

FEE DISCLOSURE

Mutual Fund Company & Name	Ticker Symbol	Fund Exp Ratio	Wrap Fee	Total Expense
American Century Government Bond	CPTNX	0.47%	0.50%	0.97%
American Century Inflation-Adjusted Bond	ACITX	0.47%	0.50%	0.97%
American Funds EuroPacific Growth	REREX	0.81%	0.50%	1.31%
American Funds 2010 Target Date Retirement	RHATX	0.45%	0.50%	0.95%
American Funds 2015 Target Date Retirement	RHBTX	0.45%	0.50%	0.95%
American Funds 2020 Target Date Retirement	RHCTX	0.45%	0.50%	0.95%
American Funds 2025 Target Date Retirement	RHDTX	0.48%	0.50%	0.98%
American Funds 2030 Target Date Retirement	RHETX	0.50%	0.50%	1.00%
American Funds 2035 Target Date Retirement	RHFTX	0.52%	0.50%	1.02%
American Funds 2040 Target Date Retirement	RHGTX	0.53%	0.50%	1.03%
American Funds 2045 Target Date Retirement	RHHTX	0.54%	0.50%	1.04%
American Funds 2050 Target Date Retirement	RHITX	0.54%	0.50%	1.04%
American Funds 2055 Target Date Retirement	RHJTX	0.54%	0.50%	1.04%
American Funds 2060 Target Date Retirement	RHKTX	0.55%	0.50%	1.05%
Fidelity International Index	FSPSX	0.035%	0.50%	0.535%
Fidelity Growth Strategies	FDEGX	0.63%	0.50%	1.13%
Fidelity Advisor Total Bond	FEPIX	0.50%	0.50%	1.00%
JPMorgan Equity Income Fund	OIERX	0.57%	0.50%	1.07%
T. Rowe Price Blue Chip Growth	PABGX	0.96%	0.50%	1.46%
T. Rowe Price Dividend Growth	TADGX	0.90%	0.50%	1.40%
T. Rowe Price Small-Cap	OTCFX	0.88%	0.50%	1.38%
Vanguard Balanced Index	VBAIX	0.06%	0.50%	0.56%
Vanguard Federal Money Market	VMFXX	0.11%	0.50%	0.61%
Vanguard Institutional Index	VINIX	0.035%	0.50%	0.535%
Vanguard Mid Cap Index	VIMAX	0.05%	0.50%	0.55%
Vanguard Small Cap Index	VSMAX	0.05%	0.50%	0.55%
Vanguard Wellesley	VWIAX	0.16%	0.50%	0.66%
Vanguard Wellington	VWENX	0.16%	0.50%	0.66%

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 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, i.e., .85% of 1% of assets. Please note that these are the maximum charges that are allowed, as listed in the prospectus. Some funds have reported to Vista 401(k) that their current charges are less than those listed in the prospectus.
- The “Wrap Fee” is a 0.50% fee and is expressed as a percentage of assets in the same manner as the “Annual Fund Operating Expense”. This fee is used to pay for:
 - Vista 401(k) for administration, customer service, education and enrollment.
 - Accurecord for record keeping which includes daily valuation of funds and maintaining participant accounts.
 - Matrix Trust Company for acting as Trustee; holding and disbursing funds to purchase Mutual funds as well as making distributions to participants.

There is an administrative charge of \$12.00 per participant per year for generating quarterly participant statements. This fee is not applied to participants who are actively contributing to the plan. 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 1-866-325-1278.

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.



Enrollment Form

Name: _____ SS#: _____ Employee#: _____
 DOB: _____ Married Single
 Address: _____ City: _____ State: _____ Zip: _____
 E-mail: _____ Phone: _____
 Fax: _____ Alt Phone: _____
 Employer: _____ Work Location: _____

SECTION 1 – CONTRIBUTION INSTRUCTIONS AND AMOUNT

PLEASE INITIAL ANY CORRECTIONS.

Indicate below the per pay period amount you wish to contribute to your 401(k) Plan. The minimum annual contribution is \$500.

\$ _____ Per Pay Period. Number of Pay Periods Per Year _____ Payroll Code (If applicable): _____

SECTION 2 – SELECTION OF BENEFICIARIES

PLEASE INITIAL ANY CORRECTIONS.

If you have more than one primary beneficiary, your account balance will be divided as you specified. In the event a primary beneficiary does not survive you, your account balance will be divided among your contingent beneficiaries as specified. Your percent of assets **must be in whole numbers and equal to 100%**.

PRIMARY BENEFICIARIES*

1. NAME	
HOME ADDRESS	
CITY, STATE	ZIP
SS#	
RELATIONSHIP	% OF ASSETS
PHONE:	
EMAIL ADDRESS	

CONTINGENT BENEFICIARIES

1. NAME	
HOME ADDRESS	
CITY, STATE	ZIP
SS#	
RELATIONSHIP	% OF ASSETS
PHONE:	
EMAIL ADDRESS	

2. NAME	
HOME ADDRESS	
CITY, STATE	ZIP
SS#	
RELATIONSHIP	% OF ASSETS
PHONE:	
EMAIL ADDRESS	

2. NAME	
HOME ADDRESS	
CITY, STATE	ZIP
SS#	
RELATIONSHIP	% OF ASSETS
PHONE:	
EMAIL ADDRESS	

* **NOTE:** If you are married and wish to designate a primary beneficiary other than your spouse, please complete a Spousal Consent Form, even if you wish to divide the primary beneficiary between your spouse and another person. This form requires notarization and can be obtained from Vista 401(k) Customer Service at **1-866-325-1278**. Federal Rules require this procedure. In addition, if you wish to add more beneficiaries, please attach a separate list.

INVESTMENT OPTIONS

SECTION 3 – INVESTMENT ELECTION

PLEASE INITIAL ANY CORRECTIONS.

There are three different ways to enroll in your 401(k) Plan. **Please choose one:**

- 1) Select funds based on your projected retirement date. These are packages of funds that are actively managed and automatically adjusted during your employment years as your projected retirement date approaches.
- 2) Determine/Elect funds based on your Risk Category. These are model packages of funds suitable for how you rate your personal tolerance for taking risks in order to have a potential for greater returns.
- 3) Select Your Own Funds. Choose any fund or funds in the plan you wish to include in your portfolio. The Investment Risk Profile will help guide you in your selection. To become a participant in your employer’s retirement plan, you must complete this enrollment form; choose ONE of the following options:

1) Target Date Retirement Funds

American Funds Target Date Retirement Series are designed to help investors reach goals associated with a target date, such as retirement.

These are mutual funds, each of which offers asset allocation across funds based on the target fund selected. The asset allocations are never static, but are gradually adjusted, according to a targeted timeline, by money managers who specialize in the science of asset allocation.

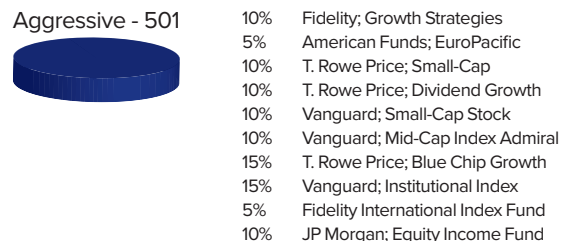
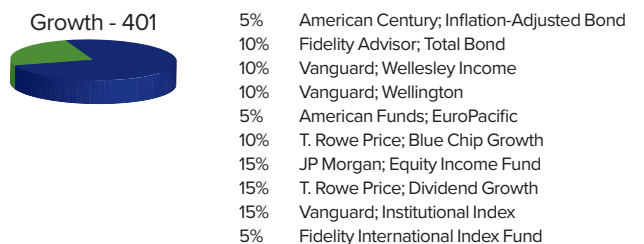
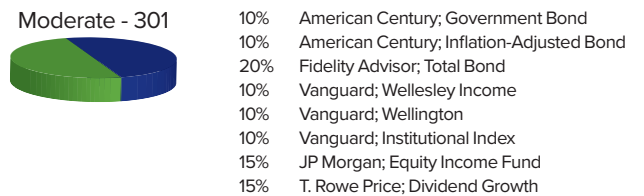
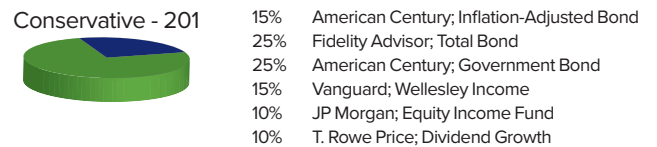
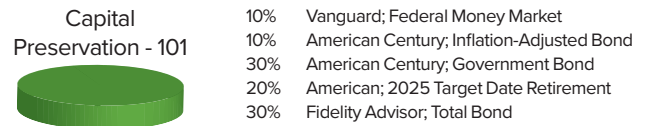
Continual portfolio monitoring and adjustment – called dynamic allocation – allows each Target Date Fund to become appropriately more conservative as it reaches its target date.

RETIREMENT YEAR	FUND
2016-2020	2020 Target Date
2021-2025	2025 Target Date
2026-2030	2030 Target Date
2031-2035	2035 Target Date
2036-2040	2040 Target Date
2041-2045	2045 Target Date
2046-2050	2050 Target Date
2051-2055	2055 Target Date
2056-2060	2060 Target Date

For more information on the above listed Target Date Funds please refer to the Fund Prospectus at Vista 401(k)'s website, Vista401k.com.

2) Risk Category

Select one portfolio mix based on your risk tolerance. The pie chart is an illustration of the funds in the portfolio mix.



3) Select your own fund(s)

This option is used to determine how your future contributions will be allocated in your plan. To establish the investment elections for your future contributions, please follow these instructions:

1. Determine the percentage on the line next to the investment options of your choice which represents the percentage of your contributions you would like in this investment option.
2. Review your percentages to ensure they total 100%. If the percentages do not total 100%, your request will not be accepted.

American Century Government Bond	_____ %
American Century Inflation Adjusted Bond	_____ %
American Funds EuroPacific Growth	_____ %
Fidelity Advisor Total Bond	_____ %
Fidelity Growth Strategies	_____ %
Fidelity International Index	_____ %
JP Morgan Equity Income Fund	_____ %
T. Rowe Price Blue Chip Growth	_____ %
T. Rowe Price Dividend Growth Fund	_____ %
T. Rowe Price Small-Cap Stock Fund	_____ %
Vanguard Balanced Index	_____ %
Vanguard Federal Money Market	_____ %
Vanguard Institutional Index Fund	_____ %
Vanguard Mid-Cap Index Fund	_____ %
Vanguard Small-Cap Index Fund	_____ %
Vanguard Wellesley Income	_____ %
Vanguard Wellington	_____ %
TOTAL	_____ %

SECTION 4 – EMPLOYEE AUTHORIZATION

This agreement shall be legally binding and irrevocable as to both of the parties hereto while employment continues; provided, however that either party may change or terminate this agreement by giving notice in writing and in accordance with Board procedures, rules and prescribed methods concerning said changes or terminations.

That except as herein set forth, the contract of employment of the Employee is not otherwise amended and shall remain in full force and effect. It is agreed and understood that the School Board and Vista 401(k) undertake no obligation by making available a salary reduction agreement through payroll deduction to make contributions to any Section 401(k) Tax Sheltered Investment Plan. You have selected your own investments from the Target Date Retirement Funds (Section 3.1), Risk Category (Section 3.2), or from the Select your own fund(s) (Section 3.3) and the School Board or Vista 401(k) has no responsibility for investment results.

I understand and agree that my employer, union and Vista 401(k) will be held harmless from any liability resulting from either my participation in the Vista 401(k) Plan or my failure to accurately complete this enrollment form. I understand that my contributions are not subject to federal income tax until distribution from the Vista 401(k) Plan but the contributions are subject to Social Security taxes.

Employee Signature

Date