

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by ShareBuilder**  
**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 \$1,103,237.00      Eligible Employees 5

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
ISHARES 0-5 YEAR TIPS BOND ETF	0.03%	\$316.00	0.00%	\$0.00
SCHWAB SHORT-TERM US TREASURY ETF™	0.03%	\$188.00	0.00%	\$0.00
SCHWAB US LARGE-CAP GROWTH ETF™	0.04%	\$310.00	0.00%	\$0.00
SCHWAB US SMALL-CAP ETF™	0.04%	\$192.00	0.00%	\$0.00
SPDR® DOW JONES INDUSTRIAL AVRG ETF TR	0.16%	\$353,509.00	0.00%	\$0.00
SPDR® PORTFOLIO DEVELOPED WLD EX-US ETF	0.03%	\$177.00	0.00%	\$0.00
SPDR® PORTFOLIO EMERGING MARKETS ETF	0.07%	\$66.00	0.00%	\$0.00
THE REAL ESTATE SELECT SECTOR SPDR®	0.08%	\$4,961.00	0.02%	\$0.99
VANGUARD CASH RSRV FEDERAL	0.10%	\$0.00	0.00%	\$0.00
VANGUARD MID-CAP ETF	0.04%	\$150.00	0.00%	\$0.00
VANGUARD S&P 500 ETF	0.03%	\$742,614.00	0.00%	\$0.00
VANGUARD TOTAL BOND MARKET ETF	0.03%	\$556.00	0.00%	\$0.00
VANGUARD VALUE ETF	0.04%	\$198.00	0.00%	\$0.00

Provider fees paid from Fund Expenses	<b>\$0.99</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$8,011.04</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$792.13</b>
Total (“all-in”) plan expenses	<b><u>\$8,804.17</u></b>

<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 \$1,103,237.00      Eligible Employees 5

**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>\$2,382.59</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)				<b>\$802.35</b>
Total (“all-in”) plan expenses				<b><u>\$3,184.94</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.