

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Empower**  
**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 \$536,587.00      Eligible Employees 7

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
AB Gbl Rel Est Invt A	1.37%	\$0	0.55%	\$0.00
American Funds AMCAP R2	1.42%	\$9,872	1.10%	\$108.59
American Funds Capital World G/I R2	1.51%	\$61,438	1.10%	\$675.82
American Funds Growth Fund of Amer R2	1.40%	\$106,278	1.10%	\$1,169.0
Ivy Asset Strategy A	1.11%	\$0	0.50%	\$0.00
Franklin Income A	0.62%	\$35,722	0.29%	\$105.31
Invesco Main Street Small Cap A	1.11%	\$8,603	0.55%	\$47.32
Invesco Stable Value Trust V	1.24%	\$27,785	0.90%	\$250.07
JPMorgan Growth Advantage A	1.04%	\$6,079	0.55%	\$33.43
MFS Aggressive Growth Allocation R1	1.75%	\$45,473	1.30%	\$591.15
MFS Conservative Allocation R1	1.58%	\$12,702	1.30%	\$165.13
MFS Growth Allocation R1	1.69%	\$46,176	1.30%	\$600.29
MFS International New Discovery R1	2.04%	\$0	1.30%	\$0.00
MFS Mid Cap Value R1	1.77%	\$30,186	1.30%	\$392.42
MFS Moderate Allocation R1	1.65%	\$51,878	1.30%	\$674.41
MFS Total Return Bond R1	1.45%	\$45,619	1.30%	\$593.05
MFS Value Fund R1	1.55%	\$26,306	1.30%	\$341.98
PIMCO Total Return A	0.80%	\$22,470	0.45%	\$101.12

Provider fees paid from Fund Expenses **\$5,849.12**

Provider fees deducted from participant accounts or paid by employer **\$3,975.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,847.49**

Total ("all-in") plan expenses **\$11,671.61**

<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 \$536,587.00

Eligible Employees 7

**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>	0.05%		0.00%	\$0.00
Vanguard 500 Index Fund <sup>(1)</sup>	0.04%		0.00%	\$0.00
Vanguard Extended Market Index Fund <sup>(1)</sup>	0.06%		0.00%	\$0.00
Vanguard Total Stock Market Index Fund <sup>(1)</sup>	0.04%		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>	0.11%		0.00%	\$0.00
Vanguard Growth Index Fund <sup>(1)</sup>	0.05%		0.00%	\$0.00
Vanguard Value Index Fund <sup>(1)</sup>	0.05%		0.00%	\$0.00
Vanguard Target Retirement Income Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2060 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00

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

Provider fees deducted from participant accounts or paid by employer **\$1,929.27**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$390.25**

Total ("all-in") plan expenses **\$2,319.51**

<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.