

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by PAI**  
**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 \$1,323,101.02      Eligible Employees 13

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Amer Funds 2010 Target Date Retire R2	1.41%	\$266,664.97	1.10%	\$2,933.3
Amer Funds 2015 Target Date Retire R2	1.41%	\$0.00	1.10%	\$0.00
Amer Funds 2020 Target Date Retire R2	1.41%	\$0.00	1.10%	\$0.00
Amer Funds 2025 Target Date Retire R2	1.43%	\$85,899.53	1.10%	\$944.89
Amer Funds 2030 Target Date Retire R2	1.45%	\$233,028.37	1.10%	\$2,563.3
Amer Funds 2035 Target Date Retire R2	1.47%	\$10,321.56	1.10%	\$113.54
Amer Funds 2040 Target Date Retire R2	1.48%	\$141,868.08	1.10%	\$1,560.5
Amer Funds 2045 Target Date Retire R2	1.49%	\$425,009.91	1.10%	\$4,675.1
Amer Funds 2050 Target Date Retire R2	1.49%	\$85,657.67	1.10%	\$942.23
Amer Funds 2055 Target Date Retire R2	1.50%	\$941.48	1.10%	\$10.36
Amer Funds 2060 Target Date Retire R2	1.50%	\$0.00	1.10%	\$0.00
Amer Funds 2065 Target Date Retire R2	1.55%	\$0.00	1.10%	\$0.00
Amer Funds AMCAP R2	1.44%	\$0.00	1.10%	\$0.00
Amer Funds American Balanced R2	1.34%	\$0.00	1.10%	\$0.00
Amer Funds Bond Fd of America R2	1.31%	\$0.00	1.10%	\$0.00
Amer Funds CplncBldr R2	1.38%	\$73,709.45	1.10%	\$810.80
Amer Funds EuroPacific Growth R2	1.55%	\$0.00	1.10%	\$0.00
Amer Funds Fundamental Inv R2	1.38%	\$0.00	1.10%	\$0.00
Amer Funds Growth Fd of America R2	1.40%	\$0.00	1.10%	\$0.00
Amer Funds SMALLCAP World R2	1.78%	\$0.00	1.10%	\$0.00
Amer Funds US Govt Money Market R2	1.41%	\$0.00	1.10%	\$0.00
Amer Funds Washington Mutual R2	1.37%	\$0.00	1.10%	\$0.00

Provider fees paid from Fund Expenses **\$14,554.11**

Provider fees deducted from participant accounts or paid by employer **\$3,506.17**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$4,704.77**

Total ("all-in") plan expenses **\$22,765.06**

<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 \$1,323,101.02      Eligible Employees 13

**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 **\$2,558.48**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,575.12**

Total ("all-in") plan expenses **\$4,133.60**

<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.