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Exciting News!

We developed a new educational video, “*Now is the time to take action*” for you to watch now! Visit www.vista401k.com to play the video from our homepage or view it from the Learning Center. We’re also launching a Vista 401(k) app very soon. Please look for it to download from your Apple or Google Play app stores next month!





2015

Year in Review

By Michael Sheridan, Senior Consultant

Volatility of 1% or more daily change was in the headlines almost one fourth of the days when the stock and bond markets traded last year. Far too many to give comfort for those of us investing in retirement plans. And for what?

Not much at year's end was realized with most of the funds in your plan finishing mostly unchanged from 2014. It was a dynamic year for traders, but an uncomfortable year for long-term investors such as us.

Our primary benchmark, the S&P 500, finished up just 1.4% last year and our bond performance benchmark, Barclays US Aggregate Bond, had a meager (but expected) gain of .6% for 2015.

I had predicted a decent year for the small and mid-cap funds in your plan, but not much happened as these smaller company's stocks were swept up in the focus on larger funds and their volatility. The Fidelity; Small Cap Growth was the plan's best performer with a +5.5% gain for the year. The other funds in this category performed, somewhat, in line with overall indexes.

In the large cap category, the American Century; Growth gained +4.3% for the year, which is very respectable and did far better than the benchmark.

Our two value funds, T Rowe Price; Equity Income (-6.7%) and American Century; Income and Growth (-5.9%) were both disappointments for the year. I think that they should have reduced their positions in bank and energy stocks more than they did. When we conduct our annual evaluations with the company representatives, we are going to press them on why they did not reduce their positions as much, as part of our overall decision about whether we will continue their funds in our plan.

I will be forevermore embarrassed about personally electing Equity Income into the "Sheridan Hall of Fame" based on past performance before I experienced their somewhat dismal results in 2015.

Our three Balanced funds managed to end the year with tiny gains, which is reasonable because of their lower risk profiles based on their mixed bond and stock mix.

I think that the Fidelity; Freedom funds should have had the same results as the balanced funds because of their bond/stock mix, but all of them ended the year slightly in the red. We must determine why this result happened and what will be done about this composition deficit.

The two International funds finished slightly down, but not as far as I expected –considering the economic problems being experienced outside of the USA. I think that we will continue to recommend them.

The Bond funds were not as volatile as I had predicted and the two losers for the year – Vanguard; Long Term Treasury and American Century; Inflation-Adjusted Bond – were predictably down, although slightly. The prediction of rising interest rates during the year tended to reduce the value of bonds, especially long term, and the relative lack of inflation reduced the value of the inflation adjusted fund.

Overall, it was a mediocre year for the stock and bond markets and a mediocre year for the Vista 401(k) plan. My predictions of single digit gains were not met, but I think that they will be met in 2016.

There is a forecast for an overall approximate 7.6 % gain in earnings for publicly held companies for the year. My many decade observation is that, given time, the changes in the price of a company's common stock will follow its earnings. If the forecast for earning's growth is correct, then we will see a gain in the stock market in 2016.

As our economy stabilizes from the return of market-driven interest rates from the Federal Reserve's "little to no interest" rates of the past several years, we should start to see some consistency and reality in interest rates in the bond markets.

When that happens, bonds could again be vehicles for realistic investments for retirement plans and I hope it starts to happen in 2016. I do not think that the money market fund will offer much in the way of decent returns for 2016 and do not recommend it as a place to "park" your funds.

We are not going to pursue risky investment funds and "chase returns" – risking your retirement funds. We did not seek junk bond funds and other high-risk/high-return investments for our plan. These investments, for the most part, did very poorly in 2015 and we wanted no part of them. We are not willing to take large risks for the chance of large returns. They usually do not materialize. The high flyers in 2015 were tech companies who had little or no earnings, but were able to tell great stories. They are not worthy investments for a retirement plan.

We continue to believe in diversification and suggest that you diversify, diversify and 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	December 2015 YTD	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 12/31/15; 1, 3, 5, and 10 year returns are annualized. <i>Italics indicate performance is since inception.</i>									
International									
American Funds	Capital World	Global	0.77%	-2.2%	-2.2	8.3	7.0	5.9	03/26/93
American Funds	EuroPacific	Int'l Stocks	0.83%	-0.8%	-0.8	5.1	3.6	4.6	04/06/84
Small Cap Stock									
Fidelity Advisor	Small Cap Growth	Small Growth	1.20%	5.5%	5.5	16.3	11.4	8.4	11/03/04
Fidelity Advisor	Small Cap Value	Small Cap Value	1.39%	-1.9%	-1.9	12.6	10.4	8.5	11/03/04
T.Rowe Price	Small-Cap Stock	Small Cap Core	0.91%	-3.2%	-3.2	12.5	10.9	8.6	12/31/59
Mid Cap Stock									
American Century	Heritage	Mid Cap Growth	1.25%	1.7%	1.7	12.7	9.1	9.7	07/11/97
American Century	Mid Cap Value	Mid Cap Value	1.25%	-1.8%	-1.8	13.9	11.2	8.8	01/13/05
Vanguard	Mid Cap Index - Admiral	Mid Cap Core	0.09%	-1.3%	-1.3	14.9	11.5	7.9	11/12/01
Large Cap Stock									
American Funds	Investment Company of America	Large Cap Core	0.59%	-1.4%	-1.4	13.5	10.7	6.5	01/01/34
American Century	Growth	Large Cap Growth	1.22%	4.3%	4.3	14.3	10.9	7.7	06/04/97
American Century	Income and Growth	Large Cap Value	0.92%	-5.9%	-5.9	12.7	10.9	5.5	12/15/97
Vanguard	Institutional Index Fund	S&P 500 Index	0.04%	1.4%	1.4	15.1	12.5	7.3	07/31/90
Balanced									
Vanguard	Balanced Index	Balanced	0.08%	0.5%	0.5	9.3	8.7	6.7	12/01/00
Vanguard	Wellesley Admiral	Mixed-Asset	0.18%	1.4%	1.4	6.2	7.7	7.1	10/03/89
Vanguard	Wellington Admiral	Mixed-Asset	0.18%	0.1%	0.1	9.6	9.1	7.4	12/31/59
Mixed Asset Target Date									
Fidelity Advisor	Freedom 2005	Mixed Asset Target Alco	0.81%	-0.8%	-0.8	3.6	3.8	3.8	11/06/03
Fidelity Advisor	Freedom 2010	Mixed Asset Target Alco	0.85%	-0.9%	-0.9	4.6	4.6	4.3	07/24/03
Fidelity Advisor	Freedom 2015	Mixed Asset Target Alco	0.89%	-0.9%	-0.9	4.9	4.9	4.4	11/06/03
Fidelity Advisor	Freedom 2020	Mixed Asset Target Alco	0.91%	-0.9%	-0.9	5.4	5.1	4.3	07/24/03
Fidelity Advisor	Freedom 2025	Mixed Asset Target Alco	0.95%	-0.9%	-0.9	6.5	5.8	4.6	11/03/03
Fidelity Advisor	Freedom 2030	Mixed Asset Target Alco	0.99%	-0.9%	-0.9	6.9	6.0	4.3	07/24/03
Fidelity Advisor	Freedom 2035	Mixed Asset Target Alco	1.01%	-1.0%	-1.0	7.7	6.3	4.5	11/06/03
Fidelity Advisor	Freedom 2040	Mixed Asset Target Alco	1.01%	-1.0%	-1.0	7.8	6.4	4.4	07/24/03
Fidelity Advisor	Freedom 2045	Mixed Asset Target Alco	1.01%	-1.1%	-1.1	8.0	6.5	4.2	06/01/06
Fidelity Advisor	Freedom 2050	Mixed Asset Target Alco	1.01%	-1.1%	-1.1	8.1	6.4	4.7	06/01/06
Fidelity Advisor	Freedom Income	Mixed Asset Target Alco	0.75%	-0.8%	-0.8	2.3	2.9	3.5	07/24/03
Equity Income									
T.Rowe Price	Equity Income	Equity Income	0.66%	-6.7%	-6.7	9.2	8.7	5.7	10/31/85
Bond									
American Century	Government Bond	Government	0.47%	0.5%	0.5	0.7	2.3	4.1	05/16/80
American Century	Inflation-Adjusted Bond	Intermediate Gov't	0.47%	-2.2%	-2.2	-3.0	1.9	3.5	02/10/97
PIMCO	Total Return	Intermediate Bond	0.71%	0.5%	0.5	0.9	3.3	5.5	09/08/84
Vanguard	Short-Term Treasury-Admiral	Short Term Treasury	0.10%	0.6%	0.6	0.5	0.9	2.7	02/13/01
Vanguard	Interm.Term Treasury-Admiral	Interm. Term Treasury	0.10%	1.6%	1.6	1.0	3.1	4.7	02/12/01
Vanguard	Long-Term Treasury-Admiral	Long Term Treasury	0.10%	-1.4%	-1.4	2.5	7.6	6.6	02/12/01
Cash/Money Market									
Vanguard	Prime Money Market-Admiral	Money Market	0.10%	0.1%	0.1	0.1	0.1	1.4	10/3/89
Broad Base Benchmarks									
S & P 500				1.4%	1.4	15.1	12.5	7.3	
Barclays US Aggregate Bond				0.6%	0.6	1.4	3.3	4.5	

Sources: www.morningstar.com website 01/05/2016 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.

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 Prime Money Market Fund is not insured or guaranteed by the FDIC or any other government agency. It is possible to lose money by investing in the Fund.



USE YOUR 401(K) ACCOUNT TO BRING ALL OF THE PIECES TOGETHER

By Toni Milton
Analyst

Does having several retirement accounts feel like you have puzzle pieces scattered all over the place? You may have held several jobs during your career – with retirement accounts scattered among different companies. Rolling over or consolidating your accounts into the Vista 401(k) Plan can help you put all of the puzzle pieces together. This will ensure that you save time and money and help to make your account information more easily accessible. There are several beneficial reasons to consolidate your old retirement account into your Vista 401(k) account – whether you're an active employee, nearing retirement or retired.

Below are several good reasons to consider the Vista 401(k) Plan as a consolidation option:

- You can monitor your investment option, fees and returns a lot easier.
- Your money will be earning tax-deferred income while in the plan.
- No commission paid to the representatives.
- No restrictions or charges for fund transfers.
- No surrender charges or exchange fees.
- You will receive a single statement, instead of multiple account statements.
- Set investment choices pre-screened by your plan sponsors.
- Lower plan fees.
- You can maintain an overall retirement planning strategy.
- The opportunity to defer the required minimum distributions if over age 70 ½ and still working.

The 401(k) Plan allows you to roll funds from a variety of other accounts, such as 401(a), 403(b), 457 and IRA. Your Deferred Retirement Option Program (DROP) money can be rolled into the 401(k), thus, sheltering you from any tax withholding until you really need the money.

At retirement, you can enjoy the above benefits and set up monthly or quarterly systematic withdrawals. Once you reach 70 ½, the plan will automatically send you the minimum required amount that you have to take out of your account each year. Managing multiple accounts makes it difficult to understand how much money you actually have and where it is over time. You may even lose track of some of the older retirement accounts. Consolidating with the Vista 401(k) Plan has the potential benefit of making it worth your while by:

- Giving you the opportunity to grow your retirement nest egg
- Making it easier to maintain your asset allocation and
- Diversifying your portfolio more effectively

Clearly, consolidating is a decision that warrants some time and consideration.

Where to Hide If You Want To Buy Stock?

**By Mike Sheridan
Senior Consultant**

If you were an investor in securities in 2015, in addition to the Vista 401(k) Plan, you really had nowhere to hide last year. Nothing seemed to work and breaking even turned out to be a reasonable goal. As I write this article, the first trading week of the year was the worst in many decades.



Why? Well everyone wants to blame it on China even though the US economy is doing pretty well. My first suggestion is to greatly discount the news each day as to why the market behaved the way it did. The reality is that trading dynamics, led by traders and institutional investors, triggered by computer-based buy/sell programs, dominate the market on a day-to-day basis. The long-term investor, a term that I hope applies to each of you reading this article, as well as to myself – will lose if we try to be such an investor but succumb to the daily volatile machinations of the traders.

What do we do? Please allow me to offer some guidance that has served me, as well as other investors well over the decades – regardless of how much or how little we have to invest.

1. Don't panic and make decisions based on short-term, daily volatility.
2. If you are buying individual stocks, don't focus on the price. It is not important as compared to the metrics. Some of the metrics:
 - A. Price earnings ratios, historically, when the market's average PE gets too high, around 17 or greater, there is going to be a correction, or sell off, to get the price down to the PE ratio supported by what the stock is actually worth. Historically, for the whole stock market, a robust economy supports an average PE of 14-17.
 - B. Price to Earnings Growth, PEG, is a measure of what is projected for the company's earnings to grow in the future as compared with the price of the stock. Low ratios mean slow growth, higher ratios predict greater growth rates.
 - C. If a company consistently grows its earnings, as compared with the same fiscal calendar quarters year to year, in general, the price/value will increase at the same rate.
 - D. Invest in companies that you respect and believe in and whose business practices are ethical and the products they produced are of value. And, do not overpay for the stock, or buy it at all if it is overpriced compared to its metrics. An example, I have owned Apple, Microsoft, GE, Johnson and Johnson, MMM and many other companies who produce good products and whose stock is not overpriced. If the share value gets too high and I know that the current price is unsustainable, I will sell it or reduce my position. I set a new price at which I will buy, based on Metrics, and usually the stock will fall back down to that price again – even if it takes a year or two.
 - E. Don't chase returns with stocks that are in current vogue and that are popular but have no earnings, but traders love them—at least for now. An example is Tesla or Amazon; good companies, but no earnings to support their prices.
 - F. Don't overpay for a stock just because it is a good company, like Disney. Everyone admires the Disney brand, but the stock price is not supported by its metrics at this time.
 - G. Don't buy companies that are not making a profit and when you do, make sure that they are sharing some of those profits in the form of dividends. If not, don't buy them.
 - H. Set up an online trading account and don't get stampeded to make a lot of trades. Try to buy and hold with periodic rebalancing. Schwab and E Trade are good companies.
 - I. Avoid industries that are undergoing fundamental changes that will reduce their viability, such as the energy industry/oil companies.
 - J. Beware of companies that are lax in their business practices and are involved in scandals or negligence that destroys property or lives, like BP oil.
3. Don't own just a few stocks, regardless of how much or little you have to invest. Diversify and own different stocks in different industries. Buy the brands you like, you will be rewarded in the long run as long as you do not pay too much for them. Remember, the price of the stock is irrelevant. Only the metrics count. I cannot tell you the price of even one stock that I own, but I know their PE.



Tax Benefits for Contributing to Your 401(k) Account

BY ROBERT PUMPHREY,
RETIREMENT SERVICES REPRESENTATIVE

There are many benefits to contributing to your Vista 401(k) account. One of the more important, but sometimes overlooked, is the tax savings rewarded to you. When you make a contribution, you do so with “pretax” dollars. This means your contributions are taken from your paycheck before taxes are deducted. Therefore, you benefit by reducing your taxes and, at the same time, your take home pay ultimately ends up being more. For example, if you earn \$30,000 per year and you are in the 15 percent tax bracket, your federal tax liability for the year is \$ 4,500.00. However, if you contributed 10 percent of your salary (\$3,000) to the Vista 401(k) Plan your taxable income is decreased to \$27,000. Now, based on the lower taxable income and at the same 15% tax rate, your federal income tax is \$ 4,050 – that is \$450 less than you pay, if you didn’t contribute to the 401(k).

Let’s take a quick look at another example of how it can affect you as a 20-pay employee, earning the same \$30,000 or \$1,500 per paycheck. The chart below shows an employee’s contribution of \$150 per paycheck, while being in a 15 percent tax bracket:

	Without 401(k)	With 401(k)
Gross Salary Per Paycheck	\$ 1,500	\$ 1,500
Before Tax Contribution	- \$ 0	- \$ 150
Federal Income Tax	-\$ 225.00	-\$ 202.50
Federal Taxes Saved	\$ 0	\$ 22.50

Therefore, looking at the contribution per paycheck, the savings to this employee is \$22.50 each paycheck for a contribution amount of \$150.00. In addition, the actual cost to invest the \$150 contribution into the employee’s 401(k) is approximately \$127.50.

By investing into a pre-tax investment versus a post-tax investment, it increases your investing power to save more.

If you are already contributing to the Vista 401(k) Plan, then congratulations! Have you considered increasing the amount? If you are not currently contributing to your 401(k), please either go to our website at www.vista401k.com or call us at 866-325-1278.

The DROPBOX

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 one-on-one service 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 2016 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 59½ 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 2011 you will receive your payout distribution this year. Call Vista 401(k) at 866-325-1278 for the necessary forms.



Frequently Asked Questions

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 change the address with your employer to ensure they update their system otherwise the change will be overridden by the address on file with your employer.

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 2016. The maximum for participants over 50 years old is \$24,000.

Q: Does Vista 401(k) have representatives onsite at our schools?

No, we do not have agents at your schools. You may contact us at 866-325-1278 or go to our website at 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?

No. 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 waiting 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 District. Does that apply to my 401(k) account?

No. Your 401(k) Plan is a completely separate account from your other School District 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?

- 1) You can log into your account at www.vista401k.com and select the “change deferral amount” tab. Enter how much you want to contribute and click the “submit” button.
- 2) We can e-mail, fax or mail you a form to fill out and send back to us.
- 3) 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 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 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 “*Matrix Trust Co. FBO: Vista 401k*”. Address the envelope to: Vista 401(k), P.O. Box 1878, Tallahassee, Florida 32302.

Q: I will be out of school soon for the summer. Do I need to stop my contributions to my 401(k) plan?

No. 10- month employees do not have contributions taken over the summer.