

## 1 EMPLOYEE INFORMATION

LAST NAME	FIRST NAME	MI	SS#	DOB
ADDRESS			CITY	STATE ZIP
EMAIL			PHONE	
EMPLOYER	WORK LOCATION			MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE

## 2 CONTRIBUTIONS

Amount Per Pay Period (\$ -OR- %) \_\_\_\_\_ (NOTE: The minimum annual contribution is \$500.)

Payroll Code (If applicable): \_\_\_\_\_ || # of Pay Periods per Year \_\_\_\_\_ || Annual Automatic Increase by % \_\_\_\_\_

➔ Indicate above the per pay period amount or percentage you wish to contribute to your 401(k) Plan. Also indicate, using percentage, if you would like to automatically increase your contribution on a yearly basis. The Minimum annual contribution amount is \$500.

## 3 BENEFICIARIES

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\*

NAME	
HOME ADDRESS	
CITY	ZIP
STATE	DOB
SS#	RELATIONSHIP
PHONE	% OF ASSETS
EMAIL	

NAME	
HOME ADDRESS	
CITY	ZIP
STATE	DOB
SS#	RELATIONSHIP
PHONE	% OF ASSETS
EMAIL	

### CONTINGENT BENEFICIARIES

NAME	
HOME ADDRESS	
CITY	ZIP
STATE	DOB
SS#	RELATIONSHIP
PHONE	% OF ASSETS
EMAIL	

NAME	
HOME ADDRESS	
CITY	ZIP
STATE	DOB
SS#	RELATIONSHIP
PHONE	% OF ASSETS
EMAIL	

➔ 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 (866) 325-1278. Federal Rules require this procedure. In addition, if you wish to add more beneficiaries, please attach a separate list.

## FEE DISCLOSURE

Mutual Fund Company & Name	Ticker Symbol	Fund Exp Ratio	Wrap Fee	Total Expense
American Century Inflation-Adjusted Bond	AIADX	0.22%	0.575%	0.795%
American Funds Target Date Fund 2010	RFTTX	0.28%	0.575%	0.855%
American Funds Target Date Fund 2015	RFJTX	0.29%	0.575%	0.865%
American Funds Target Date Fund 2020	RRCTX	0.30%	0.575%	0.875%
American Funds Target Date Fund 2025	RFDTX	0.31%	0.575%	0.885%
American Funds Target Date Fund 2030	RFETX	0.33%	0.575%	0.905%
American Funds Target Date Fund 2035	RFFTX	0.35%	0.575%	0.925%
American Funds Target Date Fund 2040	RFGTX	0.36%	0.575%	0.935%
American Funds Target Date Fund 2045	RFHTX	0.37%	0.575%	0.945%
American Funds Target Date Fund 2050	RFITX	0.37%	0.575%	0.945%
American Funds Target Date Fund 2055	RFKTX	0.38%	0.575%	0.955%
American Funds Target Date Fund 2060	RFUTX	0.38%	0.575%	0.955%
American Funds Target Date Fund 2065	RFVTX	0.38%	0.575%	0.955%
American Funds EuroPacific Growth	RERGX	0.46%	0.575%	1.035%
Fidelity International Index	FSPSX	0.04%	0.575%	0.610%
JPMorgan Equity Income Fund	OIEJX	0.47%	0.575%	1.045%
Lord Abbett Total Return	LTRHX	0.36%	0.575%	0.935%
Standard Insurance Guaranteed FI VI	853527604	0.10%	0.575%	0.675%
JPMorgan Large Cap Growth	JLGMX	0.44%	0.575%	1.015%
Vanguard Balanced Index	VBAIX	0.06%	0.575%	0.635%
Vanguard Institutional Index	VINIX	0.04%	0.575%	0.610%
Vanguard Mid Cap Index	VMCIX	0.04%	0.575%	0.615%
Vanguard Small Cap Index	VSCIX	0.04%	0.575%	0.615%

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 0.575% 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.
  - Newport for record keeping which includes daily valuation of funds and maintaining participant accounts.
  - Newport Trust Company for acting as Trustee; holding and disbursing funds to purchase Mutual funds as well as making distributions

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](http://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.

## 4 INVESTMENT ELECTIONS

To determine how future contributions will be allocated in your plan by using the chart below and following 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.

### YOUR INVESTMENT OPTIONS

American Century Inflation-Adjusted Bond	_____ %
American Funds Target Date Fund 2020	_____ %
American Funds Target Date Fund 2025	_____ %
American Funds Target Date Fund 2030	_____ %
American Funds Target Date Fund 2035	_____ %
American Funds Target Date Fund 2040	_____ %
American Funds Target Date Fund 2045	_____ %
American Funds Target Date Fund 2050	_____ %
American Funds Target Date Fund 2055	_____ %
American Funds Target Date Fund 2060	_____ %
American Funds Target Date Fund 2065	_____ %

American Funds EuroPacific Growth	_____ %
Fidelity International Index	_____ %
JP Morgan Equity Income Fund	_____ %
Lord Abbett Total Return	_____ %
JP Morgan Large Cap Growth	_____ %
Standard Insurance Guaranteed FI VI	_____ %
Vanguard Balanced Index	_____ %
Vanguard Institutional Index Fund	_____ %
Vanguard Mid-Cap Index Fund	_____ %
Vanguard Small-Cap Index Fund	_____ %

**TOTAL (MUST equal 100% in whole numbers)** \_\_\_\_\_ %

➔ For more information about any of the funds listed above, please refer to the **Fund Prospectus** at [Vista401k.com/401k-funds/](https://Vista401k.com/401k-funds/)

## 5 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 **Funds listed above (Section 4)** 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.

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_