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

Fund Company	Fund	Category	Current Fund Operating Expense	YTD May 2016	Average Annual Performance 1 Year	3 Years	5 Years	10 Years or since Inception	Inception Date
TOTAL RETURNS (%) as of 5/31/16;1,3, 5, and 10 year returns are annualized. ***Italics indicate performance is since inception.***									
International									
American Funds	Capital World G & I	World Stock	0.77%	2.0%	-5.0	5.6	5.8	5.4	03/26/93
American Funds	EuroPacific	Foreign Lg Growth	0.83%	-0.8%	-9.7	3.0	2.3	3.9	04/06/84
Small Cap Stock									
Fidelity Advisor	Small Cap Growth	Small Growth	1.22%	-0.7%	-5.7	9.8	8.9	7.7	11/03/04
Fidelity Advisor	Small Cap Value	Small Value	1.46%	6.9%	3.4	9.0	10.7	8.4	11/03/04
T.Rowe Price	Small-Cap Stock	Small Growth	0.90%	3.5%	-1.9	8.3	9.4	8.3	12/31/59
Mid Cap Stock									
American Century	Heritage	Mid Cap Growth	1.25%	0.5%	-5.5	8.6	7.4	8.8	07/11/97
American Century	Mid Cap Value	Mid Cap Value	1.26%	9.7%	5.1	12.0	11.9	9.2	01/13/05
Vanguard	Mid Cap Index - Admiral	Mid Cap Blend	0.09%	3.6%	-2.6	10.4	10.0	7.8	11/12/01
Large Cap Stock									
American Funds	Investment Company of America	Large Blend	0.59%	6.0%	1.1	10.8	10.8	6.6	01/01/34
American Century	Growth	Large Growth	1.22%	0.1%	0.1	10.3	9.5	7.9	06/04/97
American Century	Income and Growth	Large Value	0.92%	4.4%	-2.7	8.4	10.2	5.7	12/15/97
Vanguard	Institutional Index Fund	Large Blend	0.04%	3.6%	1.7	11.0	11.6	7.4	07/31/90
T.Rowe Price	Equity Income	Large Value	0.66%	6.3%	-1.7	6.2	8.6	5.8	10/31/85
Balanced									
Vanguard	Balanced Index	Moderate Allocation	0.08%	3.6%	1.6	7.5	8.2	6.9	12/01/00
Vanguard	Wellesley Admiral	Conservative Allocation	0.16%	5.3%	5.0	6.3	7.5	7.5	10/03/89
Vanguard	Wellington Admiral	Moderate Allocation	0.18%	4.2%	2.0	7.6	8.6	7.4	12/31/59
Mixed Asset Target Date									
Fidelity Advisor	Freedom 2005	Tgt Date 2000-2005	0.81%	2.7%	-0.6	3.4	3.5	3.9	11/06/03
Fidelity Advisor	Freedom 2010	Tgt Date 2000-2010	0.85%	2.8%	-1.1	4.0	4.2	4.4	07/24/03
Fidelity Advisor	Freedom 2015	Tgt Date 2011-2015	0.89%	2.7%	-1.5	4.2	4.4	4.4	11/06/03
Fidelity Advisor	Freedom 2020	Tgt Date 2016-2020	0.91%	2.7%	-1.9	4.5	4.6	4.3	07/24/03
Fidelity Advisor	Freedom 2025	Tgt Date 2021-2025	0.95%	2.5%	-2.4	5.1	5.1	4.5	11/03/03
Fidelity Advisor	Freedom 2030	Tgt Date 2026-2030	0.99%	2.3%	-3.3	5.3	5.3	4.3	07/24/03
Fidelity Advisor	Freedom 2035	Tgt Date 2031-2035	1.01%	2.1%	-3.8	5.6	5.5	4.4	11/06/03
Fidelity Advisor	Freedom 2040	Tgt Date 2036-2040	1.01%	2.1%	-3.8	5.7	5.5	4.3	07/24/03
Fidelity Advisor	Freedom 2045	Tgt Date 2041-2045	1.01%	2.1%	-3.8	5.8	5.6	*4.2*	06/01/06
Fidelity Advisor	Freedom 2050	Tgt Date 2046-2050	1.01%	2.1%	-3.8	5.8	5.6	*4.1*	06/01/06
Fidelity Advisor	Freedom Income	Retirement Income	0.75%	2.8%	0.1	2.6	2.8	3.7	07/24/03
Bond									
American Century	Government Bond	Intermediate Govmt	0.47%	2.5%	2.4	1.9	2.3	4.4	05/16/80
American Century	Inflation-Adjusted Bond	Inflation Protected	0.47%	4.0%	0.9	-0.4	1.8	4.1	02/10/97
PIMCO	Total Return	Intermediate Term	0.71%	2.4%	1.7	1.9	3.1	5.8	09/08/84
Vanguard	Short-Term Treasury-Admiral	Short Government	0.10%	1.2%	1.0	0.9	0.9	2.8	02/13/01
Vanguard	Interm.Term Treasury-Admiral	Intermediate Govmt	0.10%	3.1%	3.2	2.3	3.1	5.2	02/12/01
Vanguard	Long-Term Treasury-Admiral	Long Government	0.10%	8.4%	8.3	6.9	8.4	8.1	02/12/01
Cash/Money Market									
Vanguard	Prime Money Market-Admiral	Money Market	0.10%	0.2%	0.3	0.1	0.1	1.3	10/3/89
Broad Base Benchmarks									
S & P 500				3.6%	1.7	11.1	11.7	7.4	
Barclays US Aggregate Bond				3.5%	3.0	2.9	3.3	5.0	

Sources: www.morningstar.com website 06/03/2016 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.