

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Voya**  
**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 \$718,465.78      Eligible Employees 10

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Funds EuroPacific Grw R6	1.81%	\$14,095.90	1.35%	\$190.29
American Funds New Perspective R6	1.76%	\$40,380.33	1.35%	\$545.13
Voya Index Solution Income Port Z	1.51%	\$6,741.16	1.35%	\$91.01
DFA Global Real Estate Sec Port Inst	1.59%	\$347.66	1.35%	\$4.69
American Funds New World R6	1.92%	\$15,214.17	1.35%	\$205.39
PIMCO Income Fund Inst	1.97%	\$35,238.69	1.35%	\$475.72
MFS Growth Fund R6	1.84%	\$33,913.56	1.35%	\$457.83
Voya Fixed Account (4062)	0.81%	\$12,278.01	0.81%	\$99.45
Allspg Spec MdCp VI Fd R6	2.05%	\$12,886.15	1.35%	\$173.96
Voya Gov Money Mkt Fnd A (Hold Acct)	0.95%	\$0.40	0.72%	\$0.00
AB Global Bond Fund Z	1.85%	\$3,625.10	1.35%	\$48.94
Voya Intermediate Bond Fund R6	1.65%	\$64,050.13	1.35%	\$864.68
PGIM High Yield Fund R6	1.73%	\$4,702.29	1.35%	\$63.48
Eaton Vance Atlanta Cap SMID-Cp F R6	2.16%	\$11,578.61	1.35%	\$156.31
American Funds Am Balanced R6	1.60%	\$40,928.02	1.35%	\$552.53
MFS Value Fund R6	1.80%	\$71,512.47	1.35%	\$965.42
Vanguard Total Intl Stk Index Fd Adm	1.46%	\$24,604.83	1.35%	\$332.17
Fidelity 500 Index Fund	1.37%	\$265,016.10	1.35%	\$3,577.7
Fidelity Sm Cp Ind Fund	1.37%	\$29,265.97	1.35%	\$395.09
Fidelity Mid Cap Index Fd	1.37%	\$32,086.23	1.35%	\$433.16

Provider fees paid from Fund Expenses **\$9,632.98**

Provider fees deducted from participant accounts or paid by employer **\$1,537.48**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,642.00**

Total ("all-in") plan expenses **\$12,812.46**

<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 \$718,465.78      Eligible Employees 10

**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 **\$2,074.77**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$855.32**

Total ("all-in") plan expenses **\$2,930.09**

<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.