

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Nationwide**  
**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 \$1,458,880.11      Eligible Employees 6

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
AB Glbl Bd I	1.20%	\$30,324.95	0.65%	\$197.11
AmBcn Intl Eq R5	1.37%	\$18.48	0.65%	\$0.12
BlkRk Hi Yld Bd Port K	1.17%	\$43,201.14	0.65%	\$280.81
BlkRk MdCap Gr Eq Inst	1.45%	\$40,164.63	0.65%	\$261.07
BlkRk Ttl Rtn K	1.03%	\$11,877.13	0.65%	\$77.20
Col Sel LgCap Gr Inst2	1.42%	\$76,554.47	0.65%	\$497.60
DE Ivy EmrgMktLclCrnDbt I	1.95%	\$1.74	0.65%	\$0.01
DFA Emrg Mkt Cor Eq Inst	1.04%	\$94,009.87	0.65%	\$611.06
DFA Glbl RealEst Sec Inst	0.99%	\$57,541.11	0.65%	\$374.02
DFA US LgCap Val Inst	0.97%	\$96,384.44	0.65%	\$626.50
DFA US Trgt Val Inst	0.98%	\$27,154.89	0.65%	\$176.51
Diamond Hill MdCap I	1.43%	\$42,986.62	0.65%	\$279.41
DodgeCox Intl Stk	1.28%	\$98,063.94	0.65%	\$637.42
Fed Hrms Gov Oblgtns Prmr	0.93%	\$50,561.66	0.65%	\$328.65
Fid 500 Indx	0.66%	\$181,316.50	0.65%	\$1,178.5
Fid Intl Indx	0.69%	\$79,091.02	0.65%	\$514.09
Fid US Bd Indx	0.68%	\$62,302.41	0.65%	\$404.97
GdmnScs GQGPtrnIntlOppr R6	1.46%	\$99,468.96	0.65%	\$646.55
Harbor Intl Gr Inst	1.56%	\$21.21	0.65%	\$0.14
JPM Eq Inc R5	1.21%	\$97,833.06	0.65%	\$635.91
NW Loomis AllCap Gr R6	1.54%	\$79,366.86	0.65%	\$515.88
PGIM Ttl Rtn Bd R6	1.05%	\$94,166.15	0.65%	\$612.08
PIMCO Real Rtn Inst	1.12%	\$55,067.03	0.65%	\$357.94
Vngrd Bal Indx Adml	0.72%	\$15,679.50	0.65%	\$101.92
Vngrd Explr Adml	0.95%	\$25,722.34	0.65%	\$167.20

Provider fees paid from Fund Expenses **\$9,482.72**

Provider fees deducted from participant accounts or paid by employer **\$0.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$6,254.70**

Total ("all-in") plan expenses **\$15,737.42**

<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 \$1,458,880.11      Eligible Employees 6

**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 **\$2,667.10**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,736.76**

Total ("all-in") plan expenses **\$4,403.87**

<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.