

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by ADP
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 \$193,809.73 Eligible Employees 3

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
American Century Emerging Markets Fund - Class	0.91%	\$7,585.53	0.00%	\$0.00
American Funds The Growth Fund of America -	0.30%	\$13,895.88	0.00%	\$0.00
BlackRock High Yield Bond Portfolio - Class K	0.51%	\$0.00	0.00%	\$0.00
BlackRock Total Return Fund - Class K	0.38%	\$0.00	0.00%	\$0.00
DFA Commodity Strategy Portfolio - Institutional	0.30%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2010 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2015 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2020 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2025 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2030 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2035 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2040 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2045 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2050 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2055 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2060 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index 2065 Fund - Premier Class	0.06%	\$0.00	0.00%	\$0.00
Fidelity Freedom Index Income Fund - Premier	0.06%	\$0.00	0.00%	\$0.00
Goldman Sachs Inflation Protected Securities Fund	0.34%	\$0.00	0.00%	\$0.00
iShares MSCI EAFE International Index Fund - Class	0.04%	\$0.00	0.00%	\$0.00
Janus Henderson Triton Fund - Class N	0.66%	\$20,966.04	0.00%	\$0.00
JPMorgan Equity Income Fund - Class R6	0.45%	\$0.00	0.00%	\$0.00
MFS Total Return Fund - Class R6	0.39%	\$0.00	0.00%	\$0.00
nvesco Stable Asset Fund - ADPZ Class	0.31%	\$107,604.02	0.00%	\$0.00
Principal Real Estate Securities Fund - Class R6	0.80%	\$11,174.20	0.00%	\$0.00
State Street Equity 500 Index Fund - Class K	0.02%	\$27,682.90	0.00%	\$0.00
T. Rowe Price Dividend Growth Fund - Class I	0.50%	\$0.00	0.00%	\$0.00
T. Rowe Price Overseas Stock Fund - Class I	0.67%	\$0.00	0.00%	\$0.00
TIAA-CREF Small Cap Blend Index Fund -	0.06%	\$0.00	0.00%	\$0.00
Vanguard Intermediate Term Bond Index Fund -	0.07%	\$0.00	0.00%	\$0.00
Vanguard Mid-Cap Index Fund - Admiral Class	0.05%	\$0.00	0.00%	\$0.00
Vanguard Small Cap Index Fund - Admiral Class	0.05%	\$0.00	0.00%	\$0.00
Vanguard Small Cap Value Index Fund - Admiral	0.07%	\$4,901.16	0.00%	\$0.00

Provider fees paid from Fund Expenses	\$0.00
Provider fees deducted from participant accounts or paid by employer	\$6,000.00
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$681.03
Total (“all-in”) plan expenses	<u>\$6,681.03</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.

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)

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☐ Investment Professional ☐ Other (Describe): _____

Assumptions

Total Plan Assets \$193,809.73

Eligible Employees 3

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⁾	0.05%		0.00%	\$0.00
Vanguard 500 Index Fund ⁽¹⁾	0.04%		0.00%	\$0.00
Vanguard Extended Market Index Fund ⁽¹⁾	0.06%		0.00%	\$0.00
Vanguard Total Stock Market Index Fund ⁽¹⁾	0.04%		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⁾	0.11%		0.00%	\$0.00
Vanguard Growth Index Fund ⁽¹⁾	0.05%		0.00%	\$0.00
Vanguard Value Index Fund ⁽¹⁾	0.05%		0.00%	\$0.00
Vanguard Target Retirement Income Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2060 Fund ⁽¹⁾	0.08%		0.00%	\$0.00

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

Provider fees deducted from participant accounts or paid by employer **\$1,655.05**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$140.95**

Total ("all-in") plan expenses **\$1,796.00**

⁽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.