

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by RPC
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 \$1,913,278.80

Eligible Employees 15

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
Calvert Mid-Cap A	1.18%	\$18,074.18	0.40%	\$72.30
Calvert Green Bond I	0.48%	\$20,186.90	0.10%	\$20.19
CCM Community Impact Bond Institutional	0.43%	\$16,890.11	0.00%	\$0.00
Calvert Small-Cap I	0.94%	\$21,935.97	0.10%	\$21.94
DFA US Small Cap I	0.27%	\$27,241.28	0.00%	\$0.00
DFA US Large Company I	0.08%	\$8,662.85	0.00%	\$0.00
Green Century Balanced	1.46%	\$44,469.94	0.40%	\$177.88
Green Century Equity Individual Investor	1.25%	\$23,051.89	0.40%	\$92.21
Green Century MSCI Intl Indx Instl	0.98%	\$44,227.40	0.10%	\$44.23
Shelton Sustainable Equity Direct	1.16%	\$7,819.19	0.00%	\$0.00
Natixis Sustainable Future 2015 N	0.50%	\$0.00	0.00%	\$0.00
Natixis Sustainable Future 2020 N	0.50%	\$354,713.52	0.00%	\$0.00
Natixis Sustainable Future 2025 N	0.51%	\$0.00	0.00%	\$0.00
Natixis Sustainable Future 2030 N	0.52%	\$306,744.43	0.00%	\$0.00
Natixis Sustainable Future 2035 N	0.53%	\$10,061.33	0.00%	\$0.00
Natixis Sustainable Future 2040 N	0.54%	\$159,133.56	0.00%	\$0.00
Natixis Sustainable Future 2045 N	0.54%	\$127,584.40	0.00%	\$0.00
Natixis Sustainable Future 2050 N	0.55%	\$125,344.00	0.00%	\$0.00
Natixis Sustainable Future 2055 N	0.55%	\$31,292.26	0.00%	\$0.00
Natixis Sustainable Future 2060 N	0.55%	\$32,514.84	0.00%	\$0.00
Parnassus Endeavor Investor	0.88%	\$41,789.37	0.25%	\$104.47
Pax Global Environmental Markets Inv	1.15%	\$60,544.33	0.35%	\$211.91
Trillium ESG Global Equity Fund Retail	1.30%	\$87,923.28	0.39%	\$342.90
Pax US Sustainable Economy Investor	0.70%	\$6,117.57	0.35%	\$21.41
DWS RREEF Global Real Estate Secc Inst	0.95%	\$3,729.26	0.10%	\$3.73
TIAA-CREF Social Choice Eq Instl	0.17%	\$41,895.38	0.00%	\$0.00
Vanguard Mid Cap Index Admiral	0.05%	\$229,176.94	0.00%	\$0.00
Vanguard Cash Rsrv Federal MnyMktAdmiral	0.10%	\$61,182.47	0.00%	\$0.00
Vanguard International Growth Adm	0.34%	\$972.15	0.00%	\$0.00

Provider fees paid from Fund Expenses

\$1,113.15

Provider fees deducted from participant accounts or paid by employer

\$7,124.84

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

\$9,564.00

Total (“all-in”) plan expenses

\$17,801.99

⁽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.

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 \$1,913,278.80 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 **\$3,030.62**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,391.48**

Total (“all-in”) plan expenses **\$4,422.10**

⁽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.