

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 \$3,032,006.73 Eligible Employees 15

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
TIAA-CREF Lifecycle Index 2065	0.69%	\$0.00	0.59%	\$0.00
TIAA-CREF Lifecycle Index 2060	0.69%	\$2,188.91	0.59%	\$12.91
TIAA-CREF Lifecycle Index 2055	0.69%	\$32,510.98	0.59%	\$191.81
TIAA-CREF Lifecycle Index 2050	0.69%	\$0.00	0.59%	\$0.00
TIAA-CREF Lifecycle Index 2045	0.69%	\$0.00	0.59%	\$0.00
TIAA-CREF Lifecycle Index 2040	0.69%	\$43,059.05	0.59%	\$254.05
TIAA-CREF Lifecycle Index 2035	0.69%	\$0.00	0.59%	\$0.00
TIAA-CREF Lifecycle Index 2030	0.69%	\$20,674.09	0.59%	\$121.98
TIAA-CREF Lifecycle Index 2025	0.69%	\$357,174.01	0.59%	\$2,107.3
TIAA-CREF Lifecycle Index 2020	0.69%	\$2,437,522.	0.59%	\$14,381.
TIAA-CREF Lifecycle Index 2015	0.69%	\$2,656.78	0.59%	\$15.68
TIAA-CREF Lifecycle Index 2010	0.69%	\$66,715.04	0.59%	\$393.62
TIAA-CREF Lifecycle Index Ret	0.69%	\$43,286.26	0.59%	\$255.39
DFA International Value	0.87%	\$0.00	0.59%	\$0.00
DFA US Targeted Value Fund	0.88%	\$0.00	0.59%	\$0.00
Fidelity Mid Cap Index Fund	0.62%	\$0.00	0.59%	\$0.00
John Hancock Mid Cap Growth	1.17%	\$0.00	0.59%	\$0.00
Real Est. Securities Fund	1.11%	\$0.00	0.59%	\$0.00
T. Rowe Price Sci & Tech	1.19%	\$0.00	0.59%	\$0.00
TIAA-CREF Small-Cap Blend Idx	0.65%	\$0.00	0.59%	\$0.00
Vanguard Explorer Fund	0.93%	\$0.00	0.59%	\$0.00
WisdomTree MidCap Dividend ETF	1.03%	\$0.00	0.59%	\$0.00
500 Index Fund	0.64%	\$23,730.38	0.59%	\$140.01
American Funds AMCAP Fund	0.92%	\$0.00	0.59%	\$0.00
DFA US Large Cap Value Fund	0.80%	\$0.00	0.59%	\$0.00
Fidelity International Index	0.63%	\$0.00	0.59%	\$0.00
Vanguard International Growth	0.93%	\$2,488.64	0.59%	\$14.68
AF Capital World Bond Fund	1.07%	\$0.00	0.59%	\$0.00
DFA Inflation-Protected Sec	0.70%	\$0.00	0.59%	\$0.00
Federated High Yield Bond [88]	1.04%	\$0.00	0.59%	\$0.00
Total Bond Market Fund	0.67%	\$0.00	0.59%	\$0.00
John Hancock Stable Val N19	1.01%	\$0.00	0.59%	\$0.00

Provider fees paid from Fund Expenses

\$17,888.84

Provider fees deducted from participant accounts or paid by employer	\$2,500.00
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$3,026.11
Total (“all-in”) plan expenses	<u>\$23,414.95</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.

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For Services Provided by Employee Fiduciary
Total Plan Expenses

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☐ Investment Professional ☐ Other (Describe): _____

Assumptions

Total Plan Assets \$3,032,006.73 Eligible Employees 15

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 **\$3,925.61**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$2,205.10**

Total ("all-in") plan expenses **\$6,130.70**

⁽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.