

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Fidelity**  
**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 \$5,069,698.00      Eligible Employees 83

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
COL SM CAP IDX A	0.45%	\$124,628	0.35%	\$436.20
DODGE & COX INTL STK	0.63%	\$63,199	0.10%	\$63.20
FA FREEDOM 2010 M	1.03%	\$5,815	0.75%	\$43.61
FA FREEDOM 2015 M	1.07%	\$13,730	0.75%	\$102.98
FA FREEDOM 2020 M	1.11%	\$168,442	0.75%	\$1,263.3
FA FREEDOM 2030 M	1.20%	\$5,490	0.75%	\$41.18
FA FREEDOM 2035 M	1.24%	\$28,964	0.75%	\$217.23
FA FREEDOM 2040 M	1.25%	\$89,232	0.75%	\$669.24
FA FREEDOM 2045 M	1.25%	\$71,230	0.75%	\$534.23
FA FREEDOM 2050 M	1.25%	\$190,074	0.75%	\$1,425.5
FA FREEDOM 2055 M	1.25%	\$109,127	0.75%	\$818.45
FA FREEDOM 2060 M	1.25%	\$15,278	0.75%	\$114.59
FA FREEDOM INC M	0.97%	\$9,696	0.75%	\$72.72
FA NEW INSIGHTS A	0.94%	\$361,052	0.50%	\$1,805.2
FID 500 INDEX IPR	0.02%	\$479,557	0.00%	\$0.00
FID EXT MKT IDX IPR	0.05%	\$572,294	0.00%	\$0.00
FID GOVT MMKT	0.42%	\$17,795	0.10%	\$17.80
FID INTL INDEX IPR	0.05%	\$49,645	0.00%	\$0.00
FID MID CAP IDX IPR	0.03%	\$46,078	0.00%	\$0.00
FID REAL EST IDX INS	0.07%	\$35,893	0.00%	\$0.00
FID SM CAP IDX IPR	0.03%	\$373,200	0.00%	\$0.00
FID TOT MKT IDX IPR	0.02%	\$1,052,609	0.00%	\$0.00
J H TRITON S	1.17%	\$381,510	0.50%	\$1,907.5
METWEST TOT RTN BD M	0.67%	\$27,144	0.35%	\$95.00
OPPHMR INTL GROWTH A	1.10%	\$709	0.50%	\$3.55
TRP BLUE CHIP GRTH R	1.23%	\$724,122	0.65%	\$4,706.7
VICTORY S ESTB VAL A	0.90%	\$10,960	0.50%	\$54.80
WASATCH SM CAP GRTH	1.27%	\$42,225	0.40%	\$168.90

Provider fees paid from Fund Expenses **\$14,562.13**

Provider fees deducted from participant accounts or paid by employer **\$0.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$13,361.08**

Total (“all-in”) plan expenses

**\$27,923.21**

<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 \$5,069,698.00      Eligible Employees 83

**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>\$7,145.76</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$6,035.35</b>
Total (“all-in”) plan expenses	<b><u>\$13,181.11</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.