

**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 \$651,305.95      Eligible Employees 55

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Delaware Value Fund - Class A	0.93%	\$0.00	0.50%	\$0.00
Eaton Vance Atlanta Capital SMID Cap Fund - Class	1.17%	\$0.00	0.50%	\$0.00
Hartford Core Equity Fund - Class R4	0.78%	\$20,996.79	0.40%	\$83.99
Invesco Core Bond Fund - Class A	0.82%	\$6,028.61	0.50%	\$30.14
Invesco Stable Asset Fund - Class 85	1.05%	\$1,156.64	0.78%	\$9.02
Janus Henderson Small Cap Value Fund - Class S	1.36%	\$0.00	0.50%	\$0.00
Janus Henderson Triton Fund - Class S	1.16%	\$0.00	0.50%	\$0.00
JPMorgan Government Bond Fund - Class A	0.90%	\$0.00	0.50%	\$0.00
JPMorgan US Small Company Fund - Class A	1.23%	\$6,536.77	0.50%	\$32.68
PGIM High Yield Fund - Class A	0.80%	\$0.00	0.50%	\$0.00
PIMCO Income Fund - Class A	1.02%	\$0.00	0.45%	\$0.00
Principal Real Estate Securities Fund - Class A	1.24%	\$6,311.40	0.45%	\$28.40
Putnam Dynamic Asset Allocation Balanced Fund -	0.96%	\$255,843.40	0.50%	\$1,279.2
Putnam Dynamic Asset Allocation Growth Fund -	1.05%	\$14,389.60	0.50%	\$71.95
T. Rowe Price Retirement 2005 Fund - Class R	0.99%	\$5.31	0.65%	\$0.03
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%	\$62,753.52	0.65%	\$407.90
T. Rowe Price Retirement 2025 Fund - Class R	1.05%	\$76,710.46	0.65%	\$498.62
T. Rowe Price Retirement 2030 Fund - Class R	1.08%	\$1,914.30	0.65%	\$12.44
T. Rowe Price Retirement 2035 Fund - Class R	1.09%	\$24,487.61	0.65%	\$159.17
T. Rowe Price Retirement 2040 Fund - Class R	1.10%	\$67,133.56	0.65%	\$436.37
T. Rowe Price Retirement 2045 Fund - Class R	1.12%	\$46,049.81	0.65%	\$299.32
T. Rowe Price Retirement 2050 Fund - Class R	1.13%	\$18,955.71	0.65%	\$123.21
T. Rowe Price Retirement 2055 Fund - Class R	1.14%	\$9,471.50	0.65%	\$61.56
T. Rowe Price Retirement 2060 Fund - Class R	1.14%	\$270.62	0.65%	\$1.76
Victory Sycamore Established Value Fund - Class A	0.92%	\$0.00	0.50%	\$0.00
Virtus AllianzGI Focused Growth Fund - Class A	0.95%	\$26,415.31	0.50%	\$132.08
Virtus Vontobel Foreign Opportunities Fund - Class	1.43%	\$5,875.03	0.45%	\$26.44

Provider fees paid from Fund Expenses **\$3,694.31**

Provider fees deducted from participant accounts or paid by employer **\$4,267.20**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$2,950.81**

Total (“all-in”) plan expenses **\$10,912.31**

<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 \$651,305.95      Eligible Employees 55

**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>\$2,771.04</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$775.36</b>
Total (“all-in”) plan expenses	<b><u>\$3,546.41</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.