

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by T. Rowe Price**  
**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 \$4,950,881.00      Eligible Employees 91

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Income Fnd Of Amer R6 RIDGX	0.28%	\$166,834	0.00%	\$0.00
American New World R6 RNWGX	0.62%	\$55,911	0.00%	\$0.00
Eaton Vance Income Boston R6 EIBRX	0.66%	\$72,557	0.00%	\$0.00
Fidelity Small Cap Growth FCPGX	1.02%	\$71,229	0.25%	\$178.07
Hartford Intl Opportunities R6 IHOVX	0.71%	\$358,550	0.00%	\$0.00
JPMorgan Large Cap Growth R6 JLGMX	0.44%	\$976,376	0.00%	\$0.00
MFS Research R6 MFRKX	0.48%	\$980,505	0.00%	\$0.00
MassMutual Select Mid Cap Growth R5 MGRFX	0.81%	\$146,276	0.15%	\$219.41
Pioneer Bond K PBFKX	0.35%	\$477,510	0.00%	\$0.00
Pioneer Equity Income K PEQKX	0.66%	\$128,476	0.00%	\$0.00
T. Rowe Price Retire Bal Inv TRRIX	0.52%	\$1,394	0.19%	\$2.65
T. Rowe Price Retirement 2015 TRRGX	0.57%	\$1,273	0.19%	\$2.42
T. Rowe Price Retirement 2020 TRRBX	0.61%	\$65,293	0.19%	\$124.06
T. Rowe Price Retirement 2025 TRRHX	0.64%	\$239,048	0.19%	\$454.19
T. Rowe Price Retirement 2030 TRRCX	0.67%	\$164,500	0.19%	\$312.55
T. Rowe Price Retirement 2035 TRRJX	0.70%	\$20,663	0.19%	\$39.26
T. Rowe Price Retirement 2040 TRRDY	0.72%	\$94,669	0.19%	\$179.87
T. Rowe Price Retirement 2045 TRRKX	0.72%	\$162,534	0.19%	\$308.81
T. Rowe Price Retirement 2050 TRRMX	0.72%	\$35,014	0.19%	\$66.53
T. Rowe Price Retirement 2055 TRRNX	0.72%	\$46,413	0.19%	\$88.18
T. Rowe Price Retirement 2060 TRRLX	0.72%	\$9,752	0.19%	\$18.53
TRP Stable Value Fund Schedule E SVF E	0.45%	\$172,177	0.25%	\$430.44
Vanguard Mid Cap Index Adm VIMAX	0.05%	\$39	0.00%	\$0.00
Vanguard Small Cap Index Adm VSMAX	0.05%	\$38	0.00%	\$0.00
Victory Sycamore Est Val R6 VEVX	0.57%	\$323,163	0.00%	\$0.00
Victory Sycamore Sm Company Opp R6 VSORX	0.87%	\$106,881	0.00%	\$0.00
Voya GNMA Income I LEINX	0.65%	\$73,806	0.15%	\$110.71

Provider fees paid from Fund Expenses **\$2,535.69**

Provider fees deducted from participant accounts or paid by employer **\$2,565.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$24,460.06**

Total (“all-in”) plan expenses **\$29,560.75**

(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 \$4,950,881.00      Eligible Employees 91

**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>	0.06%		0.00%	\$0.00
Vanguard 500 Index Fund <sup>(1)</sup>	0.05%		0.00%	\$0.00
Vanguard Extended Market Index Fund <sup>(1)</sup>	0.09%		0.00%	\$0.00
Vanguard Total Stock Market Index Fund <sup>(1)</sup>	0.05%		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>	0.12%		0.00%	\$0.00
Vanguard Growth Index Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Value Index Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement Income Fund <sup>(1)</sup>	0.13%		0.00%	\$0.00
Vanguard Target Retirement 2015 Fund <sup>(1)</sup>	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund <sup>(1)</sup>	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund <sup>(1)</sup>	0.14%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund <sup>(1)</sup>	0.15%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund <sup>(1)</sup>	0.15%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2060 Fund <sup>(1)</sup>	0.16%	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>\$7,290.70</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$5,893.91</b>
Total (“all-in”) plan expenses	<b><u>\$13,184.61</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.