

**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 \$2,413,033.39      Eligible Employees 18

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Capital World Growth & Income	1.02%	\$11,222.29	0.60%	\$67.33
DFA Emerging Markets Value	1.11%	\$52,152.62	0.60%	\$312.92
DFA International Value	0.99%	\$51,065.63	0.60%	\$306.39
DFA U.S. Small Cap Fund	0.95%	\$7,283.68	0.60%	\$43.70
High Yield Fund	0.92%	\$13,043.08	0.60%	\$78.26
John Hancock Bond Fund	0.73%	\$107,894.06	0.60%	\$647.36
John Hancock Intl Growth	0.99%	\$10,594.04	0.60%	\$63.56
Real Est. Securities Fund	0.91%	\$31,597.40	0.60%	\$189.58
Templeton Global Bond Fund	1.02%	\$11,283.09	0.60%	\$67.70
Total Stock Market Index Fund	0.76%	\$8,100.95	0.60%	\$48.61
Vanguard Growth Index Fund	0.65%	\$213,173.61	0.60%	\$1,279.04
Vanguard Mid-Cap Growth ETF	0.73%	\$50,978.87	0.60%	\$305.87
Vanguard Mid-Cap Value ETF	0.73%	\$38,933.59	0.60%	\$233.60
Vanguard Small Cap Grow Index	0.67%	\$64,627.04	0.60%	\$387.76
Vanguard Small Cap Value Index	0.67%	\$47,661.03	0.60%	\$285.97
Vanguard Target Ret 2035	0.74%	\$1,432,575.26	0.60%	\$8,595.45
Vanguard Target Ret 2045	0.75%	\$58,785.35	0.60%	\$352.71
Vanguard Target Ret 2050	0.75%	\$12,081.74	0.60%	\$72.49
Vanguard Target Ret 2055	0.75%	\$9,682.77	0.60%	\$58.10
Vanguard Target Ret 2060	0.75%	\$15,846.21	0.60%	\$95.08
Vanguard Value Index Fund	0.65%	\$160,208.40	0.60%	\$961.25
WisdomTree MidCap Dividend ETF	1.04%	\$4,242.68	0.60%	\$25.46

Provider fees paid from Fund Expenses	<b>\$14,478.20</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$3,796.73</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$3,470.43</b>
Total (“all-in”) plan expenses	<b><u>\$21,745.36</u></b>

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<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 \$2,413,033.39      Eligible Employees 18

**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>\$3,430.43</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$2,872.66</b>
Total (“all-in”) plan expenses	<b><u>a</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.