

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by CUNA**  
**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 \$2,238,585.35      Eligible Employees 74

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
BlackRock LifePath Index 2025 Fund (K)	0.15%	\$141,469.64	0.00%	\$0.00
BlackRock LifePath Index 2030 Fund (K)	0.15%	\$521,901.27	0.00%	\$0.00
BlackRock LifePath Index 2035 Fund (K)	0.15%	\$31,707.97	0.00%	\$0.00
BlackRock LifePath Index 2040 Fund (K)	0.15%	\$340,040.76	0.00%	\$0.00
BlackRock LifePath Index 2045 Fund (K)	0.15%	\$8,793.10	0.00%	\$0.00
BlackRock LifePath Index 2050 Fund (K)	0.15%	\$128,545.47	0.00%	\$0.00
BlackRock LifePath Index 2055 Fund (K)	0.15%	\$86,052.65	0.00%	\$0.00
BlackRock LifePath Index 2060 Fund (K)	0.15%	\$24,884.83	0.00%	\$0.00
BlackRock LifePath Index 2065 Fund (K)	0.21%	\$4,433.43	0.00%	\$0.00
BlackRock LifePath Index Retire Fund (K)	0.14%	\$184,927.35	0.00%	\$0.00
Trustee Diversified Equity Fund	0.22%	\$9,017.71	0.00%	\$0.00
Trustee Lifestyle Aggressive Fund	0.16%	\$302,531.62	0.00%	\$0.00
Trustee Lifestyle Conservative Fund	0.15%	\$7,985.96	0.00%	\$0.00
Trustee Lifestyle Income Fund	0.18%	\$0.00	0.00%	\$0.00
Trustee Lifestyle Moderate Fund	0.15%	\$66,559.12	0.00%	\$0.00
Vanguard Extended Market Index Fund (IP)	0.04%	\$72,940.85	0.00%	\$0.00
Vanguard FTSE All Wld exUS Index Fund (I)	0.08%	\$70,800.55	0.00%	\$0.00
Vanguard Growth Index Fund (I)	0.04%	\$73,500.91	0.00%	\$0.00
Vanguard Institutional Index Fund (IP)	0.02%	\$25,814.03	0.00%	\$0.00
Vanguard Total Bond Market Index Fund (IP)	0.03%	\$102,649.37	0.00%	\$0.00
Vanguard Value Index Fund (I)	0.04%	\$34,028.76	0.00%	\$0.00

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

Provider fees deducted from participant accounts or paid by employer **\$10,000.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$2,973.80**

Total ("all-in") plan expenses **\$12,973.80**

<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 \$2,238,585.35      Eligible Employees 74

**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 **\$4,610.87**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,628.06**

Total (“all-in”) plan expenses **\$6,238.93**

<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.