

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by ADP**  
**Total Plan Expenses**

**Role(s) performed by service provider (check all that apply)**

☒ Custodian/Trustee      ☒ Record Keeper      ☒ Third-Party Administrator  
☐ Investment Professional    ☐ Other (Describe): \_\_\_\_\_

**Assumptions**

Total Plan Assets    \$997,904.08      Eligible Employees    64

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Invesco Stable Asset Fund - ADPZ Class	0.31%	\$6,776.62	0.00%	\$0.00
Western Asset Core Plus Bond Fund - Class IS	0.42%	\$5,069.30	0.00%	\$0.00
BlackRock High Yield Bond Portfolio - Class K	0.51%	\$1,144.29	0.00%	\$0.00
Vanguard Target Retirement 2020 Fund - Investor	0.13%	\$4,367.28	0.00%	\$0.00
Vanguard Target Retirement 2025 Fund - Investor	0.13%	\$4,521.04	0.00%	\$0.00
Vanguard Target Retirement 2030 Fund - Investor	0.14%	\$47,652.52	0.00%	\$0.00
Vanguard Target Retirement 2035 Fund - Investor	0.14%	\$354,621.64	0.00%	\$0.00
Vanguard Target Retirement 2040 Fund - Investor	0.14%	\$2,309.44	0.00%	\$0.00
Vanguard Target Retirement 2045 Fund - Investor	0.15%	\$7,453.00	0.00%	\$0.00
Vanguard Target Retirement 2050 Fund - Investor	0.15%	\$77,862.17	0.00%	\$0.00
Vanguard Target Retirement 2055 Fund - Investor	0.15%	\$33,588.51	0.00%	\$0.00
Vanguard Target Retirement 2060 Fund - Investor	0.15%	\$57,163.17	0.00%	\$0.00
Vanguard Target Retirement 2065 Fund - Investor	0.15%	\$18.02	0.00%	\$0.00
Vanguard Value Index Fund - Admiral Class	0.05%	\$42,101.87	0.00%	\$0.00
Vanguard 500 Index Fund - Admiral Class	0.04%	\$45,460.43	0.00%	\$0.00
Vanguard Total Stock Market Index Fund - Admiral	0.04%	\$19,530.38	0.00%	\$0.00
Vanguard Growth Index Fund - Admiral Class	0.05%	\$6,095.14	0.00%	\$0.00
Vanguard Mid-Cap Value Index Fund - Admiral	0.07%	\$36,414.81	0.00%	\$0.00
Vanguard Mid-Cap Index Fund - Admiral Class	0.05%	\$2,484.33	0.00%	\$0.00
BlackRock Mid-Cap Growth Equity Fund - Class K	0.73%	\$58.18	0.00%	\$0.00
Vanguard Small Cap Value Index Fund - Admiral	0.07%	\$22,255.55	0.00%	\$0.00
Vanguard Small Cap Index Fund - Admiral Class	0.05%	\$5,129.05	0.00%	\$0.00
Vanguard International Value Fund - Investor Class	0.38%	\$88.41	0.00%	\$0.00
DFA International Core Equity Portfolio -	0.28%	\$37,157.18	0.00%	\$0.00
Vanguard Developed Markets Index Fund -	0.07%	\$24,927.14	0.00%	\$0.00
Vanguard International Growth Fund - Admiral	0.33%	\$353.58	0.00%	\$0.00
DFA International Small Cap Value Portfolio -	0.64%	\$19,507.34	0.00%	\$0.00
DFA International Small Company Portfolio -	0.52%	\$13,443.19	0.00%	\$0.00
DFA Emerging Markets Core Equity Fund -	0.48%	\$18,189.95	0.00%	\$0.00
DFA Emerging Markets Small Cap Fund - Class I	0.67%	\$15,560.55	0.00%	\$0.00
Vanguard Financials Index Fund - Admiral Class	0.10%	\$14,015.37	0.00%	\$0.00
Vanguard Real Estate Index Fund - Admiral Class	0.12%	\$11,906.46	0.00%	\$0.00
Vanguard Information Technology Index Fund -	0.10%	\$60,678.17	0.00%	\$0.00

Provider fees paid from Fund Expenses	<b>\$0.00</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$15,120.00</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,583.92</b>
Total (“all-in”) plan expenses	<b><u>\$16,703.92</u></b>

<sup>(1)</sup>Fund Expenses include the fund’s expense ratio plus any “wrap” fee charged by the provider. The expense ratio is determined through an annual calculation, where a fund’s operating expenses are divided by the average dollar value of its assets under management. Fund Expenses lower investor returns.

<sup>(2)</sup>Provider % includes revenue sharing paid to the provider by the investment fund or wrap fees added by the provider. These expenses lower investor returns.

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Employee Fiduciary**  
**Total Plan Expenses**

**Role(s) performed by service provider (check all that apply)**

☒ Custodian/Trustee      ☒ Record Keeper      ☒ Third-Party Administrator  
☐ Investment Professional      ☐ Other (Describe): \_\_\_\_\_

**Assumptions**

Total Plan Assets \$997,904.08      Eligible Employees 64

**Annual Fees**

Fund Name	Fund Expenses <sup>(2)</sup>	Fund Balance	Provider % <sup>(3)</sup>	Provider Fees
Vanguard Federal Money Market Fund <sup>(1)</sup>	0.11%	Balances are irrelevant. Employee Fiduciary retains no revenue sharing!	0.00%	\$0.00
Vanguard Total Bond Market Index Fund <sup>(1)</sup>	0.06%		0.00%	\$0.00
Vanguard 500 Index Fund <sup>(1)</sup>	0.05%		0.00%	\$0.00
Vanguard Extended Market Index Fund <sup>(1)</sup>	0.09%		0.00%	\$0.00
Vanguard Total Stock Market Index Fund <sup>(1)</sup>	0.05%		0.00%	\$0.00
Vanguard Total International Stock Index Fund <sup>(1)</sup>	0.11%		0.00%	\$0.00
Vanguard Inflation-Protected Securities Fund <sup>(1)</sup>	0.10%		0.00%	\$0.00
Vanguard Total International Bond Index Fund <sup>(1)</sup>	0.12%		0.00%	\$0.00
Vanguard Growth Index Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Value Index Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement Income Fund <sup>(1)</sup>	0.13%		0.00%	\$0.00
Vanguard Target Retirement 2015 Fund <sup>(1)</sup>	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund <sup>(1)</sup>	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund <sup>(1)</sup>	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund <sup>(1)</sup>	0.15%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund <sup>(1)</sup>	0.15%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2060 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00

Provider fees paid from Fund Expenses **\$0.00**

Provider fees deducted from participant accounts or paid by employer **\$3,318.32**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,187.98**

Total ("all-in") plan expenses **\$4,506.30**

<sup>(1)</sup>Fund represents an example of the low cost funds available at Employee Fiduciary.

<sup>(2)</sup>Fund Expenses include the fund's expense ratio plus any "wrap" fee charged by the provider. The expense ratio is determined through an annual calculation, where a fund's operating expenses are divided by the average dollar value of its assets under management. Fund expenses are taken out of a fund's assets and lower investor returns.

<sup>(3)</sup>Provider % includes revenue sharing paid to the provider by the investment fund or wrap fees added by the provider. These expenses lower investor returns.