

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by John Hancock
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 \$2,351,459.92 Eligible Employees 50

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
BlackRock LifePath Index 2065	1.31%	\$8,045.65	1.22%	\$98.16
BlackRock LifePath Index 2060	1.31%	\$75,423.34	1.22%	\$920.16
BlackRock LifePath Index 2055	1.31%	\$354,747.23	1.22%	\$4,327.9
BlackRock LifePath Index 2050	1.31%	\$101,710.88	1.22%	\$1,240.8
BlackRock LifePath Index 2045	1.31%	\$25,773.95	1.22%	\$314.44
BlackRock LifePath Index 2040	1.31%	\$0.00	1.22%	\$0.00
BlackRock LifePath Index 2035	1.31%	\$128,098.61	1.22%	\$1,562.8
BlackRock LifePath Index 2030	1.31%	\$0.00	1.22%	\$0.00
BlackRock LifePath Index 2025	1.31%	\$29,178.44	1.22%	\$355.98
BlackRock LifePath Index Ret	1.31%	\$0.00	1.22%	\$0.00
DFA Intl Small Cap Value	1.66%	\$71,503.52	1.22%	\$872.34
Invesco Small Cap Growth	1.66%	\$40,592.80	1.22%	\$495.23
iShares MSCI EAFE Value ETF	1.62%	\$0.00	1.22%	\$0.00
John Hancock Mid Cap Growth	1.80%	\$54,717.88	1.22%	\$667.56
Lord Abbett Value Opps Fund	1.88%	\$0.00	1.22%	\$0.00
Mid Cap Index Fund	1.37%	\$14,677.99	1.22%	\$179.07
Mid Value Fund	1.78%	\$35,077.27	1.22%	\$427.94
Small Cap Index Fund	1.29%	\$43,250.26	1.22%	\$527.65
Small Cap Value Fund	2.01%	\$0.00	1.22%	\$0.00
T. Rowe Price Sml Cap Val	1.85%	\$0.00	1.22%	\$0.00
Vanguard Mid-Cap Growth ETF	1.35%	\$35,299.64	1.22%	\$430.66
Vanguard Small Cap Grow Index	1.29%	\$30,514.17	1.22%	\$372.27
Vanguard Small Cap Value Index	1.29%	\$15,299.52	1.22%	\$186.65
Vanguard Strategic Equity Fund	1.39%	\$0.00	1.22%	\$0.00
WisdomTree MidCap Dividend ETF	1.66%	\$0.00	1.22%	\$0.00
WisdomTree SC Dividend ETF	1.66%	\$4,000.50	1.22%	\$48.81
500 Index Fund	1.27%	\$216,362.16	1.22%	\$2,639.6
Capital World Growth & Income	1.64%	\$0.00	1.22%	\$0.00
American Funds New Perspective	1.63%	\$181,161.06	1.22%	\$2,210.1
Washington Mutual Investors	1.48%	\$61,312.52	1.22%	\$748.01
Blue Chip Growth Fund	1.74%	\$206,852.29	1.22%	\$2,523.6
Fidelity ContraFund	1.52%	\$2,596.80	1.22%	\$31.68
Mutual Global Discovery	1.99%	\$20,303.22	1.22%	\$247.70

Intl Equity Index Fund	1.38%	\$13,405.55	1.22%	\$163.55
iShares MSCI EAFE Growth ETF	1.64%	\$41,885.49	1.22%	\$511.00
MFS Value Fund	1.52%	\$0.00	1.22%	\$0.00
Parnassus Core Equity Fund	1.69%	\$0.00	1.22%	\$0.00
TIAA-CREF Large-Cap Growth Idx	1.27%	\$2,512.91	1.22%	\$30.66
Vanguard Growth Index Fund	1.27%	\$49,231.88	1.22%	\$600.63
Vanguard Tot Wld Stk Index ETF	1.35%	\$34,088.17	1.22%	\$415.88
Vanguard Value Index Fund	1.27%	\$12,238.48	1.22%	\$149.31
AF Capital Income Builder	1.48%	\$242,872.15	1.22%	\$2,963.0
High Yield Fund	1.70%	\$43,983.57	1.22%	\$536.60
John Hancock Bond Fund	1.47%	\$82,057.34	1.22%	\$1,001.1
Templeton Global Bond Fund	1.69%	\$53,120.63	1.22%	\$648.07
Total Bond Market Fund	1.30%	\$19,564.05	1.22%	\$238.68
John Hancock Stable Val N19	1.64%	\$0.00	1.22%	\$0.00

Provider fees paid from Fund Expenses **\$28,687.81**

Provider fees deducted from participant accounts or paid by employer **\$952.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$5,642.39**

Total (“all-in”) plan expenses **\$35,282.20**

⁽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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Total Plan Expenses

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☒ Custodian/Trustee ☒ Record Keeper ☒ Third-Party Administrator
☐ Investment Professional ☐ Other (Describe): _____

Assumptions

Total Plan Assets \$2,351,459.92 Eligible Employees 50

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 **\$3,981.17**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,710.15**

Total ("all-in") plan expenses **\$5,691.32**

⁽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.