



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

| FUND/COMPANY  | FUND                    | TICKER | MORNINGSTAR CATEGORY | Current Fund Operating Expense | June 2020 | YTD    | Average Annual Performance |         |         |
|---|-------------------------|--------|----------------------|--------------------------------|-----------|--------|----------------------------|---------|---------|
|   |                         |        |                      |                                |           |        | 1 Year                     | 3 Years | 5 Years |
| <b>TOTAL RETURNS (%) as of 06/30/2020; 1, 3, and 5-year returns are annualized.</b> |                         |        |                      |                                |           |        |                            |         |         |
| <b>International</b>  |                         |        |                      |                                |           |        |                            |         |         |
| American Funds  | Europacific             | REREX  | Foreign Lg Growth    | 0.84%                          | 5.6%      | -5.0%  | 2.8%                       | 4.4%    | 4.5%    |
| Fidelity  | International Index     | FSPSX  | Foreign Lg Blend     | 0.035%                         | 3.4%      | -10.9% | -4.7%                      | 1.0%    | 2.2%    |
| <b>Small Cap Stock</b>  |                         |        |                      |                                |           |        |                            |         |         |
| Vanguard  | Small Cap Index         | VSMAX  | Small Blend          | 0.05%                          | 2.5%      | -11.4% | -5.6%                      | 4.0%    | 5.4%    |
| T.Rowe Price  | Small-Cap               | OTCFX  | Small Growth         | 0.89%                          | 2.5%      | -7.4%  | -0.4%                      | 9.2%    | 9.0%    |
| <b>Mid Cap Stock</b>  |                         |        |                      |                                |           |        |                            |         |         |
| Fidelity  | Growth Strategies       | FDEGX  | Mid Cap Growth       | 0.59%                          | 2.1 %     | 4.5%   | 14.0%                      | 13.5%   | 13.0%   |
| Vanguard  | Mid Cap Index           | VIMAX  | Mid Cap Blend        | 0.05%                          | 2.0%      | -7.2%  | -0.2%                      | 6.5%    | 7.0%    |
| <b>Large Cap Stock</b>  |                         |        |                      |                                |           |        |                            |         |         |
| JPMorgan  | Equity Income Fund      | OIERX  | Large Blend          | 0.59%                          | -0.2%     | -14.0% | -6.0%                      | 5.0%    | 6.9%    |
| T.Rowe Price  | Blue Chip Growth        | PABGX  | Large Growth         | 0.97%                          | 4.0%      | 10.9%  | 19.1%                      | 18.6%   | 15.9%   |
| T.Rowe Price  | Dividend Growth         | TADGX  | Large Blend          | 0.91%                          | 0.6%      | -5.8%  | 2.8%                       | 9.8%    | 10.2%   |
| Vanguard  | Institutional Index     | VINIX  | Large Blend          | 0.04%                          | 2.0%      | -3.1%  | 7.5%                       | 10.7%   | 10.7%   |
| <b>Balanced</b>   |                         |        |                      |                                |           |        |                            |         |         |
| Vanguard  | Balanced Index          | VBAIX  | 50% to 70% Equity    | 0.06%                          | 1.7%      | 1.0%   | 8.2%                       | 8.6%    | 8.1%    |
| Vanguard  | Wellesley Admiral       | VWIAX  | 30% to 50% Equity    | 0.16%                          | 0.5%      | 0.4%   | 5.7%                       | 6.4%    | 6.7%    |
| Vanguard  | Wellington Admiral      | VWENX  | 50% to 70% Equity    | 0.16%                          | 0.9%      | -3.4%  | 4.9%                       | 7.4%    | 7.8%    |
| <b>Mixed Asset Target Date</b>  |                         |        |                      |                                |           |        |                            |         |         |
| American Funds  | 2010 Target Date        | RHATX  | Tgt Date 2010        | 0.46%                          | 1.0%      | -0.2%  | 4.4%                       | 5.0%    | 5.2%    |
| American Funds  | 2015 Target Date        | RHBTX  | Tgt Date 2015        | 0.46%                          | 1.1%      | -0.5%  | 4.6%                       | 5.3%    | 5.5%    |
| American Funds  | 2020 Target Date        | RHCTX  | Tgt Date 2020        | 0.46%                          | 1.2%      | -0.1%  | 5.1%                       | 5.9%    | 6.0%    |
| American Funds  | 2025 Target Date        | RHDTX  | Tgt Date 2025        | 0.48%                          | 1.7%      | 0.5%   | 6.5%                       | 6.9%    | 6.7%    |
| American Funds  | 2030 Target Date        | RHETX  | Tgt Date 2030        | 0.50%                          | 1.9%      | -0.5%  | 6.2%                       | 7.4%    | 7.3%    |
| American Funds  | 2035 Target Date        | RHFTX  | Tgt Date 2035        | 0.52%                          | 2.4%      | -1.3%  | 6.5%                       | 8.1%    | 7.9%    |
| American Funds  | 2040 Target Date        | RHGTX  | Tgt Date 2040        | 0.53%                          | 2.6%      | -1.7%  | 6.4%                       | 8.3%    | 8.1%    |
| American Funds  | 2045 Target Date        | RHHTX  | Tgt Date 2045        | 0.53%                          | 2.6%      | -1.8%  | 6.5%                       | 8.4%    | 8.3%    |
| American Funds  | 2050 Target Date        | RHITX  | Tgt Date 2050        | 0.54%                          | 2.7%      | -1.8%  | 6.5%                       | 8.5%    | 8.3%    |
| American Funds  | 2055 Target Date        | RHJTX  | Tgt Date 2055        | 0.54%                          | 2.6%      | -1.8%  | 6.5%                       | 8.5%    | 8.3%    |
| American Funds  | 2060 Target Date        | RHKTX  | Tgt Date 2060        | 0.56%                          | 2.6%      | -1.8%  | 6.5%                       | 8.5%    | 8.3%    |
| <b>Bond</b>   |                         |        |                      |                                |           |        |                            |         |         |
| American Century  | Government Bond         | CPTNX  | Intermediate Gov't   | 0.47%                          | 0.1%      | 6.5%   | 8.0%                       | 4.6%    | 3.3%    |
| American Century  | Inflation-Adjusted Bond | ACITX  | Inflation Protected  | 0.47%                          | 1.3%      | 5.1%   | 6.8%                       | 4.1%    | 3.2%    |
| Fidelity Advisor  | Total Bond              | FEPIX  | Intermediate Term    | 0.50%                          | 1.4%      | 5.4%   | 8.1%                       | 5.3%    | 4.6%    |
| <b>Cash/Money Market</b>  |                         |        |                      |                                |           |        |                            |         |         |
| Vanguard  | Federal Money Market    | VMFXX  | Money Market         | 0.11%                          | 0.01%     | 0.4%   | 1.4%                       | 1.6%    | 1.1%    |
| <b>Broad Base Benchmarks</b>  |                         |        |                      |                                |           |        |                            |         |         |
| S & P 500 TR USD  |                         |        |                      |                                | 2.0%      | -3.1%  | 7.5%                       | 10.7%   | 10.7%   |
| S&P US Aggregate Bond Index   |                         |        |                      |                                | 0.7%      | 5.9%   | 8.4%                       | 5.0%    | 4.0%    |

Sources: Standard & Poor's and Morningstar as of 06/30/2020.

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.