

**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 \$1,901,998.15      Eligible Employees 62

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
JH Multi-Index 2060 Preserv	0.78%	\$36,371.63	0.60%	\$218.23
JH Multi-Index 2055 Preserv	0.79%	\$105,696.29	0.60%	\$634.18
JH Multi-Index 2050 Preserv	0.79%	\$95,331.36	0.60%	\$571.99
JH Multi-Index 2045 Preserv	0.78%	\$101,385.03	0.60%	\$608.31
JH Multi-Index 2040 Preserv	0.77%	\$22,532.69	0.60%	\$135.20
JH Multi-Index 2035 Preserv	0.77%	\$100,283.95	0.60%	\$601.70
JH Multi-Index 2030 Preserv	0.77%	\$9,708.84	0.60%	\$58.25
JH Multi-Index 2025 Preserv	0.76%	\$8,110.31	0.60%	\$48.66
JH Multi-Index 2020 Preserv	0.76%	\$65,816.55	0.60%	\$394.90
JH Multi-Index Income Preserv	0.79%	\$27,634.68	0.60%	\$165.81
AMG Managers Fairpointe MidCap	1.43%	\$67,149.38	0.60%	\$402.90
DFA US Targeted Value Fund	0.97%	\$1,312.39	0.60%	\$7.87
DFA U.S. Small Cap Fund	0.97%	\$5,768.36	0.60%	\$34.61
Intl Equity Index Fund	0.76%	\$2,505.85	0.60%	\$15.04
Small Cap Fund Intl	1.19%	\$1,288.56	0.60%	\$7.73
Oppenheimer Intl Growth Fund	1.21%	\$632.00	0.60%	\$3.79
Small Cap Index Fund	0.68%	\$798.84	0.60%	\$4.79
Vanguard Mid-Cap Value ETF	0.73%	\$8,351.24	0.60%	\$50.11
Vanguard Small Cap Grow Index	0.67%	\$24,475.06	0.60%	\$146.85
Vanguard Small Cap Value Index	0.67%	\$39,320.41	0.60%	\$235.92
500 Index Fund	0.64%	\$115,179.28	0.60%	\$691.08
Blue Chip Growth Fund	0.94%	\$258,552.76	0.60%	\$1,551.3
Mutual Global Discovery	1.31%	\$4,440.98	0.60%	\$26.65
Fundamental Investors	0.90%	\$6,379.37	0.60%	\$38.28
Mid Cap Index Fund	0.66%	\$19,403.73	0.60%	\$116.42
PGIM Jennison Mid Cap Growth	1.15%	\$155,790.11	0.60%	\$934.74
Vanguard Growth Index Fund	0.65%	\$221,764.13	0.60%	\$1,330.5
Vanguard Mid-Cap Growth ETF	0.73%	\$7,086.54	0.60%	\$42.52
Vanguard Value Index Fund	0.65%	\$14,763.83	0.60%	\$88.58
Washington Mutual Investors	0.89%	\$74,193.28	0.60%	\$445.16
Core Bond Fund	0.76%	\$5,649.14	0.60%	\$33.89
Total Bond Market Fund	0.68%	\$285,076.56	0.60%	\$1,710.4
John Hancock Stable Val N19	1.05%	\$9,245.02	0.60%	\$55.47

Provider fees paid from Fund Expenses	<b>\$11,411.99</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$12,000.00</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$4,146.80</b>
Total (“all-in”) plan expenses	<b><u>\$27,558.79</u></b>

(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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 Investment Professional       Other (Describe): \_\_\_\_\_

**Assumptions**

Total Plan Assets \$1,901,998.15      Eligible Employees 62

**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>\$3,981.60</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$2,264.28</b>
Total (“all-in”) plan expenses	<b><u>\$6,245.88</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.