401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Human Interest
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 $842,339.36 Eligible Employees 32

Plan Expenses

Fund Name	Fund Expenses[1]	Fund Balance	Provider %[2]	Provider Fees
BlackRock MSCI ACWI ex-US Index CL R	$190,953.07	0.06%	0.00%	$0.00
BlackRock Russell 3000 Index Fd CL 6	$289,140.17	0.02%	0.00%	$0.00
BlackRock U.S. Debt Index Fund CL H1	$153,215.68	0.03%	0.00%	$0.00
DFA Emerging Markets Small Cap I	$0.00	0.61%	0.00%	$0.00
DFA Emerging Markets Value I	$0.00	0.44%	0.00%	$0.00
DFA Global Real Estate Securities Port	$0.00	0.22%	0.00%	$0.00
DFA International Small Cap Value I	$0.00	0.43%	0.00%	$0.00
DFA International Small Company I	$0.00	0.39%	0.00%	$0.00
DFA International Value I	$0.00	0.28%	0.00%	$0.00
FDIC Insured Master Deposit Account	$2.23	0.00%	0.00%	$0.00
Nuveen Core Impact Bond (see note)	$0.00	0.51%	0.00%	$0.00
Nuveen Large Cap Responsible Eq Prem	$0.00	0.32%	0.00%	$0.00
Vanguard 500 Index Admiral	$0.00	0.04%	0.00%	$0.00
Vanguard Developed Markets Index Admiral	$0.00	0.05%	0.00%	$0.00
Vanguard Emerging Mkts Stock Idx Adm	$0.00	0.13%	0.00%	$0.00
Vanguard FTSE Social Index Admiral	$0.00	0.13%	0.00%	$0.00
Vanguard Growth Index Admiral	$0.00	0.05%	0.00%	$0.00
Vanguard Interm-Term Bond Index Adm	$0.00	0.06%	0.00%	$0.00
Vanguard Long-Term Bond Index Admiral	$0.00	0.06%	0.00%	$0.00
Vanguard Mid Cap Index Admiral	$0.00	0.05%	0.00%	$0.00
Vanguard Mid-Cap Growth Index Admiral	$0.00	0.07%	0.00%	$0.00
Vanguard Mid-Cap Value Index Admiral	$0.00	0.07%	0.00%	$0.00
Vanguard Real Estate Index Admiral	$50,412.52	0.13%	0.00%	$0.00
Vanguard Short-Term Bond Index Adm	$0.00	0.06%	0.00%	$0.00
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	$94,593.41	0.06%	0.00%	$0.00
Vanguard Small Cap Growth Index Admiral	$0.00	0.07%	0.00%	$0.00
Vanguard Small Cap Index Admiral	$0.00	0.05%	0.00%	$0.00
Vanguard Small Cap Value Index Admiral	$0.00	0.07%	0.00%	$0.00
Vanguard Total Intl Bd Idx Admiral	$64,022.28	0.10%	0.00%	$0.00
Vanguard Value Index Admiral	$0.00	0.05%	0.00%	$0.00

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

Provider fees deducted from participant accounts or paid by employer **$14,901.43**

Investment expenses (i.e., Fund Expenses not used to pay provider fees)	**$387.47**
Total ("all-in") plan expenses	**$15,288.90**

(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 $842,339.36 Eligible Employees 32

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	**$2,233.87**
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	**$612.61**
Total ("all-in") plan expenses	**$2,846.48**

[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.