

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Paychex**  
**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 \$102,903.63      Eligible Employees 3

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
AMERICAN CENTURY EMERGING MARKETS R6	0.90%	\$30.37	0.00%	\$0.00
AMERICAN FUNDS EUROPACIFIC GROWTH R6	0.46%	\$1,166.27	0.00%	\$0.00
DFA INTERNATIONAL CORE EQUITY I	0.24%	\$32.22	0.00%	\$0.00
DFA INTERNATIONAL SMALL CAP GROWTH	0.47%	\$21.04	0.00%	\$0.00
FIDELITY SMALL CAP INDEX	0.03%	\$1,777.05	0.00%	\$0.00
GOLDMAN SACHS SMALL CAP VALUE INSIGHTS	0.84%	\$9.83	0.00%	\$0.00
JANUS HENDERSON TRITON I	0.76%	\$9.74	0.00%	\$0.00
MFS MASSACHUSETTS INVESTORS GROWTH	0.36%	\$2,978.21	0.00%	\$0.00
PGIM HIGH YLD R6	0.38%	\$44.04	0.00%	\$0.00
SCHWAB S&P 500 INDEX	0.02%	\$27,704.18	0.00%	\$0.00
SCHWAB TREASURY INFLATION PROTECTED	0.05%	\$42.71	0.00%	\$0.00
TIAA-CREF LIFECYCLE INDEX 2055 INST	0.10%	\$18,099.11	0.00%	\$0.00
VANGUARD EQUITY INCOME ADML	0.19%	\$12,933.36	0.00%	\$0.00
VANGUARD GROWTH AND INCOME ADML	0.22%	\$32,578.53	0.00%	\$0.00
VANGUARD MID CAP INDEX FUND ADML	0.05%	\$4,304.31	0.00%	\$0.00
VANGUARD MORTGAGE BACKED SECURITIES	0.07%	\$1,149.21	0.00%	\$0.00
VOYA INTERMEDIATE BOND I	0.35%	\$23.45	0.00%	\$0.00

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

Provider fees deducted from participant accounts or paid by employer **\$2,558.80**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$140.34**

Total ("all-in") plan expenses **\$2,699.14**

<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 \$102,903.63

Eligible Employees 3

**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 **\$1,582.32**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$74.84**

Total ("all-in") plan expenses **\$1,657.16**

<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.