

**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 \$1,768,998.18      Eligible Employees 82

**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 **\$4,475.20**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,286.54**

Total (“all-in”) plan expenses **\$5,761.74**

<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.

**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 \$1,768,998.18      Eligible Employees 82

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
500 Index Fund	0.05%	\$195,390.05	1.42%	\$2,774.5
AB Global Bond Fund	0.30%	\$1,631.02	1.42%	\$23.16
American Funds EUPAC Fund	0.47%	\$0.00	1.42%	\$0.00
American Funds New World Fund	0.57%	\$4,515.15	1.42%	\$64.12
BlackRock Infl Protected Bond	0.94%	\$559.59	1.42%	\$7.95
BlackRock LifePath Index 2025	0.09%	\$23,922.93	1.42%	\$339.71
BlackRock LifePath Index 2030	0.09%	\$176,296.53	1.42%	\$2,503.4
BlackRock LifePath Index 2035	0.09%	\$247,574.30	1.42%	\$3,515.5
BlackRock LifePath Index 2040	0.09%	\$179,557.38	1.42%	\$2,549.7
BlackRock LifePath Index 2045	0.09%	\$255,197.92	1.42%	\$3,623.8
BlackRock LifePath Index 2050	0.09%	\$247,839.81	1.42%	\$3,519.3
BlackRock LifePath Index 2055	0.09%	\$243,617.20	1.42%	\$3,459.3
BlackRock LifePath Index 2060	0.09%	\$79,367.76	1.42%	\$1,127.0
BlackRock LifePath Index 2065	0.09%	\$29,547.53	1.42%	\$419.57
BlackRock LifePath Index Ret	0.09%	\$0.00	1.42%	\$0.00
Capital World Growth & Income	0.41%	\$3,012.79	1.42%	\$42.78
Carillon Eagle Mid Cap Growth	0.55%	\$19.59	1.42%	\$0.28
Cohen & Steers Real Estate	0.65%	\$550.92	1.42%	\$7.82
DFA Inflation-Protected Sec	0.11%	\$559.84	1.42%	\$7.95
DFA Intl Small Company Fund	0.39%	\$17.57	1.42%	\$0.25
DFA US Targeted Value Fund	0.29%	\$639.50	1.42%	\$9.08
Dodge & Cox International St	0.52%	\$1,979.31	1.42%	\$28.11
Federated High Yield Bond	0.45%	\$0.00	1.42%	\$0.00
Fidelity International Index	0.04%	\$11,465.50	1.42%	\$162.81
Fidelity Mid Cap Index Fund	0.03%	\$3,313.70	1.42%	\$47.05
Fidelity NASDAQ Composite Idx	0.29%	\$45,061.86	1.42%	\$639.88
Franklin Utilities Fund	0.31%	\$0.00	1.42%	\$0.00
John Hancock Disciplined Value	0.41%	\$0.00	1.42%	\$0.00
John Hancock Stable Val N19	0.42%	\$1,752.87	1.42%	\$24.89
JPMorgan U.S. Equity Fund	0.34%	\$0.00	1.42%	\$0.00
Nuveen Large-Cap Growth Index	0.05%	\$6,106.38	1.42%	\$86.71
Nuveen Small-Cap Blend Index	0.06%	\$929.90	1.42%	\$13.20
PGIM Jennison Mid Cap Growth	0.47%	\$1,411.13	1.42%	\$20.04

PGIM Total Return Bond Fund	0.24%	\$1,121.89	1.42%	\$15.93
PIMCO Commodity Real Return	1.00%	\$326.58	1.42%	\$4.64
PIMCO Income Fund	0.83%	\$1,656.02	1.42%	\$23.52
Putnam Small Cap Growth Fund	0.71%	\$1,428.95	1.42%	\$20.29
Total Bond Market Fund	0.07%	\$836.38	1.42%	\$11.88
Vanguard Explorer Fund	0.33%	\$0.00	1.42%	\$0.00
Vanguard Mid-Cap Value ETF	0.13%	\$1,790.33	1.42%	\$25.42

Provider fees paid from Fund Expenses **\$25,119.77**

Provider fees deducted from participant accounts or paid by employer **\$4,926.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,683.71**

Total (“all-in”) plan expenses **\$31,729.49**

<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.