

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 \$46,289.30 Eligible Employees 4

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
AF American Balanced Fund	1.44%	\$0.00	1.19%	\$0.00
AF US Government Securities	1.45%	\$0.00	1.19%	\$0.00
American Funds New Perspective	1.61%	\$0.00	1.19%	\$0.00
Blue Chip Growth Fund	1.71%	\$12,566.10	1.19%	\$149.54
Columbia Dividend Income Fund	1.59%	\$0.00	1.19%	\$0.00
Fidelity Advisor Total Bond	1.44%	\$0.00	1.19%	\$0.00
Fidelity ContraFund	1.49%	\$0.00	1.19%	\$0.00
Fidelity International Index	1.23%	\$0.00	1.19%	\$0.00
Fidelity Mid Cap Index Fund	1.22%	\$0.00	1.19%	\$0.00
Janus Henderson Gbl Eq Income	1.91%	\$0.00	1.19%	\$0.00
JH 2010 Lifetime Blend	1.41%	\$0.00	1.19%	\$0.00
JH 2015 Lifetime Blend	1.41%	\$0.00	1.19%	\$0.00
JH 2020 Lifetime Blend	1.40%	\$0.00	1.19%	\$0.00
JH 2025 Lifetime Blend	1.39%	\$0.00	1.19%	\$0.00
JH 2030 Lifetime Blend	1.37%	\$0.00	1.19%	\$0.00
JH 2035 Lifetime Blend	1.36%	\$0.00	1.19%	\$0.00
JH 2040 Lifetime Blend	1.36%	\$0.00	1.19%	\$0.00
JH 2045 Lifetime Blend	1.36%	\$0.00	1.19%	\$0.00
JH 2050 Lifetime Blend	1.36%	\$0.00	1.19%	\$0.00
JH 2055 Lifetime Blend	1.36%	\$0.00	1.19%	\$0.00
JH 2060 Lifetime Blend	1.36%	\$0.00	1.19%	\$0.00
JH 2065 Lifetime Blend	1.36%	\$0.00	1.19%	\$0.00
John Hancock Bond Fund	1.45%	\$0.00	1.19%	\$0.00
Lord Abbett High Yield Fund	1.69%	\$0.00	1.19%	\$0.00
MFS Mid Cap Growth Fund	1.73%	\$0.00	1.19%	\$0.00
Parnassus Core Equity Fund	1.66%	\$22,150.19	1.19%	\$263.59
PGIM Global Total Return Fund	1.58%	\$0.00	1.19%	\$0.00
Reliance MetLife Stable Value	1.76%	\$0.00	1.19%	\$0.00
T. Rowe Price Dividend Growth	1.68%	\$0.00	1.19%	\$0.00
T. Rowe Price Health Sci	1.84%	\$1,374.85	1.19%	\$16.36
T. Rowe Price Overseas Stock	1.84%	\$10,198.16	1.19%	\$121.36
T. Rowe Price Retirement 2010	1.53%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2015	1.54%	\$0.00	1.19%	\$0.00

T. Rowe Price Retirement 2020	1.56%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2025	1.57%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2030	1.59%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2035	1.61%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2040	1.62%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2045	1.63%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2050	1.64%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2055	1.65%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2060	1.65%	\$0.00	1.19%	\$0.00
T. Rowe Price Retirement 2065	1.65%	\$0.00	1.19%	\$0.00
T. Rowe Price Sml Cap Val	1.86%	\$0.00	1.19%	\$0.00
Vanguard Explorer Fund	1.53%	\$0.00	1.19%	\$0.00
Vanguard International Growth	1.50%	\$0.00	1.19%	\$0.00
Vanguard Mid-Cap Value ETF	1.32%	\$0.00	1.19%	\$0.00
Vanguard Small Cap Value Index	1.26%	\$0.00	1.19%	\$0.00
Vanguard Total Intl Bond Index	1.30%	\$0.00	1.19%	\$0.00

Provider fees paid from Fund Expenses **\$550.84**

Provider fees deducted from participant accounts or paid by employer **\$1,740.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$244.67**

Total (“all-in”) plan expenses **\$2,535.52**

⁽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

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 \$46,289.30 Eligible Employees 4

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 **\$1,537.03**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$33.66**

Total (“all-in”) plan expenses **\$1,570.70**

⁽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.