

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Principal**  
**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    \$13,435,176.00      Eligible Employees    38

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Principal Fixed Income Guaranteed Option	0.65%	\$151,122	0.65%	\$982.29
Fidelity Advisor Total Bond A Fund	0.75%	\$45,886	0.50%	\$229.43
Franklin Strategic Income R Fund	1.13%	\$117,772	0.68%	\$800.85
Lord Abbett Short Duration Income R4 Fund	0.64%	\$48,768	0.50%	\$243.84
American Funds American Mutual R3 Fund	0.93%	\$95,224	0.65%	\$618.96
American Funds Investment Company of America	0.92%	\$26,371	0.65%	\$171.41
Principal LargeCap S&P 500 Index R5 Fund	0.41%	\$640,610	0.26%	\$1,665.5
Principal LifeTime Strategic Income R5 Fund	0.71%	\$340,314	0.43%	\$1,463.3
Principal LifeTime 2010 R5 Fund	0.73%	\$519,535	0.43%	\$2,234.0
Principal LifeTime 2015 R5 Fund	0.76%	\$14,997	0.44%	\$65.99
Principal LifeTime 2020 R5 Fund	0.76%	\$43,567	0.45%	\$196.05
Principal LifeTime 2025 R5 Fund	0.79%	\$2,074,521	0.45%	\$9,335.3
Principal LifeTime 2030 R5 Fund	0.82%	\$3,153,763	0.45%	\$14,191.
Principal LifeTime 2035 R5 Fund	0.85%	\$1,563,363	0.47%	\$7,347.8
Principal LifeTime 2040 R5 Fund	0.87%	\$2,778,176	0.47%	\$13,057.
Principal LifeTime 2045 R5 Fund	0.90%	\$686,970	0.47%	\$3,228.7
Principal LifeTime 2050 R5 Fund	0.90%	\$119,246	0.48%	\$572.38
Principal LifeTime 2055 R5 Fund	0.92%	\$24,859	0.48%	\$119.32
American Century Mid-Cap Value A Fund	1.23%	\$35,897	0.60%	\$215.38
American Funds Growth Fund of America R3 Fund	0.95%	\$97,028	0.65%	\$630.68
Delaware Small Cap Value A Fund	1.14%	\$35,927	0.50%	\$179.64
Franklin Rising Dividends R Fund	1.12%	\$26,063	0.68%	\$177.23
Franklin Small Cap Growth R Fund	1.32%	\$42,967	0.68%	\$292.18
Principal MidCap S&P 400 Index R5 Fund	0.42%	\$111,289	0.26%	\$289.35
Principal SmallCap S&P 600 Index R5 Fund	0.42%	\$231,353	0.26%	\$601.52
T. Rowe Price Growth Stock R Fund	1.17%	\$107,501	0.65%	\$698.76
Victory Munder Mid-Cap Core Growth R Fund	1.57%	\$29,642	0.75%	\$222.32
Templeton Global Bond R Fund	1.17%	\$9,462	0.68%	\$64.34
American Funds EuroPacific Growth R3 Fund	1.11%	\$107,056	0.65%	\$695.86
American Funds New Perspective R3 Fund	1.07%	\$45,937	0.65%	\$298.59
Invesco Developing Markets R Fund	1.47%	\$109,990	0.75%	\$824.93

Provider fees paid from Fund Expenses

**\$61,715.49**

Provider fees deducted from participant accounts or paid by employer	<b>\$0.00</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$48,057.02</b>
Total (“all-in”) plan expenses	<b><u>\$109,772.51</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 \$13,435,176.00      Eligible Employees 38

**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 **\$12,488.14**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$15,994.26**

Total ("all-in") plan expenses **\$28,482.40**

<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.