**401(k) PLAN FEE DISCLOSURE FORM**
**For Services Provided by Principal**
**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 $4,544,846.00 Eligible Employees 43

**Plan Expenses**

| Fund Name | Fund Expenses(1) | Fund Balance | Provider %(2) | Provider Fees |
|---|---|---|---|---|
| Principal Fixed Income Guaranteed Option | 0.87% | $41,341 | 0.87% | $359.67 |
| Principal Core Fixed Income R3 Fund | 1.02% | $63,445 | 0.74% | $469.49 |
| Fidelity Advisor Strategic Income M Fund | 1.04% | $66,069 | 0.57% | $376.59 |
| Principal Equity Income R3 Fund | 1.15% | $137,862 | 0.86% | $1,185.6 |
| Principal LargeCap S&P 500 Index R3 Fund | 0.78% | $80,058 | 0.64% | $512.37 |
| Principal LifeTime Hybrid Income CITZ65 | 1.01% | $159,531 | 0.72% | $1,148.6 |
| Principal LifeTime Hybrid 2010 CITZ65 | 1.01% | $0 | 0.72% | $0.00 |
| Principal LifeTime Hybrid 2020 CITZ65 | 1.01% | $608,412 | 0.72% | $4,380.5 |
| Principal LifeTime Hybrid 2025 CITZ65 | 1.01% | $554,099 | 0.72% | $3,989.5 |
| Principal LifeTime Hybrid 2030 CITZ65 | 1.01% | $253,415 | 0.72% | $1,824.5 |
| Principal LifeTime Hybrid 2035 CITZ65 | 1.01% | $496,379 | 0.72% | $3,573.9 |
| Principal LifeTime Hybrid 2040 CITZ65 | 1.01% | $585,556 | 0.72% | $4,216.0 |
| Principal LifeTime Hybrid 2045 CITZ65 | 1.01% | $260,685 | 0.72% | $1,876.9 |
| Principal LifeTime Hybrid 2050 CITZ65 | 1.01% | $273,743 | 0.72% | $1,970.9 |
| Principal LifeTime Hybrid 2055 CITZ65 | 1.01% | $124,539 | 0.72% | $896.68 |
| Principal LifeTime Hybrid 2060 CITZ65 | 1.01% | $11,372 | 0.72% | $81.88 |
| Principal LifeTime Hybrid 2065 CITZ65 | 1.01% | $3,393 | 0.72% | $24.43 |
| Principal MidCap Value IR3 Fund | 1.27% | $109,389 | 0.78% | $853.23 |
| Neuberger Berman Real Estate R3 Fund | 1.53% | $3,130 | 0.82% | $25.67 |
| Carillon Eagle Mid Cap Growth R3 Fund | 1.36% | $26,843 | 0.82% | $220.11 |
| Columbia Sm all Cap Value IA Fund | 1.31% | $33,551 | 0.57% | $191.24 |
| Principal LargeCap Growth IR3 Fund | 1.23% | $245,689 | 0.84% | $2,063.7 |
| Principal MidCap S&P 400 Index R3 Fund | 0.80% | $46,007 | 0.64% | $294.44 |
| Principal Sm allCap Growth IR3 Fund | 1.49% | $44,080 | 0.87% | $383.50 |
| Principal Sm allCap S&P 600 Index R3 Fund | 0.80% | $46,282 | 0.64% | $296.20 |
| American Funds Capital World Growth and Income | 1.15% | $133,722 | 0.72% | $962.80 |
| American Funds EuroPacific Growth R3 Fund | 1.19% | $19,765 | 0.72% | $142.31 |
| Principal Global Emerging Markets R3 Fund | 1.71% | $116,489 | 0.86% | $1,001.8 |

Provider fees paid from Fund Expenses **$33,322.93**

Provider fees deducted from participant accounts or paid by employer **$0.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **$14,648.97**

| | |
|---|---|
| Total ("all-in") plan expenses | **$47,971.90** |

[(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 $4,544,846.00 Eligible Employees 43

**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 | **$5,525.88** |
| Investment expenses (i.e., Fund Expenses not used to pay provider fees) | **$3,305.34** |
| Total ("all-in") plan expenses | **$8,831.22** |

[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.