

**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 \$497,526.36      Eligible Employees 13

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
ALLSPRN CORE BND R6	0.33%	\$2,323.69	0.00%	\$0.00
BLKRR LTH IDX 2045 K	0.09%	\$4,502.26	0.00%	\$0.00
BLKRR LTH IDX 2050 K	0.09%	\$23,255.42	0.00%	\$0.00
BLKRR LTH IDX 2055 K	0.09%	\$10,568.49	0.00%	\$0.00
BLRK GLB ALLO K	0.76%	\$68,655.43	0.00%	\$0.00
BLRK LFPTH 2060 K	0.09%	\$7,431.07	0.00%	\$0.00
FH INTL LEADERS R6	0.74%	\$59,291.45	0.00%	\$0.00
INVESCO GLOBL ALL R6	0.93%	\$7,549.39	0.00%	\$0.00
INVSC DISC MC GRW R6	0.67%	\$54,446.24	0.00%	\$0.00
ISHR S&P 500 IDX K	0.03%	\$14,961.13	0.00%	\$0.00
JPM US GARP EQTY R6	0.34%	\$52,803.90	0.00%	\$0.00
LS CORE PLUS BOND N	0.38%	\$5,042.46	0.00%	\$0.00
MFS VALUE R6	0.43%	\$59,563.77	0.00%	\$0.00
NUVEEN SM-CAP VAL R6	0.80%	\$48,519.77	0.00%	\$0.00
PIMCO INCOME INST	0.51%	\$10,502.44	0.00%	\$0.00
VCTR RS SM CP GROW Y	1.13%	\$32,938.94	0.00%	\$0.00
VNGRD TREAS MK INV	0.09%	\$35,170.51	0.00%	\$0.00
ALLSPRN CORE BND R6	0.33%	\$2,323.69	0.00%	\$0.00

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

Provider fees deducted from participant accounts or paid by employer **\$3,360.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$2,749.28**

Total (“all-in”) plan expenses **\$6,109.28**

<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 \$497,526.36      Eligible Employees 13

**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 **\$1,898.02**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$361.84**

Total (“all-in”) plan expenses **\$2,259.86**

<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.