

**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 \$164,933.39      Eligible Employees 13

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
JPMorgan SmartRetirement 2045 Fund - Class R2	\$36,427.97	1.25%	0.50%	\$182.14
JPMorgan SmartRetirement 2020 Fund - Class R2	\$35,585.66	1.20%	0.50%	\$177.93
JPMorgan SmartRetirement 2055 Fund - Class R2	\$31,465.05	1.24%	0.50%	\$157.33
BlackRock 80/20 Target Allocation Fund - Class R	\$23,993.76	0.86%	0.50%	\$119.97
JPMorgan SmartRetirement 2035 Fund - Class R2	\$16,799.98	1.23%	0.50%	\$84.00
JPMorgan SmartRetirement 2050 Fund - Class R2	\$9,949.55	1.24%	0.50%	\$49.75
JPMorgan Large Cap Growth Fund - Class R2	\$4,049.35	1.19%	0.50%	\$20.25
iShares S&P 500 Index Fund - Class A	\$2,743.43	0.36%	0.25%	\$6.86
The Hartford International Opportunities Fund -	\$1,505.19	1.42%	0.50%	\$7.53
Janus Henderson Enterprise Fund - Class R	\$967.91	1.41%	0.50%	\$4.84
JPMorgan Core Bond Fund - Class R2	\$889.08	1.10%	0.50%	\$4.45
Lord Abbett High Yield Fund - Class R2	\$278.99	1.29%	0.60%	\$1.67
Nationwide Small Cap Index Fund - Class R	\$277.47	1.00%	0.50%	\$1.39

Provider fees paid from Fund Expenses	<b>\$818.09</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$2,613.60</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,100.06</b>
Total (“all-in”) plan expenses	<b><u>\$4,531.74</u></b>

<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 \$164,933.39      Eligible Employees 13

**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>\$1,631.95</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$196.35</b>
Total (“all-in”) plan expenses	<b><u>\$1,828.30</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.