

PLAN FEATURES

WHO CAN JOIN?

All full-time employees are eligible to participate in the Vista 401(k) Supplemental Retirement Plan on date of hire.

HOW THE PLAN WORKS?

The basic processes are simple:

- Contributions to the plan are made through regular pre-tax payroll deductions.
- Selections from 28 mutual funds are available.
- No income taxes are paid on any contributions or earnings until they are withdrawn.

HOW TO ENROLL

To enroll in your Vista 401(k) Plan simply visit our website at vista401k.com or complete an enrollment form indicating:

- The per pay period amount you want to contribute.
- How you want your money invested. If no decision is made, your contributions will be made to the Target Date Retirement Series closest to the year you will turn age 62.
- The beneficiary who will receive your account in the event of your death.

Mail your completed form to:

Vista 401(k) Plan
PO Box 1878
Tallahassee, Florida 32302-1878

- OR - Fax to **850-425-8345**

HOW TO CHANGE YOUR INVESTMENTS

You can change your investments by going to the website at vista401k.com, by phone at **1-800-213-2310** or by submitting a paper form.

All methods allow you to:

- Change how your future contributions will be invested.
- Transfer your existing account balance among the fund choices.

PARTICIPANT STATEMENT

You will receive personal account statements on a quarterly basis. Your statement will show activity in your account including contributions, GAIN(LOSS), fund transfers and distributions. You may also create a statement for a specified time period by logging on to your account at vista401k.com

You can obtain your account information 24/7 at our website vista401k.com, or call the Voice Response System, **1-800-213-2310**.



CONTRIBUTIONS

Contribution Limits

The minimum annual contribution is \$500.00. The maximum amount is indexed on an annual basis by the IRS. Please visit our website at vista401k.com for the current annual amount.

Tax Savings

Each contribution defers your federal income taxes. Additionally, no taxes are paid on any earnings in the plan until they are withdrawn. Your contributions are, however, subject to Social Security taxes. Visit our website at vista401k.com and perform an investment analysis.

Contribution Changes

Changes can be done at any time. Your request will be processed within five (5) business days. The change will be effective the 1st payroll after receipt by your employer's payroll office (changes can take up to two pay cycles).

You may select as many of these funds as you wish. We suggest you complete the Investment Risk Profile in our Learning Center online at vista401k.com.

PLAN DETAILS

FEES AND EXPENSES

Vista 401(k) Plan Expenses are as follows:

- Overall Management- A “wrap” fee of .0050 is assessed from your asset balances and paid to FBMC.
- Administration - \$1.00 per month is assessed to participants no longer actively contributing to their 401(k) account.
- Mutual Fund - There are investment fees that are different for each fund as described in their prospectus. A detailed summary is available at vista401k.com.
- \$20 fee for all distributions and loans.
- Front-end or loading charge - none.
- Surrender charge - none.
- Fees and/or restrictions on transferring plan assets between funds - none.
- Other charges - none.

NOTE: Some of these funds normally charge a percentage from contributions by individual investors. All of those charges have been waived by each fund for the Vista 401(k) Plan. Therefore, your contributions purchase shares at Net Asset Value (NAV).

RESTRICTIONS ON PLAN DISTRIBUTIONS

Your 401(k) account is a long-term investment, designed specifically for your retirement needs. Because of this, the IRS restricts when you can withdraw your money. You are able to withdraw your money when you reach age 59½, retire, terminate employment, become totally and permanently disabled, or have a financial hardship (see Hardship Withdrawal Provisions). Federal law imposes these limitations.

TAXES ON DISTRIBUTIONS

You pay income taxes on your Vista 401(k) Plan contributions and your earnings when you withdraw them. If a check is written to you, your distribution will have 20% federal income tax withheld. If you want to avoid paying taxes on your withdrawal, you may do a direct rollover to an IRA or to another qualified plan.

An additional 10% penalty tax will be imposed for distributions made before the age of 59½ except for the following circumstances:

- Distributions if you have reached age 55 and retired early.
- Hardship distributions.
- Distributions to an alternate payee under a qualified domestic relations order, issued by the court in the divorce or dissolution of marriage proceeding.
- Distributions made due to an employee’s death or disability.
- A direct rollover to another qualified plan.
- Purchase of service credits for a Defined Benefit Plan.

LOANS

Your 401(k) plan has a loan provision to give you access to your money. The following rules apply:

- You must have a minimum of \$2,000 in your account.
- You can borrow up to 50% of your account balance, with a

maximum of \$50,000.

- The minimum loan amount is \$1,000.
- You have a choice of paying your loan back, with interest, in 1,2,3 or 4 years.
- You pay back your loan through equal payroll deductions.
- There are no penalties if you prepay your loan, but if you want to pay it off early, you must pay it off in one lump sum.
- You can only have one loan outstanding at a time.
- The interest rate will be 2% over the prime rate.
- Your total payment (principal and interest) will be deposited back into your account.
- There is a thirty (30) day waiting period after you repay a loan before you can take out a new loan.
- There is a \$65 fee for loan processing, which includes State of Florida Documentary Stamp payment.

HARDSHIP WITHDRAWAL PROVISIONS

You must meet specific criteria to qualify for a financial hardship. The IRS allows the following six reasons for hardship withdrawal of your 401(k) funds. The withdrawal cannot exceed the cost of your hardship.

- Purchase of a primary residence (excluding mortgage payments).
- Tuition expenses and related educational fees for you or your dependent’s next 12 months of post-secondary education.
- Expenses incurred by you or your dependents to obtain medical services.
- Payments to prevent eviction or foreclosure on your primary residence.
- Payments for burial or funeral expenses for the employee's deceased parent, spouse, children or dependents.
- Expenses for the repair of damage to the employee's principal residence that qualifies for the casualty deduction.

You must complete a hardship withdrawal application that details your financial situation and provide written documentation for all eligible expenses.

ROLLOVERS

You may rollover, on a tax-free exchange basis, funds from a previous employer's 401(a), 401(k), 403(b), 457 or IRA plans into your 401(k) Plan.

For more information, call Vista 401(k) toll-free at:

1-866-325-1278

YOUR INVESTMENT CHOICES

AMERICAN CENTURY INVESTMENTS

Government Bond Fund - High current income by investing primarily in U.S. government debt securities. Invests in a broad range of government bond sectors, including Treasuries, government agencies and mortgages.

- Morningstar Category: **Intermediate Government**
- Ticker Symbol: **CPTNX**
- Fund inception date: **5/16/80**
- Benchmark Index: **Barclays U.S. Government/MBS Index**

Inflation Adjusted Bond - At least 80% of the fund's assets are invested in inflation-linked bonds, which are designed to help investors keep pace with rising consumer prices.

For example, the U.S. Treasury periodically adjusts the principal on Treasury Inflation-Protected Securities (TIPS) to reflect reported changes in the Consumer Price Index (CPI). The fund's veteran management team invests primarily in investment-grade securities. TIPS account for the majority of the fund's holdings and are backed by the full faith and credit of the U.S. government. High-quality bonds generally are less correlated to stock market movements than lower quality securities.

- Morningstar Category: **Inflation-Protected Bond**
- Ticker Symbol: **ACITX**
- Fund inception date: **02/10/97**
- Benchmark Index: **Barclays U.S. TIPS Index**

AMERICAN FUNDS

EuroPacific Growth - The fund's investment objective is to provide long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation.

- Morningstar Category: **Foreign Large Growth**
- Ticker Symbol: **RREX**
- Fund inception date: **4/16/84**
- Benchmark Index: **MSCI ACWI Ex USA Growth NR USD**

Target Date Retirement Series - Depending on the proximity to its target date the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

- Morningstar Category: **Target Date**
- Fund inception date: **2/1/07**
- Ticker Symbols for the Series:

Target Dates 2020 to 2060

RHCTX	2020	RHHTX	2045
RHDTX	2025	RHITX	2050
RHETX	2030	RHJTX	2055
RHFTX	2035	RHKTX	2060
RHGTX	2040		

- Benchmark Index: **Morningstar Mod Tgt Risk TR USD**

FIDELITY INVESTMENTS

International Index Fund - Seeks to provide investment results that correspond to the total return of foreign stock markets. Normally investing at least 80% of assets in common stocks included in the Morgan Stanley Capital International Europe, Australasia, Far East Index, which represents the performance of foreign stock markets.

- Morningstar Category: **Large Blend**
- Ticker Symbol: **FSPSX**
- Fund inception date: **9/8/2011**
- Benchmark Index: **MSCI EAFE**

Total Bond – Seeks high level of current income. The fund normally invests at least 80% of its assets in investment-grade debt securities of all types and repurchase agreements of those securities. Invests up to 20% of its assets in lower-quality debt securities.

- Morningstar Category: **Intermediate Term Bond**
- Ticker Symbol: **FEPIX**
- Fund inception date: **10/15/02**
- Benchmark Indexes: **Barclays U.S. Aggregate Bond / Barclays U.S. Universal Bond**

Growth Strategies - Seeks capital appreciation. Normally investing in companies FMR believes offer the potential for accelerated earnings or revenue growth (stocks of these companies are often called “growth” stocks). Normally investing primarily in common stocks. Focusing investments in medium-sized companies, but may also invest substantially in larger or smaller companies.

- Morningstar Category: **Mid-Cap Growth**
- Ticker Symbol: **FDEGX**
- Fund inception date: **12/28/90**
- Benchmark Index: **Russell Midcap Growth**

JP MORGAN

Equity Income Fund - The Fund seeks current income through regular payment of dividends with the secondary goal of capital appreciation. The Fund invests 80% of its net assets in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred stock convertible to common stock.

- Morningstar Category: **Large Value**
- Ticker Symbol: **OIERX**
- Fund inception date: **2/28/2011**
- Benchmark Index: **S&P 500**

T. ROWE PRICE FUNDS

Blue Chip Growth Fund - The fund seeks long-term growth of capital by investing primarily in common stocks of well-established large and medium-sized companies. Income is a secondary objective. Focus on “blue chip” companies with the following characteristics: Leading market positions; Seasoned management teams; strong financial conditions; Above-average growth and profitability

- Morningstar Category: **Large Growth**
- Ticker Symbol: **PABGX**
- Fund inception date: **3/31/00**
- Benchmark Indexes: **S&P 500 Index**

Dividend Growth Fund - The fund seeks dividend income and long-term growth primarily through investments in stocks. Invests 65% of total assets in common stocks of dividend-paying companies that are expected to increase their dividends over time and provide long-term appreciation.

- Morningstar Category: **Large Blend**
- Ticker Symbol: **TADGX**
- Fund inception date: **12/29/05**
- Benchmark Index: **S&P 500 Index**

Small Cap Stock Fund - The fund seeks to provide long-term capital growth by investing in stocks of small companies. A small company is defined as having a market capitalization of between \$300 million and \$2 billion.

- Morningstar Category: **Small Growth**
- Ticker Symbol: **OTCFX**
- Fund inception date: **6/1/56**
- Benchmark Index: **Russell 2000 Index**

VANGUARD GROUP

Balanced Index - Seeks with 60% of its assets to track the investment performance of a benchmark index that measures the investment return of the overall U.S. stock market. With 40% of its assets, the fund seeks to track the investment performance of a broad, market-weighted bond index.

- Morningstar Category: **Moderate Allocation**
- Ticker Symbol: **VBAIX**
- Fund inception date: **12/01/00**
- Benchmark Index: **Balanced Composite Index**

Federal Money Market - Seeks to provide current income while maintaining liquidity and a stable share price of \$1.00. The fund invests primarily in high-quality, short-term money market instruments issued by the U.S. government and its agencies and instrumentalities.

- Morningstar Category: **Money Market**
- Ticker Symbol: **VMFXX**
- Fund inception date: **07/13/81**
- Benchmark Index: **US Gov't Money Market Funds Average**

Institutional Index Fund - Seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard and Poor's 500 Index, which is dominated by the stocks of large U.S. companies.

- Morningstar Category: **Large Blend**
- Ticker Symbol: **VINIX**
- Fund inception date: **7/31/90**
- Benchmark Index: **S&P 500 Index**

Mid-Cap Index Fund - Seeks to track the performance of a benchmark index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of medium-size companies.

- Morningstar Category: **Mid Cap Blend**
- Ticker Symbol: **VIMAX**
- Fund inception date: **11/12/01**
- Benchmark Index: **Spliced Mid Cap Index**

Small-Cap Index Fund - Seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks.

- Morningstar Category: **Small Blend**
- Ticker Symbol: **VSMAX**
- Fund inception date: **11/13/00**
- Benchmark Index: **Spliced Small Cap Index**

Wellesley Income Fund - Seeks to provide long-term growth of income and a high and sustainable level of current income, along with moderate long-term capital appreciation. The fund invests approximately 60% to 65% of assets in investment-grade corporate, U.S. Treasury, and government agency bonds, as well as mortgage-backed securities. The remaining 35% to 40% of fund assets are invested in common stocks of companies that have a history of above-average dividends or expectations of increasing dividends.

- Morningstar Category: **Allocation 30% - 50% equity**
- Ticker Symbol: **VWIAX**
- Fund inception date: **05/14/01**
- Benchmark Index: **Wellesley Income Composite Index**

Wellington Fund - Seeks to provide long-term capital appreciation and reasonable current income. The fund invests 60% to 70% of assets in dividend-paying, and, to a lesser extent, non-dividend-paying common stocks of established, medium-size and large companies. It invests 30% to 40% of the fund's assets mainly in fixed income securities. These securities include investment-grade corporate bonds, with some exposure to U.S. Treasury and government agency bonds, as well as mortgage-backed securities.

- Morningstar Category: **Allocation 50% to 70% equity**
- Ticker Symbol: **VWENX**
- Fund inception date: **05/14/01**
- Benchmark Index: **Wellington Composite Index**

NOTE: Sources of the fund descriptions include the fund fact sheet, fund prospectus and Yahoo Finance. Past performance is no guarantee of future results



A Prospectus and Fact Sheet for each fund is available on our website (vista401k.com)

- OR -

by contacting FBMC Retirement Services at
1-866-325-1278.

Please carefully review the prospectus before making your election decision.