

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 \$10,654,169.49 Eligible Employees 224

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
JH Multi-Index 2065 Preserv	0.78%	\$0.00	0.60%	\$0.00
JH Multi-Index 2060 Preserv	0.78%	\$16,022.72	0.60%	\$96.14
JH Multi-Index 2055 Preserv	0.79%	\$852.13	0.60%	\$5.11
JH Multi-Index 2050 Preserv	0.79%	\$41,283.50	0.60%	\$247.70
JH Multi-Index 2045 Preserv	0.78%	\$53,112.73	0.60%	\$318.68
CZH JH Multi-Index 2040 Preserv	0.77%	\$19,506.93	0.60%	\$117.04
CZG JH Multi-Index 2035 Preserv	0.77%	\$64,016.83	0.60%	\$384.10
JH Multi-Index 2030 Preserv	0.77%	\$50,682.21	0.60%	\$304.09
CZE JH Multi-Index 2025 Preserv	0.76%	\$131,945.74	0.60%	\$791.67
czc JH Multi-Index Income Preserv	0.78%	\$29,745.96	0.60%	\$178.48
JH Multimanager Aggressive LS	1.20%	\$1,352,481.	0.60%	\$8,114.89
JH Multimanager Growth LS	1.12%	\$2,428,013.	0.60%	\$14,568.08
JH Multimanager Balanced LS	1.09%	\$1,652,944.	0.60%	\$9,917.66
JH Multimanager Moderate LS	1.03%	\$452,177.89	0.60%	\$2,713.07
JH Multimanager Conserv LS	1.01%	\$699,698.12	0.60%	\$4,198.19
SELECT AA Growth	0.99%	\$127,469.62	0.80%	\$1,019.76
SELECT AA Balanced	0.96%	\$0.00	0.80%	\$0.00
SELECT AA Moderate	0.95%	\$0.00	0.80%	\$0.00
SELECT AA Conservative	0.95%	\$0.00	0.80%	\$0.00
American Century Heritage	1.26%	\$15,802.82	0.60%	\$94.82
Blue Chip Growth Fund	0.93%	\$79,214.07	0.60%	\$475.28
Capital Appreciation Fund	0.90%	\$29,068.18	0.60%	\$174.41
ClearBridge Aggressive Growth	1.23%	\$14,454.56	0.60%	\$86.73
EuroPacific Growth Fund	1.06%	\$6,865.39	0.60%	\$41.19
Financial Industries Fund	1.03%	\$4,554.01	0.60%	\$27.32
Franklin Small-Mid Growth	0.98%	\$16,825.31	0.60%	\$100.95
Fundamental All Cap Core Fund	0.87%	\$41,084.02	0.60%	\$246.50
InU Equity Index Fund	0.76%	\$49,545.73	0.60%	\$297.27
Invesco International Growth	1.25%	\$86.38	0.60%	\$0.52
Invesco Small Cap Growth	1.05%	\$28,256.46	0.60%	\$169.54
JH Disciplined Value InU Fund	1.06%	\$3,548.94	0.60%	\$21.29
John Hancock U.S. Growth Fund	1.24%	\$1,884.95	0.60%	\$11.31
Mid Cap Index Fund	0.66%	\$35,015.50	0.60%	\$210.09

Mid Cap Stock Fund	1.02%	\$9,727.08	0.60%	\$58.36
Mid Value Fund	1.15%	\$28,940.63	0.60%	\$173.64
New Opportunities Fund	1.16%	\$8,374.18	0.60%	\$50.25
Real Est. Securities Fund	0.93%	\$99,386.17	0.60%	\$596.32
Royce Opportunity	1.62%	\$40,010.64	0.60%	\$240.06
Science & Technology Fund SCI	1.23%	\$34,921.94	0.60%	\$209.53
Small Cap Index Fund	0.68%	\$2,475.61	0.60%	\$14.85
Small Cap Stock Fund	1.22%	\$9,436.62	0.60%	\$56.62
Small Cap Value Fund	1.26%	\$22,160.62	0.80%	\$177.28
T.Rowe Price Health Sci	1.21%	\$122,740.60	0.60%	\$736.44
T.Rowe Price Sci & Tech	1.22%	\$153,132.76	0.60%	\$918.80
Templeton Foreign Smaller Co	1.53%	\$18,813.91	0.60%	\$112.88
The Growth Fund of America	0.90%	\$44,976.49	0.60%	\$269.86
Vanguard Energy Fund	0.85%	\$45,640.56	0.60%	\$273.84
Vanguard Small Cap Grow Index	0.67%	\$46,149.81	0.60%	\$276.90
500 Index Fund	0.64%	\$154,542.75	0.60%	\$927.26
Domini Impact Equity Fund 1431	1.29%	\$0.00	0.60%	\$0.00
Franklin Mutual Beacon Fund	1.17%	\$14,381.72	0.60%	\$86.29
Mutual Global Discovery	1.36%	\$80,437.94	0.60%	\$482.63
Fundamental Large Cap Value	0.89%	\$8,578.36	0.60%	\$51.47
Invesco Global Fund	1.18%	\$1,081.13	0.60%	\$6.49
John Hancock Disciplined Value	0.87%	\$34,730.94	0.60%	\$208.39
JPMorgan U.S.Equity Fund	0.94%	\$27,171.94	0.60%	\$163.03
T.Rowe Price Equity Inc	1.09%	\$7,371.85	0.60%	\$44.23
Templeton World	0.16%	\$2,671.25	0.60%	\$16.03
Investment Company of America	0.87%	\$9,856.52	0.60%	\$59.14
Total Stock Market Index Fund	0.76%	\$36,947.11	0.60%	\$221.68
Washington Mutual Investors	0.87%	\$12,409.41	0.60%	\$74.46
American Balanced Fund	0.85%	\$43,174.02	0.60%	\$259.04
BlackRock Global Allocation	1.18%	\$15,058.66	0.60%	\$90.35
MFS Utilities Fund	1.11%	\$3,348.27	0.60%	\$20.09
PIMCO All Asset	1.79%	\$194.23	0.60%	\$1.17
PIMCO Global Bond Opps Fund	1.27%	\$333.28	0.60%	\$2.00
Fidelity Advisor Total Bond	0.85%	\$67,458.34	0.60%	\$404.75
High Yield Fund PRR	0.95%	\$42,753.54	0.60%	\$256.52
PIMCO Real Return	1.13%	\$252.85	0.60%	\$1.52
Strategic Income Opp Fund INC	0.86%	\$46,629.63	0.60%	\$279.78
T.Rowe Price SpectrumInc	1.07%	\$237.41	0.60%	\$1.42
Total Bond Market Fund	0.68%	\$241.67	0.60%	\$1.45
John Hancock Stable Val N19	1.03%	\$1,911,259.	0.60%	\$11,467.56

Provider fees paid from Fund Expenses **\$64,224.28**

Provider fees deducted from participant accounts or paid by employer **\$0.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$49,132.39**

Total (“all-in”) plan expenses **\$113,356.67**

⁽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 \$10,654,169.49 Eligible Employees 224

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⁾	0.06%		0.00%	\$0.00
Vanguard 500 Index Fund ⁽¹⁾	0.05%		0.00%	\$0.00
Vanguard Extended Market Index Fund ⁽¹⁾	0.09%		0.00%	\$0.00
Vanguard Total Stock Market Index Fund ⁽¹⁾	0.05%		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⁾	0.12%		0.00%	\$0.00
Vanguard Growth Index Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Value Index Fund ⁽¹⁾	0.08%		0.00%	\$0.00
Vanguard Target Retirement Income Fund ⁽¹⁾	0.13%		0.00%	\$0.00
Vanguard Target Retirement 2015 Fund ⁽¹⁾	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund ⁽¹⁾	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund ⁽¹⁾	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund ⁽¹⁾	0.15%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund ⁽¹⁾	0.15%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2060 Fund ⁽¹⁾	0.16%	0.00%	\$0.00	

Provider fees paid from Fund Expenses	\$0.00
Provider fees deducted from participant accounts or paid by employer	\$15,843.34
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$12,683.54
Total (“all-in”) plan expenses	<u>\$28,526.87</u>

⁽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.