

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by John Hancock
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 \$3,138,364.38 Eligible Employees 142

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
500 Index Fund	0.88%	\$17,881.08	0.85%	\$151.99
Blackrock Global Allocation	1.40%	\$13,841.05	0.85%	\$117.65
Capital World Growth and Income	1.30%	\$180,894.4	0.85%	\$1,537.60
EuroPacific Growth Fund	1.34%	\$5,332.57	0.85%	\$45.33
Fidelity Adv Leveraged Co Stk	1.41%	\$27,012.79	0.85%	\$229.61
Fidelity Advisor Total Bond	1.10%	\$371,818.8	0.85%	\$3,160.46
Fidelity Contra Fund	1.28%	\$188,258.6	0.85%	\$1,600.20
Franklin Small-Mid Growth	1.30%	\$19,625.58	0.85%	\$166.82
Fundamental Investors	1.15%	\$474.54	0.85%	\$4.03
High Yield Fund	1.14%	\$2,735.38	0.85%	\$23.25
Int'l Equity Index Fund	0.97%	\$1,419.41	0.85%	\$12.06
JH Multi-Index 2020 Preserv	1.01%	\$242,237.1	0.85%	\$2,059.02
JH Multi-Index 2025 Preserv	1.01%	\$101,276.0	0.85%	\$860.85
JH Multi-Index 2030 Preserv	1.02%	\$21,642.20	0.85%	\$183.96
JH Multi-Index 2035 Preserv	1.02%	\$19,253.06	0.85%	\$163.65
JH Multi-Index 2045 Preserv	1.03%	\$15,756.34	0.85%	\$133.93
JH Multi-Index 2055 Preserv	1.04%	\$10,372.91	0.85%	\$88.17
JH Multi-Index Income Preserv	1.04%	\$35,700.07	0.85%	\$303.45
JH Multimanager Balanced LS	1.30%	\$576,647.9	0.85%	\$4,901.51
John Hancock Stable Value	1.30%	\$335,923.1	0.85%	\$2,855.35
Mutual Global Discovery	1.59%	\$110,084.9	0.85%	\$935.72
Oppenheimer Developing Mkt	1.67%	\$78,410.04	0.85%	\$666.49
PIMCO Commodity Real Return	1.59%	\$134,859.9	0.85%	\$1,146.31
PIMCO Global Bond	1.40%	\$9,054.62	0.85%	\$76.96
PIMCO Real Return	1.30%	\$68,575.66	0.85%	\$582.89
SELECT AA Conservative	1.05%	\$26,752.44	0.85%	\$227.40
Small Company Value Fund	1.62%	\$8,996.10	0.85%	\$76.47
SMALLCAP World Fund	1.55%	\$3,117.11	0.85%	\$26.50
Strategic Income Opp Fund	1.09%	\$23,048.22	0.85%	\$195.91
T. Rowe Price Equity Inc.	1.36%	\$4,422.36	0.85%	\$37.59
US Government Securities	1.12%	\$432.18	0.85%	\$3.67
Value Fund	0.85%	\$128,583.6	0.85%	\$1,092.96
Vanguard Energy Fund	1.18%	\$274,015.2	0.85%	\$2,329.13

Vanguard Growth Index Fund	0.91%	\$14,134.06	0.85%	\$120.14
Vanguard Small Cap Growth Index	0.92%	\$2,735.56	0.85%	\$23.25
Vanguard Small Cap Value Index	0.92%	\$63,039.02	0.85%	\$535.83

Provider fees paid from Fund Expenses **\$26,676.10**

Provider fees deducted from participant accounts or paid by employer **\$5,040.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$11,749.31**

Total (“all-in”) plan expenses **\$43,465.41**

⁽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.

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Assumptions

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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	\$7,370.69
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$3,736.15
Total (“all-in”) plan expenses	<u>\$11,106.84</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.