



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.

## PERFORMANCE CHART

FUNDCOMPANY	FUND	TICKER	MORNINGSTAR CATEGORY	Current Fund Operating Expense	January		Average Annual Performance		
					2020	YTD	1 Year	3 Years	5 Years
<b>TOTAL RETURNS (%) as of 01/31/2020; 1, 3, and 5-year returns are annualized.</b>									
<b>International</b>									
American Funds	EuroPacific	REREX	Foreign Lg Growth	0.84%	-3.1%	-3.1%	13.8%	9.3%	6.2%
<b>Small Cap Stock</b>									
Vanguard	Small Cap Index	VSMAX	Small Blend	0.05%	-2.0%	-2.0%	11.6%	9.0%	8.9%
T.Rowe Price	Small-Cap	OTCFX	Small Growth	0.89%	-1.6%	-1.6%	18.9%	13.2%	11.6%
<b>Mid Cap Stock</b>									
Fidelity	Growth Strategies	FDEGX	Mid Cap Growth	0.59%	1.7%	1.7%	27.3%	14.9%	11.2%
Vanguard	Mid Cap Index	VIMAX	Mid Cap Blend	0.05%	-0.2%	-0.2%	18.2%	11.2%	9.6%
<b>Large Cap Stock</b>									
American Funds	Investment Co. of America	RICEX	Large Blend	0.64%	-1.3%	-1.3%	15.8%	10.2%	9.6%
T.Rowe Price	Blue Chip Growth	PABGX	Large Growth	0.97%	2.4%	2.4%	19.5%	20.6%	15.5%
T.Rowe Price	Dividend Growth	TADGX	Large Blend	0.91%	0.2%	0.2%	22.5%	14.8%	12.5%
Vanguard	Institutional Index	VINIX	Large Blend	0.04%	-0.04%	-0.04%	21.7%	14.5%	12.3%
<b>Balanced</b>									
Vanguard	Balanced Index	VBAIX	50% to 70% Equity	0.06%	0.8%	0.8%	16.3%	10.3%	8.4%
Vanguard	Wellesley Admiral	VWIAX	30% to 50% Equity	0.16%	1.3%	1.3%	14.3%	8.1%	6.7%
Vanguard	Wellington Admiral	VWENX	50% to 70% Equity	0.17%	.4%	.4%	17.8%	10.6%	9.0%
<b>Mixed Asset Target Date</b>									
American Funds	2010 Target Date	RHATX	Tgt Date 2010	0.46%	0.09%	0.09%	10.3%	6.5%	5.4%
American Funds	2015 Target Date	RHBTX	Tgt Date 2015	0.46%	0.0%	0.0%	10.9%	6.9%	5.7%
American Funds	2020 Target Date	RHCTX	Tgt Date 2020	0.46%	0.0%	0.0%	11.3%	7.5%	6.3%
American Funds	2025 Target Date	RHDTX	Tgt Date 2025	0.48%	-0.1%	-0.1%	12.4%	8.5%	7.1%
American Funds	2030 Target Date	RHETX	Tgt Date 2030	0.50%	-0.4%	-0.4%	13.5%	9.7%	8.01%
American Funds	2035 Target Date	RHFTX	Tgt Date 2035	0.52%	-0.6%	-0.6%	15.1%	10.9%	8.9%
American Funds	2040 Target Date	RHGTX	Tgt Date 2040	0.53%	-0.8%	-0.8%	15.5%	11.2%	9.2%
American Funds	2045 Target Date	RHHTX	Tgt Date 2045	0.53%	-0.9%	-0.9%	15.7%	11.4%	9.3%
American Funds	2050 Target Date	RHITX	Tgt Date 2050	0.54%	-0.9%	-0.9%	15.8%	11.5%	9.4%
<b>Bond</b>									
American Century	Government Bond	CPTNX	Intermediate Gov't	0.47%	1.9%	1.9%	7.6%	3.5%	2.1%
American Century	Inflation-Adjusted Bond	ACITX	Inflation Protected	0.47%	2.2%	2.2%	8.7%	3.2%	2.0%
Fidelity Advisor	Total Bond	FEPIX	Intermediate Term	0.50%	1.9%	1.9%	10.0%	4.8%	3.6%
<b>Cash/Money Market</b>									
Vanguard	Federal Money Market	VMFXX	Money Market	0.1%	0.1%	2.1%	2.1%	1.6%	1.0%
<b>Broad Base Benchmarks</b>									
S & P 500 TR USD					-0.04%	-0.04%	21.7%	14.5%	12.4%
S&P US Aggregate Bond Index					1.7%	1.7%	8.3%	4.1%	2.7%

Sources: Standard & Poor's and Morningstar as of 01/31/2020.

There are no sales (front-end load), transfer or surrender charges for any mutual funds in the Vista 401(k) Plan. Any charges or fees imposed by a fund to the public are waived for Vista 401(k) participants. However, an administrative fee, called a "Wrap Fee," is assessed on a monthly basis from your asset balance in the amount of .0050.

The Current 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.

For further information visit [www.vista401k.com](http://www.vista401k.com) or call 866-325-1278 to speak to a Retirement Services Team representative.