what's going on with the plan. The plan sends out information periodically regarding: fund performance, information on starting or restarting contributions, the Newsletter, and any important changes regarding the plan. If you would like to receive these updates, you can contact us at 866-325-1278 about adding or updating your e-mail address.

**Phone Number** – In addition, it is very important to update your "best phone number" for us to contact you.

A 401(k) account offers a simple and affordable way to bring the dream of retirement and financial well-being back to reality. Remember, it's never too late to start saving.

# Make a change now for the New Year and your future!

SAVE MONEY!

Travel

Loss Weight

401(k)

**By Toni Milton, Analyst**

Whether its money management, weight loss or a healthier lifestyle, your New Year's resolution usually becomes a thing of the past by March. By then, the holiday festivities are over, the dust has settled and life as we knew it pre-holiday season, is back to normal. Limit yourself to one goal – even if you have many goals you would like to tackle this year. If you narrow it down to only one goal to prioritize first, your chances of success will be much higher. Multitasking is difficult on the best of days and trying to keep up with too many resolutions is bound to result in a ball being dropped somewhere.

Why must we always make resolutions that we dread? Instead of the typical “eat healthier and exercise more” type of resolution, make a resolution that you can really benefit from now and in the future. Why not make a resolution to enroll, restart or increase your contribution to the Vista 401(k) Plan? The Vista 401(k) Plan is an employer-sponsored retirement savings plan that offers significant tax benefits. The minimum contribution amount is only \$25.00. The maximum contribution amount has increased this year to \$18,000.00 for a participant under the age of 50 and \$24,000.00 for a participant 50 and older. The Vista 401(k) Plan offers a variety of attractive features that makes investing for the future easy, worry free and potentially profitable. Some of the plan features are:

- Contributions to the plan are pre-tax and made through regular payroll deductions.

- Selections from 30+ mutual funds are available.
- No taxes are paid on any contributions or earnings until they are withdrawn.
- You have 24/7 online access to your account.
- Make investment changes online with no restrictions.
- You may rollover funds from a previous employer's 401(a), 401(k), 403(b), 457 or IRA plans into your 401(k) Plan.
- Quarterly statements are mailed to you.
- Friendly, knowledgeable representatives are available M-F, 8 a.m. to 5 p.m.
- Best of all, there is no salesmen, no pressure and no commission is paid by you.

Set a goal, such as, “I think I can save \$25.00 a paycheck and take action now.” There is no reason why you can't start with a smaller amount and then increase the amount whenever your circumstances allow. It's easy to procrastinate on making plans, but we encourage you to complete the form and send it in or go to the website to enroll or restart your contribution. By never getting around to doing it, before you know it, 20 years have passed and you don't have enough saved.

I am sure you are someone who hopes to retire some day with the achievement of long-term retirement security. If so, you should carefully consider the benefits of contributing to the Vista 401(k) Plan. Financial security at retirement doesn't just happen. It takes planning, commitment and a contribution to your 401(k) account.



# 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](mailto: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 2015

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.

**If you entered DROP in 2010 you will receive your payout distribution this year.** Call Vista 401(k) at 866-325-1278 for the necessary forms.



# Frequently Asked Questions

**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 \$18,000 for year 2015. The maximum for participants over 50 years old is \$24,000.

**Q: Does Vista 401(k) have representatives onsite at our schools?** No, we have no agents at your schools. You may contact us at 866-325-1278 or go to our website at [www.vista401k.com](http://www.vista401k.com).

**Q: How do I qualify for a loan from my 401(k) account?** You must have a balance of at least \$2,000.

**Q: What is the minimum loan I can take?** The minimum loan is \$1,000 and the maximum is 50% of your loan balance up to \$50,000.

**Q: Can I have more than one loan at a time?** You can only have one loan at a time. Once you have paid off your loan there is a 30-day waiting period before you can apply for another loan.

**Q: When am I eligible to enroll in the Vista 401(k) Plan?** 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: 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](http://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](http://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](http://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](http://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: \_\_\_\_\_