

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Ascensus
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 \$2,296,086.01 Eligible Employees 24

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
American Century Equity Income A	1.17%	\$78,623.56	0.50%	\$393.12
American Funds American Hi Inc Tr R4	0.70%	\$15,734.07	0.35%	\$55.07
American Funds Bond Fund of Amer R4	0.61%	\$73,300.72	0.35%	\$256.55
American Funds Cap Wor Id Gr & Inc R4	0.79%	\$136,350.11	0.35%	\$477.23
American Funds Capital Inc Bldr R4	0.64%	\$444,716.21	0.35%	\$1,556.5
American Funds EuroPacific Gr R4	0.84%	\$41,502.91	0.35%	\$145.26
American Funds Fundamental Inv R4	0.65%	\$113,853.96	0.35%	\$398.49
American Funds Growth Fund of Amer R4	0.68%	\$134,717.59	0.35%	\$471.51
American Funds Inc Fund of Amer R4	0.63%	\$95,054.73	0.35%	\$332.69
American Funds New Economy R4	0.80%	\$78,565.69	0.35%	\$274.98
American Funds New World R4	0.98%	\$74,223.56	0.35%	\$259.78
American Funds SMALLCAP World R4	1.05%	\$99,790.51	0.35%	\$349.27
American Funds Trgt Date Ret 2035 R4	0.74%	\$32,592.45	0.35%	\$114.07
American Funds Trgt Date Ret 2045 R4	0.75%	\$14,270.08	0.35%	\$49.95
American Funds U.S. Govt Money Mkt R4	0.69%	\$262,795.99	0.35%	\$919.79
JPMorgan Large Cap Growth R3	0.94%	\$73,565.69	0.50%	\$367.83
JPMorgan Mid Cap Value R3	1.23%	\$29,085.06	0.50%	\$145.43
JPMorgan U.S. Small Company R3	1.22%	\$16,615.93	0.50%	\$83.08
MFS Global Total Return R3	1.09%	\$35,976.90	0.50%	\$179.88
MFS International Intrinsic Value R3	0.98%	\$176,455.66	0.50%	\$882.28
MFS Mid Cap Growth R3	1.13%	\$163,354.54	0.50%	\$816.77
Virtus Newfleet Multi-Sector Sht Term A	0.99%	\$104,940.09	0.45%	\$472.23

Provider fees paid from Fund Expenses **\$9,001.76**

Provider fees deducted from participant accounts or paid by employer **\$2,950.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$9,825.78**

Total (“all-in”) plan expenses **\$21,777.54**

⁽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.

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 \$2,296,086.01 Eligible Employees 24

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	\$3,336.87
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$2,733.44
Total (“all-in”) plan expenses	<u>\$6,070.31</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.