

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Ameritas**  
**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 \$413,004.49      Eligible Employees 10

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Ameritas Guaranteed Investment Account	1.30%	\$0.00	1.30%	\$0.00
Fidelity Vip Money Market, Initial Class	1.70%	\$0.00	1.55%	\$0.00
Vanguard 500 Index Admiral - Inst	1.59%	\$126,918.04	1.55%	\$1,967.2
Vanguard Developed Markets Index Admiral - Inst	1.62%	\$56,500.92	1.55%	\$875.76
Vanguard Growth Index Admiral - Inst	1.60%	\$34,329.59	1.55%	\$532.11
Vanguard Mid Cap Index Admiral - Inst	1.60%	\$23,605.60	1.55%	\$365.89
Vanguard Mid-Cap Growth Index Admiral - Inst	1.62%	\$6,787.03	1.55%	\$105.20
Vanguard Mid-Cap Value Index Admiral - Inst	1.62%	\$0.00	1.55%	\$0.00
Vanguard Small Cap Growth Index Admiral - Inst	1.62%	\$6,262.18	1.55%	\$97.06
Vanguard Small Cap Index Adm - Inst	1.60%	\$11,467.11	1.55%	\$177.74
Vanguard Small Cap Value Index Admiral - Inst	1.62%	\$0.00	1.55%	\$0.00
Vanguard Target Retirement 2015 Inv - Inv	1.68%	\$0.00	1.55%	\$0.00
Vanguard Target Retirement 2020 Inv - Inv	1.68%	\$0.00	1.55%	\$0.00
Vanguard Target Retirement 2025 Inv - Inv	1.68%	\$0.00	1.55%	\$0.00
Vanguard Target Retirement 2030 Inv - Inv	1.69%	\$0.00	1.55%	\$0.00
Vanguard Target Retirement 2035 Inv - Inv	1.69%	\$0.00	1.55%	\$0.00
Vanguard Target Retirement 2040 Inv - Inv	1.69%	\$0.00	1.55%	\$0.00
Vanguard Target Retirement 2045 Inv - Inv	1.70%	\$12,554.09	1.55%	\$194.59
Vanguard Target Retirement 2050 Inv - Inv	1.70%	\$129,906.76	1.55%	\$2,013.5
Vanguard Target Retirement 2055 Inv - Inv	1.70%	\$4,673.17	1.55%	\$72.43
Vanguard Target Retirement 2060 Inv - Inv	1.70%	\$0.00	1.55%	\$0.00
Vanguard Target Retirement Income Inv - Inv	1.67%	\$0.00	1.55%	\$0.00
Vanguard Total Bond Market Index Adm - Inst	1.60%	\$0.00	1.55%	\$0.00
Vanguard Value Index Adm - Inst	1.60%	\$0.00	1.55%	\$0.00

Provider fees paid from Fund Expenses **\$6,401.57**

Provider fees deducted from participant accounts or paid by employer **\$250.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$354.85**

Total ("all-in") plan expenses **\$7,006.42**

<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 \$413,004.49      Eligible Employees 10

**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>\$1,830.40</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$491.67</b>
Total (“all-in”) plan expenses	<b><u>\$2,322.08</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.