

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Empower**  
**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 \$1,089,159.00      Eligible Employees 5

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Alger Small Cap Growth Institutional I	1.35%	\$210,943.00	0.50%	\$1,054.7
American Century Equity Income A	1.17%	\$134,927.00	0.60%	\$809.56
American Funds Capital World G/I R3	1.07%	\$23,387.00	0.65%	\$152.02
American Funds EuroPacific Gr R3	1.12%	\$45,067.00	0.65%	\$292.94
American Funds Fundamental Invs R3	0.93%	\$886.00	0.65%	\$5.76
American Funds Growth Fund of Amer R3	0.96%	\$7,556.00	0.65%	\$49.11
BlackRock Global Allocation Inv A	1.08%	\$20,096.00	0.50%	\$100.48
Columbia Acorn International Select A	1.28%	\$683.00	0.50%	\$3.42
Columbia Select International Equity A	1.29%	\$0.00	0.50%	\$0.00
Columbia Select Mid Cap Value A	1.17%	\$18,202.00	0.50%	\$91.01
Franklin High Income R	1.11%	\$57,015.00	0.75%	\$427.61
Great-West Large Cap Value Fund Inv II	0.81%	\$96,678.00	0.35%	\$338.37
Great-West Lifetime 2015 Fund Svc	0.90%	\$0.00	0.45%	\$0.00
Great-West Lifetime 2025 Fund Svc	0.95%	\$0.00	0.45%	\$0.00
Great-West Lifetime 2035 Fund Svc	1.00%	\$2,212.00	0.45%	\$9.95
Great-West Lifetime 2045 Fund Svc	1.02%	\$0.00	0.45%	\$0.00
Great-West Lifetime 2055 Fund Svc	1.02%	\$0.00	0.45%	\$0.00
Great-West Short Duration Bond Fund Inv	0.60%	\$0.00	0.35%	\$0.00
Great-West T Rowe Price MdCp Gr Fund Inv	1.02%	\$810.00	0.35%	\$2.84
Invesco Energy Inv	1.45%	\$7,970.00	0.50%	\$39.85
Invesco Oppenheimer Developing Markets A	1.24%	\$773.00	0.50%	\$3.87
Invesco Oppenheimer Gold&Special Mine A	1.20%	\$124,581.00	0.50%	\$622.91
Invesco Oppenheimer Int'l Bond A	1.01%	\$0.00	0.50%	\$0.00
Ivy Science & Technology Y	1.18%	\$70,402.00	0.40%	\$281.61
Key Guaranteed Portfolio Fund	0.35%	\$1,734.00	0.25%	\$4.34
Lord Abbett Value Opportunities A	1.18%	\$0.00	0.40%	\$0.00
MFS Total Return A	0.73%	\$117,480.00	0.40%	\$469.92
Oakmark International Service	1.24%	\$41,520.00	0.55%	\$228.36
PIMCO Real Return Admin	0.78%	\$0.00	0.25%	\$0.00
PIMCO Total Return Admin	0.95%	\$20,590.00	0.25%	\$51.48
Putnam International Capital Opp R	1.75%	\$0.00	0.75%	\$0.00
Royce Total Return Svc	1.51%	\$522.00	0.50%	\$2.61
T. Rowe Price Growth Stock R	1.18%	\$63,256.00	0.65%	\$411.16

Virtus Duff & Phelps Real Estate Sec A	1.38%	\$21,869.00	0.45%	\$98.41
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Provider fees paid from Fund Expenses **\$5,552.28**

Provider fees deducted from participant accounts or paid by employer **\$1,000.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$6,676.03**

Total (“all-in”) plan expenses **\$13,228.32**

<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 \$1,089,159.00      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>\$2,371.33</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,296.62</b>
Total (“all-in”) plan expenses	<b><u>\$3,667.95</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.