

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 \$3,093,905.56 Eligible Employees 42

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
500 Index Fund	0.64%	\$568,830.46	0.60%	\$3,412.9
American Balanced Fund	0.88%	\$47,772.32	0.60%	\$286.63
Blue Chip Growth Fund	0.94%	\$425,362.27	0.60%	\$2,552.1
DFA US Targeted Value Fund	0.97%	\$1,427.98	0.60%	\$8.57
Equity Income Fund	0.89%	\$95,963.86	0.60%	\$575.78
Fidelity Advisor Total Bond	0.85%	\$204,575.20	0.60%	\$1,227.4
High Yield Fund	0.88%	\$140,924.85	0.60%	\$845.55
International Value Fund	1.01%	\$1,411.28	0.60%	\$8.47
JH Multi-Index LS Balanced	0.81%	\$138,570.21	0.60%	\$831.42
JH Multi-Index LS Conserv	0.84%	\$271.12	0.60%	\$1.63
JH Multi-Index LS Growth	0.78%	\$542,362.98	0.60%	\$3,254.1
JH Multi-Index LS Moderate	0.84%	\$37,767.05	0.60%	\$226.60
JH Multimanager 2030 Lifetime	0.98%	\$19,097.76	0.60%	\$114.59
JH Multimanager 2035 Lifetime	1.00%	\$63,784.08	0.60%	\$382.70
JH Multimanager 2050 Lifetime	1.01%	\$540.56	0.60%	\$3.24
John Hancock US Quality Growth	1.24%	\$124,395.81	0.60%	\$746.37
Money Market Fund	0.67%	\$87,027.32	0.60%	\$522.16
Real Est. Securities Fund	0.91%	\$25,725.78	0.60%	\$154.35
Science & Technology Fund	1.27%	\$127,860.60	0.60%	\$767.16
Strategic Income Opp Fund	0.84%	\$117,278.41	0.60%	\$703.67
Templeton Foreign Smaller Co	1.51%	\$104,594.06	0.60%	\$627.56
Templeton Global Bond Fund	1.04%	\$140,054.60	0.60%	\$840.33
Vanguard Short-Term Federal	0.70%	\$78,307.00	0.60%	\$469.84

Provider fees paid from Fund Expenses **\$18,563.43**

Provider fees deducted from participant accounts or paid by employer **\$1,630.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$8,412.68**

Total (“all-in”) plan expenses **\$28,606.11**

⁽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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For Services Provided by Employee Fiduciary
Total Plan Expenses

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Custodian/Trustee Record Keeper Third-Party Administrator
 Investment Professional Other (Describe): _____

Assumptions

Total Plan Assets \$3,093,905.56 Eligible Employees 42

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	\$4,335.12
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$3,683.22
Total (“all-in”) plan expenses	<u>\$8,018.35</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.