

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Aspire**  
**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 \$285,941.40      Eligible Employees 5

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
AQR International Momentum Style I (AIMOX)	0.60%	\$17,007.15	0.00%	\$0.00
AQR Large Cap Momentum Style I (AMOMX)	0.40%	\$46,182.57	0.00%	\$0.00
AQR Small Cap Momentum Style I (ASMOX)	0.63%	\$5,474.50	0.00%	\$0.00
DFA Emerging Markets Core Equity I (DFCEX)	0.52%	\$13,626.34	0.00%	\$0.00
DFA Five-Year Global Fixed-Income I (DFGBX)	0.27%	\$12,591.97	0.00%	\$0.00
DFA Global Real Estate Securities Port (DFGEX)	0.35%	\$0.00	0.00%	\$0.00
DFA International Small Cap Value I (DISVX)	0.68%	\$0.00	0.00%	\$0.00
DFA International Small Company I (DFISX)	0.53%	\$0.00	0.00%	\$0.00
DFA International Value III (DFVIX)	0.44%	\$18,989.25	0.00%	\$0.00
DFA International Vector Equity I (DFVQX)	0.48%	\$0.00	0.00%	\$0.00
DFA Intl Hi Relatv Profitability Instl (DIHRX)	0.35%	\$19,471.16	0.00%	\$0.00
DFA Short-Term Extended Quality I (DFEQX)	0.22%	\$0.00	0.00%	\$0.00
DFA Targeted Credit Institutional (DTCPX)	0.23%	\$18,905.99	0.00%	\$0.00
DFA US Hi Relatv Profitability Instl (DURPX)	0.27%	\$44,960.26	0.00%	\$0.00
DFA US Large Cap Value III (DFUVX)	0.23%	\$43,809.37	0.00%	\$0.00
DFA US Small Cap Growth Instl (DSCGX)	0.38%	\$5,452.63	0.00%	\$0.00
DFA US Small Cap Value I (DFSVX)	0.52%	\$7,850.84	0.00%	\$0.00
Invesco Oppenheimer SteelPath MLP Select 40 Y	0.98%	\$0.00	0.00%	\$0.00
TD Bank USA Institutional Money Market (FTCIMA)	0.00%	\$0.00	0.00%	\$0.00
Vanguard Short-Term Investment-Grade Adm	0.10%	\$31,619.37	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>\$7,291.14</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$936.62</b>
Total (“all-in”) plan expenses	<b><u>\$8,227.76</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 \$285,941.40      Eligible Employees 5

**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>\$1,728.75</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$340.41</b>
Total (“all-in”) plan expenses	<b><u>\$2,069.16</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.