

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by ADP
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 \$2,954,638.57 Eligible Employees 19

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
American Funds U.S. Government Money Market	0.97%	\$0.00	0.65%	\$0.00
Delaware Value Fund - Class A	0.93%	\$116,701.46	0.50%	\$583.51
Eaton Vance Atlanta Capital SMID Cap Fund - Class	1.17%	\$176,279.23	0.50%	\$881.40
Hartford Core Equity Fund - Class R4	0.78%	\$214,966.87	0.40%	\$859.87
Invesco Core Bond Fund - Class A	0.82%	\$0.00	0.50%	\$0.00
Janus Henderson Small Cap Value Fund - Class S	1.36%	\$0.00	0.50%	\$0.00
Janus Henderson Triton Fund - Class S	1.16%	\$87,274.60	0.50%	\$436.37
JPMorgan Government Bond Fund - Class A	0.90%	\$0.00	0.50%	\$0.00
JPMorgan US Small Company Fund - Class A	1.23%	\$92,149.31	0.50%	\$460.75
Invesco Stable Asset Fund - Class 85	1.05%	\$69,381.37	0.78%	\$541.17
PGIM High Yield Fund - Class A	0.80%	\$27,357.72	0.50%	\$136.79
PIMCO Income Fund - Class A	1.02%	\$137,851.34	0.45%	\$620.33
Principal Real Estate Securities Fund - Class A	1.24%	\$6,214.31	0.45%	\$27.96
Putnam Dynamic Asset Allocation Balanced Fund -	0.96%	\$222,998.29	0.50%	\$1,114.9
Putnam Dynamic Asset Allocation Growth Fund -	1.05%	\$261,827.81	0.50%	\$1,309.1
T. Rowe Price Retirement 2005 Fund - Class R	0.99%	\$0.00	0.65%	\$0.00
T. Rowe Price Retirement 2010 Fund - Class R	0.99%	\$0.00	0.65%	\$0.00
T. Rowe Price Retirement 2015 Fund - Class R	1.01%	\$0.00	0.65%	\$0.00
T. Rowe Price Retirement 2020 Fund - Class R	1.03%	\$0.00	0.65%	\$0.00
T. Rowe Price Retirement 2025 Fund - Class R	1.05%	\$0.00	0.65%	\$0.00
T. Rowe Price Retirement 2030 Fund - Class R	1.08%	\$0.00	0.65%	\$0.00
T. Rowe Price Retirement 2035 Fund - Class R	1.09%	\$154,911.35	0.65%	\$1,006.9
T. Rowe Price Retirement 2040 Fund - Class R	1.10%	\$116,576.40	0.65%	\$757.75
T. Rowe Price Retirement 2045 Fund - Class R	1.12%	\$6,086.10	0.65%	\$39.56
T. Rowe Price Retirement 2050 Fund - Class R	1.13%	\$106,113.67	0.65%	\$689.74
T. Rowe Price Retirement 2055 Fund - Class R	1.14%	\$176,293.78	0.65%	\$1,145.9
T. Rowe Price Retirement 2060 Fund - Class R	1.14%	\$23,481.17	0.65%	\$152.63
Victory Sycamore Established Value Fund - Class A	0.92%	\$0.00	0.50%	\$0.00
Virtus AllianzGI Focused Growth Fund - Class A	0.95%	\$765,186.37	0.50%	\$3,825.9
Virtus Vontobel Foreign Opportunities Fund - Class	1.43%	\$192,987.42	0.45%	\$868.44

Provider fees paid from Fund Expenses **\$15,459.16**

Provider fees deducted from participant accounts or paid by employer **\$2,611.44**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$15,376.22**

Total (“all-in”) plan expenses **\$33,446.82**

⁽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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 Investment Professional Other (Describe): _____

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
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	\$3,863.71
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$3,517.43
Total (“all-in”) plan expenses	<u>\$7,381.14</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.