

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by American Funds**  
**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 \$881,355.94      Eligible Employees 8

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Funds 2030 Trgt Date Retire R6	0.33%	\$686,257.18	0.00%	\$0.00
American Funds 2035 Trgt Date Retire R6	0.34%	\$77,046.97	0.00%	\$0.00
American Funds 2045 Trgt Date Retire R6	0.37%	\$34,922.31	0.00%	\$0.00
American Funds 2055 Trgt Date Retire R6	0.39%	\$7,503.07	0.00%	\$0.00
American Funds 2060 Trgt Date Retire R6	0.39%	\$38,075.04	0.00%	\$0.00
American Funds 2065 Trgt Date Retire R6	0.39%	\$896.77	0.00%	\$0.00
American Funds SMALLCAP World R6	0.65%	\$7,744.82	0.00%	\$0.00
Columbia Mid Cap Index Instl 2	0.20%	\$11,368.10	0.00%	\$0.00
Hartford Core Equity R6	0.36%	\$17,541.68	0.00%	\$0.00

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

Provider fees deducted from participant accounts or paid by employer **\$4,930.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$2,973.30**

Total (“all-in”) plan expenses **\$7,903.30**

<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 \$881,355.94      Eligible Employees 8

**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	<b>\$0.00</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$2,205.08</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$640.99</b>
Total (“all-in”) plan expenses	<b><u>\$2,846.07</u></b>

<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.