

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 \$17,793,471.00 Eligible Employees 102

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
Guaranteed Interest Account A	0.65%	\$424,100.0	0.65%	\$2,756.65
Principal Liquid Assets Separate Account-R6	0.56%	\$1,184,996	0.38%	\$4,502.98
Principal Core Plus Bond Separate Account-I5	0.32%	\$879,367.0	0.05%	\$439.68
Principal U.S. Property Separate Account-R6	1.19%	\$845,140.0	0.40%	\$3,380.56
MFSValue R2 Fund	1.08%	\$205,733.0	0.75%	\$1,543.00
Neuberger Berman Large Cap Value Adv Fund	1.19%	\$755,515.0	0.60%	\$4,533.09
Principal Blue Chip Separate Account-R6	0.72%	\$1,635,330	0.35%	\$5,723.66
Principal LargeCap S&P 500 Index Separate	0.06%	\$3,024,298	0.01%	\$302.43
Principal LifeTim e Hybrid Income CITZ45	0.74%	\$38,476.00	0.45%	\$173.14
Principal LifeTim e Hybrid 2010 CITZ45	0.74%	\$54,823.00	0.45%	\$246.70
Principal LifeTim e Hybrid 2015 CITZ45	0.74%	\$82,122.00	0.45%	\$369.55
Principal LifeTim e Hybrid 2020 CITZ45	0.74%	\$100,812.0	0.45%	\$453.65
Principal LifeTim e Hybrid 2025 CITZ45	0.74%	\$299,535.0	0.45%	\$1,347.91
Principal LifeTim e Hybrid 2030 CITZ45	0.74%	\$143,467.0	0.45%	\$645.60
Principal LifeTim e Hybrid 2035 CITZ45	0.74%	\$606,407.0	0.45%	\$2,728.83
Principal LifeTim e Hybrid 2040 CITZ45	0.74%	\$356,900.0	0.45%	\$1,606.05
Principal LifeTim e Hybrid 2045 CITZ45	0.74%	\$228,926.0	0.45%	\$1,030.17
Principal LifeTim e Hybrid 2050 CITZ45	0.74%	\$245,657.0	0.45%	\$1,105.46
Principal LifeTim e Hybrid 2055 CITZ45	0.74%	\$51,572.00	0.45%	\$232.07
Principal LifeTim e Hybrid 2060 CITZ45	0.74%	\$123,238.0	0.45%	\$554.57
Principal LifeTim e Hybrid 2065 CITZ45	0.74%	\$41,191.00	0.45%	\$185.36
Principal MidCap Value ISeparate Account-I2	0.64%	\$877,135.0	0.15%	\$1,315.70
Fidelity Advisor Sm all Cap M Fund	1.46%	\$223,296.0	0.75%	\$1,674.72
Janus Henderson Forty SFund	1.17%	\$2,078,557	0.50%	\$10,392.79
Lord Abbett Value Opportunities P Fund	1.38%	\$72,262.00	0.60%	\$433.57
Principal MidCap Growth IIISeparate Account-R6	1.03%	\$604,301.0	0.43%	\$2,598.49
Principal MidCap S&P 400 Index Separate	0.06%	\$416,126.0	0.01%	\$41.61
Principal Sm allCap S&P 600 Index Separate	0.06%	\$364,517.0	0.01%	\$36.45
Principal Sm allCap Separate Account-I4	0.46%	\$722,940.0	0.03%	\$216.88
MFSInternational New Discovery R2 Fund	1.54%	\$205,398.0	0.75%	\$1,540.49
Principal Diversified International Separate	1.07%	\$275,406.0	0.64%	\$1,762.60
Principal International SmallCap Separate	1.49%	\$625,928.0	0.77%	\$4,819.65

Provider fees paid from Fund Expenses

\$58,694.07

Provider fees deducted from participant accounts or paid by employer	\$0.00
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$65,576.96
Total (“all-in”) plan expenses	<u>\$124,271.03</u>

⁽¹⁾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.

⁽²⁾Provider % includes revenue sharing paid to the provider by the investment fund or wrap fees added by the provider. These expenses lower investor returns.

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For Services Provided by Employee Fiduciary
Total Plan Expenses

Role(s) performed by service provider (check all that apply)

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☐ Investment Professional ☐ Other (Describe): _____

Assumptions

Total Plan Assets \$17,793,471.00 Eligible Employees 102

Annual Fees

Fund Name	Fund Expenses ⁽²⁾	Fund Balance	Provider % ⁽³⁾	Provider Fees
Vanguard Federal Money Market Fund ⁽¹⁾	0.11%	Balances are irrelevant. Employee Fiduciary retains no revenue sharing!	0.00%	\$0.00
Vanguard Total Bond Market Index Fund ⁽¹⁾	0.06%		0.00%	\$0.00
Vanguard 500 Index Fund ⁽¹⁾	0.05%		0.00%	\$0.00
Vanguard Extended Market Index Fund ⁽¹⁾	0.09%		0.00%	\$0.00
Vanguard Total Stock Market Index Fund ⁽¹⁾	0.05%		0.00%	\$0.00
Vanguard Total International Stock Index Fund ⁽¹⁾	0.11%		0.00%	\$0.00
Vanguard Inflation-Protected Securities Fund ⁽¹⁾	0.10%		0.00%	\$0.00
Vanguard Total International Bond Index Fund ⁽¹⁾	0.12%		0.00%	\$0.00
Vanguard Growth Index Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Value Index Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement Income Fund ⁽¹⁾	0.13%		0.00%	\$0.00
Vanguard Target Retirement 2015 Fund ⁽¹⁾	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund ⁽¹⁾	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund ⁽¹⁾	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund ⁽¹⁾	0.15%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund ⁽¹⁾	0.15%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2060 Fund ⁽¹⁾	0.16%		0.00%	\$0.00

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

Provider fees deducted from participant accounts or paid by employer **\$17,894.78**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$21,182.70**

Total (“all-in”) plan expenses **\$39,077.48**

⁽¹⁾Fund represents an example of the low cost funds available at Employee Fiduciary.

⁽²⁾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.

⁽³⁾Provider % includes revenue sharing paid to the provider by the investment fund or wrap fees added by the provider. These expenses lower investor returns.