

Vista 401(k) Quarterly Performance Report

Page 4

Have You Started Planning for Retirement?

Page 10

Important Changes to the 401(k) Portfolio

Page 13



TABLE OF CONTENTS

- 4 Vista 401(k) 3rd Quarter Performance Report**
- 5 Fund Performance Chart**
- 7 Why should I consider a Target Date Fund?**
- 8 Why Rates Matter: How Federal Reserve Policy Decision on Interest Rates Affects the Average Investor**
- 10 Have You Started Planning for Retirement?**
- 12 Important Changes to the 401(k) Portfolio**
- 14 The DropBox**
- 15 FAQ**





Download the NEW Vista 401(k) App!

It's now easier than ever to plan your future with the Vista 401(k) mobile app. With the new app, you'll have convenient access to both plan specific and general, investment-related information, including:

- Fund Performance
- Plan Highlights
- Forms
- Newsletters
- Videos

Download the new Vista 401(k) Mobile App at the Apple App Store or Google Play today!





Vista 401(k) 3rd Quarter Performance Report

By Michael Sheridan, Senior Consultant

This is our first quarter ending with the new funds which were recently added to your plan and with some of the old funds deleted. This process has been described to you in previous Newsletters, listed on our website, and sent to you in postal mail.

As you previously read, many of the changes we made to your plan were with a long term, several years, horizon so we were relieved when we saw decent performance results as soon as this first report to you.

As you read every day, we are in a volatile period in our country's as well as our world's history and this affects the economy and certainly the stock market. We have tried to make these fund modifications in a way that reduced future volatility risk and feel that we have done that but know that the stock and bond markets will still experience "ups and downs" and cash/money market funds will continue to yield little or nothing in the immediate future.

Two events could roil these markets in the near future. Our national Presidential election could result in a negative and disturbing impact on world economies if the Candidate who brags about not paying debt in full and who says all treaties will be renegotiated or canceled gets elected. If the Federal Reserve raises interest rates in December, which they are likely to do, we believe that though the stock and bond markets have already priced that decision into their trading prices the traders (not the investors) will have a field day with prices for a couple of days. Just ride that one out and we will return to normal within a week or so just as in the past.

An increase in interest rates might make short and mid duration bonds more attractive but will negatively impact long term bonds. Our new Vanguard; Federal Money Market fund might actually begin to pay a little interest again! We assume that the fund managers of our plan's new Fidelity Advisor; Total Bond fund will balance their holdings accordingly when/if interest rates are increased this December.

We are pleased and relieved that the new stock funds have performed reasonably well and are overall matching or exceeding our S&P 500 Index benchmark. We were concerned about our new recommended T. Rowe Price; Blue Chip large cap growth fund because of its low performance during the first 9 months of the year. Largely missing from its holdings have been Financial and Energy stocks. Energy was far oversold in 2015 and has been coming back in 2016 as the price of oil has stabilized. Financial/ Banks have difficulty making any money at these low interest rates and were oversold in 2015 and had a natural rebound in 2016. Long term, these holdings are not where we see Large Cap growth heading and, notwithstanding their rebound so far in 2016, we are looking to the long term and like the Blue Chip fund which contains such company's stocks as Google, Facebook, Amazon and other companies who are expected to grow in the new World's economies. We think we made a good decision to replace our old funds which were too concentrated on the present and not the future, in our opinion.

Small Cap stocks, which might be considered the real face of the US economy, have done very well so far in 2016 and should be some part of everyone's portfolio who is risk tolerant and not facing retirement in the near future.

I continue to be pleased about the addition of T. Rowe Price; Dividend Growth but caution that with rising bond interest rates, dividend paying stocks may lose a little of their appeal. I continue to recommend this fund and own it myself.

We are probably most pleased about our collective decision to replace the Fidelity Target Date funds with the American; Target Date Retirement Series. Not only are the new funds performing well at every target year but we were able to reduce the fund operating expense down to less than half of what was being charged before. A real win!

Overall, I continue to have only modest expectations for fund performance for the balance of 2016 and would not be surprised if all of the stock and bond indexes ended the year about where they are now. However, it is a good time to make contributions and buy more shares.

And, always diversify, diversify, diversify.

September 2016 Fund Performance

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 Company	Fund	Morningstar Category	Current Fund Operating Expense	YTD September 2016	Average Annual Performance				Inception Date					
					1 Year	3 Years	5 Years	10 Years						
TOTAL RETURNS (%) as of 09/30/16; 1, 3, 5, and 10 year returns are annualized.														
International														
American Funds	EuroPacific	Foreign Lg Growth	0.85%	5.1%	8.1	3.0	8.7	3.9	04/06/84					
Small Cap Stock														
Vanguard	Small Cap Index	Small Blend	0.08%	11.5%	15.0	7.9	16.7	8.4	11/13/00					
T. Rowe Price	Small-Cap Stock	Small Growth	0.91%	10.4%	15.6	7.5	16.7	9.0	12/31/59					
Mid Cap Stock														
Fidelity	Growth Strategies	Mid Cap Growth	0.91%	3.0%	7.5	9.9	15.3	7.0	12/28/90					
Vanguard	Mid Cap Index	Mid Cap Blend	0.09%	8.9%	12.6	9.9	16.5	8.2	11/12/01					
Large Cap Stock														
American Funds	Investment Company of America	Large Blend	0.64%	11.1%	17.7	10.6	15.7	6.6	01/01/34					
T. Rowe Price	Blue Chip Growth	Large Growth	0.99%	1.2%	11.1	11.3	17.6	8.9	03/31/00					
T. Rowe Price	Dividend Growth	Large Blend	0.91%	9.0%	16.8	10.8	15.8	7.5	12/30/92					
Vanguard	Institutional Index Fund	Large Blend	0.04%	7.8%	15.4	11.1	16.4	7.2	07/31/90					
Balanced														
Vanguard	Balanced Index	50% to 70% Equity	0.08%	7.5%	11.2	8.0	11.0	6.8	12/01/00					
Vanguard	Wellesley Admiral	30% to 50% Equity	0.18%	8.8%	11.6	7.4	8.8	7.2	10/03/89					
Vanguard	Wellington Admiral	50% to 70% Equity	0.18%	7.7%	12.0	8.0	11.6	7.2	12/31/59					
Mixed Asset Target Date														
American Funds	2010 Target Date Retire	Tgt Date 2000-2010	0.52%	7.4%	9.8	5.8	8.3	N/A	02/01/07					
American Funds	2015 Target Date Retire	Tgt Date 2015	0.52%	7.4%	10.1	6.2	9.2	N/A	02/01/07					
American Funds	2020 Target Date Retire	Tgt Date 2020	0.52%	7.0%	10.3	6.6	10.3	N/A	02/01/07					
American Funds	2025 Target Date Retire	Tgt Date 2025	0.55%	7.1%	11.0	7.1	12.0	N/A	02/01/07					
American Funds	2030 Target Date Retire	Tgt Date 2030	0.56%	7.2%	12.0	7.5	12.7	N/A	02/01/07					
American Funds	2035 Target Date Retire	Tgt Date 2035	0.58%	7.5%	12.6	7.6	12.9	N/A	02/01/07					
American Funds	2040 Target Date Retire	Tgt Date 2040	0.58%	7.5%	12.8	7.7	13.0	N/A	02/01/07					
American Funds	2045 Target Date Retire	Tgt Date 2045	0.60%	7.4%	13.0	7.7	13.1	N/A	02/01/07					
American Funds	2050 Target Date Retire	Tgt Date 2050	0.60%	7.5%	13.1	7.7	13.1	N/A	02/01/07					
Bond														
American Century	Government Bond	Intermediate Govmt	0.47%	4.2%	3.5	2.9	1.8	4.2	05/16/80					
American Century	Inflation-Adjusted Bond	Inflation Protected	0.47%	7.4%	6.7	1.9	1.4	4.1	02/10/97					
Fidelity Advisor	Total Bond	Intermediate Term	0.50%	8.0%	7.2	4.4	4.0	5.2	10/15/02					
Cash/Money Market														
Vanguard	Federal Money Market	Money Market	0.11%	0.2%	0.3	0.1	0.1	1.0	07/13/81					
Broad Base Benchmarks														
S & P 500 TR USD				7.8%	15.4	11.2	16.4	7.2						
Barclays US Aggregate Bond				5.8%	5.2	4.0	3.1	4.8						

Sources: www.morningstar.com website 10/03/2016 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 fee, known as the 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 as a percentage of assets on an annual basis, i.e. 0.85% of assets. Fund expenses expressed in this table are sourced from www.morningstar.com, and verified annually through the fund 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.

For further information, refer to the www.vista401k.com website for additional fund information. You may also call the Vista 401(k) Plan toll free at 866-325-1278 to speak to a Retirement Services Team representative and obtain the most recent month end returns.

www.vista401k.com



Why should I consider a Target Date Fund?

By Daniel Miller, Retirement Plan Analyst

For many employees, trying to understand how to pick the right investment(s) in a retirement plan can be a dizzying experience. The magnitude of information and data available today is substantial, and between work, family and other responsibilities, finding even just a few minutes to read about your investment options can be a challenge. This is why the educational material provided by the Vista 401(k) plan is as informative, yet concise as possible. Still, phrases such as “asset allocation”, “diversification”, and “glide path” may be challenging for some to understand. Enter the target-date funds, and what this investment option provides.



The best analogy I've heard to describe the benefit of a target-date fund starts with parents going shopping for a playhouse or bicycle for their child(ren). Looking around the store, the parents find a couple examples already assembled on display, and the rest in boxes with an instruction manual in 20 languages for assembly. Most parents would want the already assembled example to avoid the frustration of putting the toy together. A target-date fund is like those toys on display: An already assembled strategy to invest for your retirement.

A target-date fund is defined as a class of mutual funds that automatically adjusts, or resets, its asset mix of stocks, bonds, and cash as the fund progresses to its target date. This target date is designed to represent the approximate age an individual will retire. For a young investor not expected to retire until the year 2060, a 2060 target-date fund will have a more aggressive mix of investments (more exposure to stocks) with the goal of generating growth and return. For an individual closer to retirement invested in a 2020 target date fund, the asset mix will be tilted more conservative to focus on income and capital preservation (more exposure to bonds and cash). The benefit of a target date fund comes in by automatically changing the investment strategy of the fund as it gets closer to the set target date and eventually clears it. This is known as the glide path for the target date fund. In summary, a target-date fund represents an all-in-one strategy to have an actively managed account that will change the investment mix the closer a participant is to retirement.

In our Vista 401(k) Plan, we recently added the American Funds Target Date Retirement Series as our target-date option to replace the Fidelity Advisor Freedom Funds previous in the plan. The American Funds Target Date Retirement Series overall has an average expense ratio 30 basis points (0.3%) less than the Fidelity Advisor Freedom Funds, and are one of the highest performing fund groups in the target-date market. While the statement past performance is not a guarantee of future results is always good to remember, being able to add funds with lower expenses and higher performance over the previous 1, 3, and 5 year periods is a benefit to our participants in the plan.

If you have any questions about target-date funds or how to assess your personal risk tolerance, please give us a call or visit our website at www.vista401k.com to use the Investment Risk Profile provided online.



Why Rates Matter: How Federal Reserve Policy Decision on Interest Rates Affects the Average Investor

By Daniel Miller, Retirement Plan Analyst

In our everyday financial transactions, interest rates appear to either be thrown around as marketing tools (sign up for this credit card and get 0% interest for 12 months!!) or cast aside as irrelevant negotiating points (car salesman are particularly good at doing this). For the average saver, you may only know that for the last eight years you have earned virtually no returns in your savings account(s). During the same period, the stock market has soared to ever higher record highs, more than doubling since the Great Recession began. But these examples are just small parts of the vast impact interest rates have on our financial transactions and our lives in general. So one may ask: where does this all start? For that answer, we must take a closer look at the Federal Reserve.

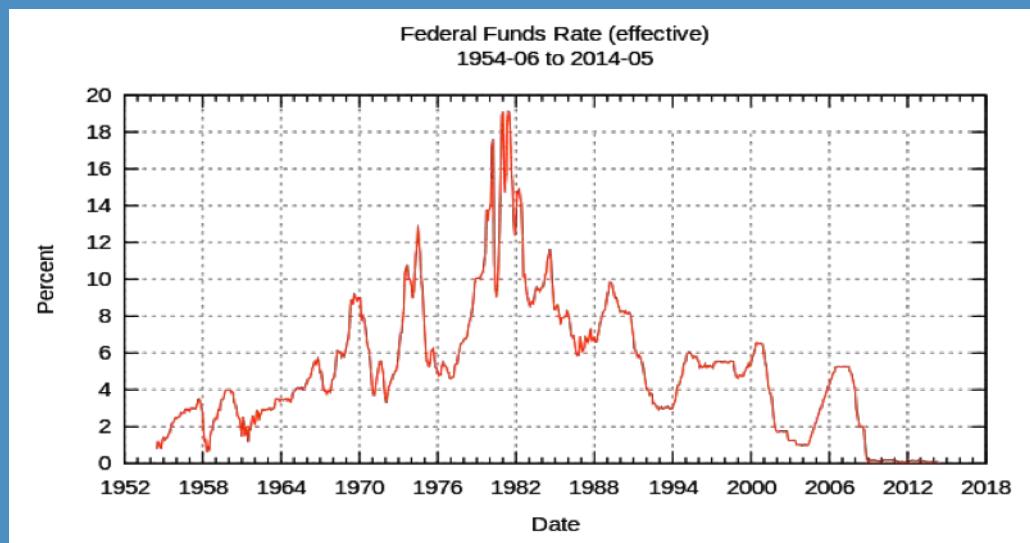
The Federal Reserve was created by Congress in 1913 as a means to establish monetary policy and direction for our financial system. To generalize, some of the Federal Reserve's responsibilities include:

- Act as the Central Bank of the United States
- Supervise and regulate banks and other financial institutions
- Seek to maintain stability in the financial system and containing risk in the markets
- Establish monetary policy by influencing money and credit conditions in the economy

It is the last bullet we will focus on in this article, as a significant piece of the Feds influencing power comes from establishment of the Federal Funds Rate, or interest rate. Simply stated, this interest rate is the baseline return when banks and other financial institutions lend money to each other. Thus, this interest rate acts as a baseline for many of the interest rates found in the economy and market.

In reviewing the chart below, we find the effective Federal Funds Rate annualized from the middle of 1954 to the mid-point of 2014. From a high point of over 18% in the early 1980's, the chart shows how the interest rate has changed over time. This is often in correlation with market conditions or the overall U.S. economy. But if we pay close attention to the right side of the timeline, after the Great Recession began in 2008 the Federal Reserve cut the effective interest rate to almost 0%. The rate has maintained that level, with only a nominal increase, since this time.

As mentioned in the first paragraph, the historically low interest rate has an immediate impact on savers seeking returns via bank deposits. If financial institutions are unable to generate income from the base interest rate, then they cannot reward savers for keeping money at their financial institution. This is why the average savings account or money market fund earns less than 0.25% interest today. On the reverse, this keeps interest rates on secured debt low, and is why mortgage rates have reached all-time lows during this recovery. Those wishing to borrow money benefit from lower rates, while those wishing to save money have been hurt by the inability to generate income.



We have seen this philosophy play out in the stock market as well. With the 10-year Treasury Yield on 10-year government bonds also being near record lows at well under a 2% yield, the stock market has continued to climb higher as more investors turn to stocks to generate income. This trend is particularly evident in value oriented and income (dividend) generating stocks such as the Telecommunication and Utilities sectors. As the Federal Reserve contemplates and likely executes at least one more interest rate increase before year end, it is plausible there will be movement in the market as a result. As interest rates rise and investors can secure better returns on more conservative investments such as government or AAA bonds, investments could be withdrawn from high-yielding, riskier assets such as stocks, driving down those sectors of the stock market. And with bonds, as yields move inversely to prices, an initial jump in interest rates lowers the overall value of bonds in a portfolio while increasing the potential for higher returns in the long run.

From the stock market to savings accounts, the interest rate set by the Federal Reserve plays a significant role in affecting numerous aspects of the overall economy and the rates we as individuals have available when executing financial transactions. And while interest rates are only one of many factors that affect the market, the significance this rate has in today's economic environment warrants keeping a close eye on the Federal Reserve and the changes that occur.



retirement planning

Have You Started Planning for Retirement?

By Toni Milton, Retirement Solutions Analyst

Having financial security in retirement doesn't just happen. It takes time, planning, commitment and of course money. As an educator planning and being prepared is a daily occurrence for you. As a teacher you spent at least some of the summer planning for the new school year. How much time over the summer did you spend thinking about retirement planning? Those of you in your 20's or 30's are likely more concerned with starting your career rather than planning for retirement during your prime saving years. If you deny yourself the opportunity it will likely set you back in the long run. Time is the most valuable contributor to retirement saving. Your retirement will likely be much different from those of previous generations. Once you retire you are no longer building your nest egg; instead you will be spending it. Now is your best opportunity to prepare for this future.

Set retirement income goals.

Review and assess your current goals to identify where you need to make changes. One of the best ways to save toward retirement and ensure your future security is through your employer-sponsored 401(k) plan. Participating in the plan provides a golden opportunity to save for retirement while lowering your tax burden on those savings. When you make a contribution from your salary to the 401(k) plan you

immediately payless to Uncle Sam. That's because your contribution comes out of your paycheck before income taxes are deducted. You may start with as little as \$25.00 per pay. If you are nearing retirement now is the opportunity to maximize your 401(k) account contributions. This year you can contribute up to \$18,000, and if you are age 50 or older you are eligible to contribute an extra \$6,000 for a maximum amount of \$24,000.

Take an approach to investing and tolerance for market fluctuations.

The Vista 401(k) Plan was designed to be a long-term retirement option. It's an inexpensive way to create a high quality, diversified portfolio. How you save can be just as important as how much you save. Inflation and the type of investments you make plays an important role in how much you'll have saved at retirement. Learn more about your plan's investment options by asking questions. Putting your savings in different types of investments by diversifying is a key way to reduce risk and improve your long term returns. Your investment mix could change over time depending on a number of factors like age, goals, and financial circumstances.

Watch out for potential tax implications.

Try to avoid withdrawing your retirement savings until needed in retirement. No one ever wants to give Uncle Sam more than they have to. Withdrawing from your 401(k) account before you reach the designated retirement age will cause you to pay more in taxes. Loans and hardship can also have potential tax implications, as well as potentially reduce your earning potential. That's why it is never a good idea to take them.

Retirement planning education is available. It's up to you to place yourself on that path to achieve your retirement goals. Take the first step by visiting and exploring the Vista 401(k) website or by calling and speaking with one of the Retirement Services Team representatives.



Important Changes to the 401(k) Portfolio

By Robert Pumphrey, Retirement Services Representative

Your quarterly statements for the third quarter with the ending date of September 30, 2016 should be arriving in the mail soon. In reviewing this statement, you may see some changes with regards to your asset allocation or mutual fund selections in the plan. We advocated changes to the plan composition back in June of 2016, and we submitted these changes to the Vista 401(k) Advisory Council for their consideration and approval. This review was conducted in accordance with the primary objective of the plan: to offer high quality funds suitable to a retirement plan's objectives, in a variety of asset class categories. We paid special attention to ensure mutual funds in the portfolio had a total expense ratio of 100 basis points, 1.0% or less. All the changes to the mutual funds were effective August 31, 2016.

We attempted to communicate to all of our current participants and eligible participants prior to the changes mentioned above in a number of ways:

- Enclosed the Mapping Letter in the statement for the second quarter ending June 30, 2016 that explained the important changes. You can view this document on our website www.vista401k.com.
- We provided a comprehensive document on our website written by our Senior Consultant, Michael Sheridan. This is a very detailed explanation providing a brief history of Vista 401k Plan, the plan modification philosophy, the evaluation process, and the summary of the recommendations. You can view this paper titled "Modifying the Vista 401(k) Mutual Fund Portfolio" on our home page. On the left-hand side of the page look for "What's New?" and double-click it.
- In our quarterly newsletter, dated July 2016, Michael Sheridan's article provided a brief summary of the future changes.

In summary of the changes made as of August 31, 2016, we added 6 new funds, deleted 13 funds, and replaced 11 Fidelity Freedom (Target Date) Funds with 9 American Funds Target Date Retirement Series. The six new funds are:

- **Fidelity Growth Strategies (FDEGX)**
- **Fidelity Advisor Total Bond (FEPIX)**
- **T. Rowe Price Dividend Growth (TADGX)**
- **T. Rowe Price Blue Chip Growth (PABGX)**
- **Vanguard Small Cap (VSMAX)**
- **Vanguard Federal Money Market (VMFXX)**

On August 31, 2016 we “mapped” the assets in the funds we deleted into corresponding funds, per the Mapping Letter mentioned above. Mapping is the industry term used when money is moved from a fund to another similarly positioned fund. On your statement for the third quarter ending September 30, 2016, you may see some credits and debits under the fund activity, in particular under the heading “Withdrawals/Loans/Transaction” to reflect the “mapping process”.

To obtain a comprehensive view of any transactions made on your account, you may log into our website at www.vista401k.com and follow these instructions. Once you are in your account, look for “Account Info” and place your cursor on it, and you will see a number of choices. Click on “Transaction History” and scroll down to the activity date of 08/31/2016 and you will see the “Transfer In’s” and the “Transfer Out’s” if they apply to your specific account. If desired, you may compare the “Transfer In’s” with the “Transfer Out’s” and they should be the same amount when totaled up.

If you have any questions regarding your quarterly statement or the “mapping process” please call us at **866-325-1278**. We believe these changes will have a positive impact on the plan, and we are excited to bring this new selection of funds to our participants.

The **DROPBox**

Are you enrolled in DROP? Do you have questions about your distribution?
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, you must select a payout method for your DROP benefits from the following three DROP payout choices:

- Lump Sum Distribution – less income tax withholding (under age 55, an additional 10% tax penalty withheld)
- Direct Rollover – no tax withholding
- Partial Distribution and Direct Rollover – some income 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.
- 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 59½, 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 to complete.



Frequently Asked Questions

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: 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 representatives at your schools. You may contact us at 866-325-1278 or go to our website at www.vista401k.com.

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: 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: 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 Vista 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 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: 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 1/2 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.

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 1/2
- 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)?

Go to 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 401(k).” 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.