

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 \$2,208,153.51 Eligible Employees 118

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
JH Multimanager 2045 Lifetime	1.00%	\$21,985.33	0.60%	\$131.91
JH Multimanager 2040 Lifetime	1.00%	\$35,789.59	0.60%	\$214.74
JH Multimanager 2035 Lifetime	1.00%	\$109,439.88	0.60%	\$656.64
JH Multimanager 2030 Lifetime	0.98%	\$55,939.91	0.60%	\$335.64
JH Multimanager 2020 Lifetime	0.98%	\$154,379.42	0.60%	\$926.28
JH Multimanager Aggressive LS	1.14%	\$95,710.95	0.60%	\$574.27
JH Multimanager Growth LS	1.09%	\$285,464.20	0.60%	\$1,712.7
JH Multimanager Balanced LS	1.05%	\$521,074.75	0.60%	\$3,126.4
JH Multimanager Moderate LS	1.01%	\$210,112.95	0.60%	\$1,260.6
JH Multimanager Conserv LS	0.97%	\$18,571.48	0.60%	\$111.43
Intl Small Cap Fund	1.18%	\$296.00	0.60%	\$1.78
Vanguard Energy Fund	0.93%	\$9,789.70	0.60%	\$58.74
Vanguard Explorer Fund	0.94%	\$7,236.26	0.60%	\$43.42
Vanguard Small Cap Grow Index	0.67%	\$2,041.63	0.60%	\$12.25
Vanguard Small Cap Value Index	0.67%	\$8,140.29	0.60%	\$48.84
EuroPacific Growth Fund	1.09%	\$22,851.41	0.60%	\$137.11
Franklin Mutual Beacon Fund	1.15%	\$6,834.47	0.60%	\$41.01
Fundamental All Cap Core Fund	0.85%	\$54,365.77	0.60%	\$326.19
John Hancock Disciplined Value	0.85%	\$4,081.88	0.60%	\$24.49
JPMorgan US Equity Fund	0.96%	\$2,337.45	0.60%	\$14.02
Mid Cap Index Fund	0.66%	\$93.50	0.60%	\$0.56
Mid Value Fund	1.14%	\$8,896.30	0.60%	\$53.38
Oppenheimer Global	1.25%	\$581.40	0.60%	\$3.49
The Growth Fund of America	0.93%	\$114,439.74	0.60%	\$686.64
Investment Company of America	0.89%	\$80,569.03	0.60%	\$483.41
Total Stock Market Index Fund	0.66%	\$53,639.84	0.60%	\$321.84
Value Fund	0.95%	\$80.32	0.60%	\$0.48
Vanguard Growth Index Fund	0.66%	\$118.62	0.60%	\$0.71
Vanguard Mid-Cap Value ETF	0.73%	\$6,983.75	0.60%	\$41.90
Vanguard Tot Wld Stk Index ETF	0.77%	\$7,224.37	0.60%	\$43.35
Washington Mutual Investors	0.90%	\$81,860.08	0.60%	\$491.16
American Balanced Fund	0.89%	\$97,137.09	0.60%	\$582.82
Capital Income Builder	0.90%	\$49,588.31	0.60%	\$297.53

Income Fund of America	0.87%	\$53,094.83	0.60%	\$318.57
Fidelity Advisor Total Bond	0.85%	\$14,827.26	0.60%	\$88.96
PIMCO Global Bond	1.15%	\$152.88	0.60%	\$0.92
Money Market Fund	0.63%	\$584.88	0.60%	\$3.51
Vanguard Short-Term Federal	0.70%	\$11,837.99	0.60%	\$71.03

Provider fees paid from Fund Expenses **\$13,248.92**

Provider fees deducted from participant accounts or paid by employer **\$6,200.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$8,614.94**

Total (“all-in”) plan expenses **\$28,063.86**

⁽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.

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Assumptions

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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
2, 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	\$5,906.52
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$2,628.75
Total (“all-in”) plan expenses	<u>\$8,535.28</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.