

**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 \$1,033,749.01      Eligible Employees 11

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Vanguard Target Ret 2060	0.80%	\$13,112.72	0.65%	\$85.23
Vanguard Target Ret 2055	0.80%	\$11,918.38	0.65%	\$77.47
Vanguard Target Ret 2050	0.80%	\$85,205.15	0.65%	\$553.83
Vanguard Target Ret 2045	0.80%	\$44,316.47	0.65%	\$288.06
Vanguard Target Ret 2040	0.79%	\$301,041.54	0.65%	\$1,956.7
Vanguard Target Ret 2035	0.79%	\$208,169.35	0.65%	\$1,353.1
Vanguard Target Ret 2030	0.79%	\$281,074.13	0.65%	\$1,826.9
Vanguard Target Ret 2025	0.78%	\$54,717.99	0.65%	\$355.67
iShares Gold Trust ETF	0.96%	\$7,377.68	0.65%	\$47.95
New World Fund	1.24%	\$17,255.04	0.65%	\$112.16
Vanguard Mid-Cap Growth ETF	0.78%	\$9,560.56	0.65%	\$62.14

Provider fees paid from Fund Expenses **\$6,719.37**

Provider fees deducted from participant accounts or paid by employer **\$2,201.87**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,546.47**

Total (“all-in”) plan expenses **\$10,467.71**

<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 \$1,033,749.01      Eligible Employees 11

**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>\$2,327.00</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,230.65</b>
Total (“all-in”) plan expenses	<b><u>\$3,557.65</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.