

**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 \$329,199.49      Eligible Employees 23

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
AB Relative Value Fund - Class A	0.90%	\$196.89	0.50%	\$0.98
Alger Mid Cap Growth Institutional Fund - Class I	1.34%	\$0.00	0.50%	\$0.00
Alger Small Cap Growth Institutional Fund - Class I	1.32%	\$0.00	0.50%	\$0.00
AllianzGI NFJ Small-Cap Value Fund - Class A	1.17%	\$196.44	0.50%	\$0.98
DWS CROCI U.S. Fund - Class A	0.99%	\$488.85	0.60%	\$2.93
DWS Global High Income Fund - Class S	0.65%	\$13,052.24	0.25%	\$32.63
Fidelity Advisor Equity Growth Fund - Class M	1.25%	\$9,478.78	0.75%	\$71.09
Franklin Rising Dividends Fund - Class A	0.87%	\$8,809.37	0.50%	\$44.05
Invesco Oppenheimer Capital Appreciation Fund -	1.05%	\$8,342.96	0.50%	\$41.71
Janus Henderson Overseas Fund - Class S	1.13%	\$1,027.90	0.50%	\$5.14
PIMCO Total Return Fund - Class A	1.05%	\$1,294.98	0.45%	\$5.83
State Street Aggressive Strategic Balanced Sec	0.87%	\$3,020.66	0.78%	\$23.56
State Street Cash Series US Government Fund -	0.75%	\$27,167.84	0.68%	\$184.74
State Street Conservative Strategic Balanced Sec	0.87%	\$111,771.57	0.78%	\$871.82
State Street Moderate Strategic Balanced Sec	0.87%	\$119,312.07	0.78%	\$930.63
State Street Russell Small Cap Index Sec Lending	0.57%	\$12,031.46	0.50%	\$60.16
State Street S&P 500 Index Securities Lending	0.70%	\$0.00	0.50%	\$0.00
State Street S&P MidCap Index Non Lending Series	0.71%	\$12,115.13	0.50%	\$60.58
Templeton Growth Fund, Inc. - Class R	1.31%	\$892.35	0.75%	\$6.69

Provider fees paid from Fund Expenses **\$2,343.53**

Provider fees deducted from participant accounts or paid by employer **\$3,810.24**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$464.91**

Total (“all-in”) plan expenses **\$6,618.68**

<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 \$329,199.49      Eligible Employees 23

**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>\$1,763.36</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$391.90</b>
Total (“all-in”) plan expenses	<b><u>\$2,155.26</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.