

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by John Hancock**  
**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 \$690,781.12      Eligible Employees 18

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
JH Multi-Index 2065 Lifetime	0.17%	\$0.00	0.00%	\$0.00
JH Multi-Index 2060 Lifetime	0.17%	\$20,146.45	0.00%	\$0.00
JH Multi-Index 2055 Lifetime	0.17%	\$0.00	0.00%	\$0.00
JH Multi-Index 2050 Lifetime	0.17%	\$0.00	0.00%	\$0.00
JH Multi-Index 2045 Lifetime	0.17%	\$12,296.02	0.00%	\$0.00
JH Multi-Index 2040 Lifetime	0.17%	\$0.00	0.00%	\$0.00
JH Multi-Index 2035 Lifetime	0.17%	\$0.00	0.00%	\$0.00
JH Multi-Index 2030 Lifetime	0.18%	\$15,121.51	0.00%	\$0.00
JH Multi-Index 2025 Lifetime	0.20%	\$2,171.66	0.00%	\$0.00
JH Multi-Index 2020 Lifetime	0.21%	\$0.00	0.00%	\$0.00
JH Multi-Index 2015 Lifetime	0.22%	\$0.00	0.00%	\$0.00
JH Multi-Index 2010 Lifetime	0.22%	\$0.00	0.00%	\$0.00
ClearBridge Aggressive Growth	0.63%	\$30,196.46	0.00%	\$0.00
DFA U.S.Small Cap Fund	0.33%	\$15,843.02	0.00%	\$0.00
Intl Equity Index Fund	0.16%	\$85,561.98	0.00%	\$0.00
Invesco Small Cap Growth	0.45%	\$18,572.96	0.00%	\$0.00
John Hancock Mid Cap Growth	0.57%	\$0.00	0.00%	\$0.00
JPMorgan SMID Cap Fund	0.64%	\$75,105.77	0.00%	\$0.00
Mid Cap Index Fund	0.15%	\$0.00	0.00%	\$0.00
Small Cap Index Fund	0.09%	\$40,750.38	0.00%	\$0.00
Vanguard Mid-Cap Value ETF	0.13%	\$22,527.08	0.00%	\$0.00
Vanguard Small Cap Value Index	0.07%	\$11,329.71	0.00%	\$0.00
500 Index Fund	0.05%	\$101,110.93	0.00%	\$0.00
Capital Wor1d Growth & Income	0.42%	\$0.00	0.00%	\$0.00
Dodge & Cox Stock Fund	0.42%	\$68,591.81	0.00%	\$0.00
New Perspective Fund	0.41%	\$44,973.93	0.00%	\$0.00
Pamassus Core Equity Fund	0.49%	\$0.00	0.00%	\$0.00
Templeton Wor1d	0.56%	\$0.00	0.00%	\$0.00
John Hancock Bond Fund	0.26%	\$52,728.22	0.00%	\$0.00
Total Bond Market Fund	0.08%	\$66,541.48	0.00%	\$0.00
John Hancock Stable Val N	0.42%	\$7,211.75	0.00%	\$0.00

Provider fees paid from Fund Expenses

**\$0.00**

Provider fees deducted from participant accounts or paid by employer	<b>\$9,160.44</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,847.93</b>
Total (“all-in”) plan expenses	<b><u>\$11,008.37</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 \$690,781.12      Eligible Employees 18

**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 **\$2,052.62**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$822.36**

Total ("all-in") plan expenses **\$2,874.98**

<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.