

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Ascensus**  
**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    \$493,625.63      Eligible Employees    10

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Invesco Discovery R6	0.65%	26,244.42	0.00%	\$0.00
American Century Growth R6	0.60%	3,917.82	0.00%	\$0.00
American Funds American Balanced R6	0.25%	0.00	0.00%	\$0.00
American Funds US	0.24%	0.00	0.00%	\$0.00
BlackRock Inflation Protected Bond K	0.30%	1,897.68	0.00%	\$0.00
Cohen & Steers Real Estate Secs Z	0.75%	2,207.56	0.00%	\$0.00
Delaware Ivy Mid Cap Growth R6	0.79%	8,208.86	0.00%	\$0.00
DFA U.S. Targeted Value Portfolio I	0.29%	0.00	0.00%	\$0.00
Federated Hermes Govt Obl PRM	0.15%	0.00	0.00%	\$0.00
Fidelity Advisor Total Bond Z	0.36%	1,783.41	0.00%	\$0.00
Fidelity International Index	0.04%	26,018.28	0.00%	\$0.00
Fidelity Mid Cap Index	0.03%	35,129.69	0.00%	\$0.00
Fidelity Small Cap Index	0.03%	27,194.78	0.00%	\$0.00
Goldman Sachs Em Mkts Eq Insights R6	1.08%	3,591.90	0.00%	\$0.00
Lord Abbett High Yield R6	0.59%	12,201.21	0.00%	\$0.00
MFS Mid Cap Value R6	0.64%	0.00	0.00%	\$0.00
PIMCO Intl Bond (USDHedged) I	0.51%	11,305.18	0.00%	\$0.00
T. Rowe Price Retirement 2005 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2010 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2015 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2020 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2025 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2030 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2035 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2040 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2045 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2050 Trust C	0.34%	0.00	0.00%	\$0.00
T. Rowe Price Retirement 2055 Trust C	0.34%	104,558.82	0.00%	\$0.00
T. Rowe Price Retirement 2060 Trust C	0.34%	82,323.24	0.00%	\$0.00
T. Rowe Price Retirement 2065 Trust C	0.34%	0.00	0.00%	\$0.00
Vanguard 500 Index Adm	0.04%	117,014.30	0.00%	\$0.00
Vanguard Equity Income Adm	0.19%	30,028.48	0.00%	\$0.00

Provider fees paid from Fund Expenses

**\$0.00**

Provider fees deducted from participant accounts or paid by employer	<b>\$7,769.05</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,224.42</b>
Total (“all-in”) plan expenses	<b><u>\$8,993.46</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 \$493,625.63      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>	0.05%		0.00%	\$0.00
Vanguard 500 Index Fund <sup>(1)</sup>	0.04%		0.00%	\$0.00
Vanguard Extended Market Index Fund <sup>(1)</sup>	0.06%		0.00%	\$0.00
Vanguard Total Stock Market Index Fund <sup>(1)</sup>	0.04%		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>	0.11%		0.00%	\$0.00
Vanguard Growth Index Fund <sup>(1)</sup>	0.05%		0.00%	\$0.00
Vanguard Value Index Fund <sup>(1)</sup>	0.05%		0.00%	\$0.00
Vanguard Target Retirement Income Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2060 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00

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

Provider fees deducted from participant accounts or paid by employer **\$1,894.90**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$359.00**

Total (“all-in”) plan expenses **\$2,253.90**

<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.