401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Paychex
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 $1,367,599.55 Eligible Employees 21

Plan Expenses

Fund Name	Fund Expenses[1]	Fund Balance	Provider %[2]	Provider Fees
Fidelity Mid Cap Index	0.03%	$40,531.25	0.00%	$0.00
Fidelity Small Cap Index	0.03%	$39,548.89	0.00%	$0.00
SSGA Aggregate Bond Index K	0.03%	$8,761.25	0.00%	$0.00
SSGA Equity 500 Index K	0.02%	$237,052.63	0.00%	$0.00
SSGA Global All Cap Equity ex-US Index K	0.07%	$41,400.74	0.00%	$0.00
SSGA Target Retirement 2040 K	0.09%	$20,069.01	0.00%	$0.00
SSGA Target Retirement 2045 K	0.09%	$6,166.66	0.00%	$0.00
SSGA Target Retirement 2050 K	0.09%	$395,864.97	0.00%	$0.00
SSGA Target Retirement 2055 K	0.09%	$76,783.69	0.00%	$0.00
SSGA Target Retirement 2060 K	0.09%	$161,714.40	0.00%	$0.00
Vanguard Balanced Index Adml	0.07%	$25,534.85	0.00%	$0.00
Vanguard Growth Index Adml	0.05%	$53,123.65	0.00%	$0.00
Vanguard Small Cap Growth Index Adml	0.07%	$109,115.36	0.00%	$0.00
Vanguard Small Cap Index Adml	0.05%	$10,894.59	0.00%	$0.00
Vanguard Small Cap Value Index Admiral	0.07%	$110,276.58	0.00%	$0.00
Vanguard Value Index Adml	0.05%	$30,761.03	0.00%	$0.00

Provider fees paid from Fund Expenses	**$0.00**
Provider fees deducted from participant accounts or paid by employer	**$13,023.20**
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	**$916.42**
Total ("all-in") plan expenses	**$13,939.62**

[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 $1,367,599.55 Eligible Employees 21

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	**$2,594.08**
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	**$994.62**
Total ("all-in") plan expenses	**$3,588.70**

[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.