

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 \$727,439.81 Eligible Employees 18

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
Blue Chip Growth Fund	1.44%	\$17,366.07	1.10%	\$191.03
Fidelity Advisor Total Bond	1.35%	\$68,640.28	1.10%	\$755.04
Franklin Small-Mid Growth	1.56%	\$6,305.49	1.10%	\$69.36
Invesco International Growth	1.73%	\$151.04	1.10%	\$1.66
Invesco Small Cap Growth	1.56%	\$14,604.91	1.10%	\$160.65
JH Multimanager 2010 Lifetime	1.47%	\$31,867.85	1.10%	\$350.55
JH Multimanager 2035 Lifetime	1.50%	\$15,082.92	1.10%	\$165.91
JH Multimanager 2045 Lifetime	1.49%	\$29,489.48	1.10%	\$324.38
JH Multimanager 2050 Lifetime	1.51%	\$2,354.48	1.10%	\$25.90
JH Multimanager 2055 Lifetime	1.50%	\$16,200.91	1.10%	\$178.21
JH Multimanager Aggressive LS	1.64%	\$53,668.50	1.10%	\$590.35
JH Multimanager Balanced LS	1.58%	\$22,124.73	1.10%	\$243.37
JH Multimanager Conserv LS	1.56%	\$2,997.73	1.10%	\$32.98
JH Multimanager Growth LS	1.60%	\$71,184.96	1.10%	\$783.03
John Hancock Disciplined Value	1.37%	\$5,015.97	1.10%	\$55.18
JPMorgan U.S. Equity Fund	1.44%	\$7,285.72	1.10%	\$80.14
Lifestyle Growth G.I.F.L.	1.60%	\$189,158.89	1.10%	\$2,080.7
Money Market Fund	1.17%	\$4,662.08	1.10%	\$51.28
Oppenheimer Developing Mkt	1.86%	\$460.36	1.10%	\$5.06
PIMCO Global Bond Opps Fund	1.82%	\$85,489.56	1.10%	\$940.39
PIMCO Real Return	2.08%	\$83,178.19	1.10%	\$914.96
The Growth Fund of America	1.43%	\$149.69	1.10%	\$1.65

Provider fees paid from Fund Expenses **\$8,001.84**

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

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$3,883.25**

Total (“all-in”) plan expenses **\$11,885.09**

⁽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

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 \$727,439.81 Eligible Employees 18

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	\$2,081.95
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$866.00
Total (“all-in”) plan expenses	<u>\$2,947.95</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.