

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 \$3,299,624.29 Eligible Employees 15

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
500 Index Fund	0.64%	\$223,662.91	0.60%	\$1,341.98
American Balanced Fund	0.86%	\$0.00	0.60%	\$0.00
BlackRock Global Allocation	1.15%	\$0.00	0.60%	\$0.00
Blue Chip Growth Fund	0.93%	\$98,714.31	0.60%	\$592.29
Capital Appreciation Fund	0.89%	\$121,983.32	0.60%	\$731.90
DFA Inflation-Protected Sec	0.71%	\$2,031.27	0.60%	\$12.19
EuroPacific Growth Fund	1.06%	\$109,712.55	0.60%	\$658.28
Federated High Yield Bond 88	1.05%	\$308.78	0.60%	\$1.85
Fidelity Advisor Total Bond	0.85%	\$12,063.24	0.60%	\$72.38
Financial Industries Fund	1.03%	\$10,390.86	0.60%	\$62.35
Fundamental All Cap Core Fund	0.87%	\$26,275.52	0.60%	\$157.65
Fundamental Large Cap Value	0.88%	\$81,172.09	0.60%	\$487.03
Invesco Developing Markets	1.35%	\$140,128.40	0.60%	\$840.77
Invesco International Growth	1.23%	\$44,878.04	0.60%	\$269.27
Invesco Small Cap Growth	1.05%	\$80,010.67	0.60%	\$480.06
JH Disciplined Value Intl Fund	1.06%	\$0.00	0.60%	\$0.00
JH Multimanager Aggressive LS	1.20%	\$530,078.53	0.60%	\$3,180.47
JH Multimanager Balanced LS	1.09%	\$127,093.39	0.60%	\$762.56
JH Multimanager Conserv LS	1.01%	\$0.00	0.60%	\$0.00
JH Multimanager Growth LS	1.12%	\$362,765.22	0.60%	\$2,176.59
JH Multimanager Moderate LS	1.03%	\$86,690.35	0.60%	\$520.14
JPMorgan MidCap Value Fund	1.25%	\$46,901.55	0.60%	\$281.41
JPMorgan U.S. Equity Fund	0.94%	\$161,033.35	0.60%	\$966.20
MFS Utilities Fund	1.11%	\$0.00	0.60%	\$0.00
MFS Value Fund	0.93%	\$15,293.48	0.60%	\$91.76
Mid Cap Index Fund	0.66%	\$12,771.87	0.60%	\$76.63
Mid Cap Stock Fund	1.02%	\$108,109.78	0.60%	\$648.66
Mid Value Fund	1.15%	\$66,381.56	0.60%	\$398.29
Money Market Fund	0.67%	\$236,473.03	0.60%	\$1,418.84

Real Est. Securities Fund	0.91%	\$114,738.41	0.60%	\$688.43
Science & Technology Fund	1.29%	\$9,390.58	0.60%	\$56.34
Small Cap Index Fund	0.68%	\$8,970.96	0.60%	\$53.83
Strategic Income Opp Fund	0.86%	\$6,538.25	0.60%	\$39.23
T. Rowe Price Health Sci	1.21%	\$33,013.17	0.60%	\$198.08
T. Rowe Price Sci & Tech	1.22%	\$27,513.98	0.60%	\$165.08
T. Rowe Price Sml Cap Val	1.28%	\$85,604.15	0.60%	\$513.62
T. Rowe Price Spectrum Inc	1.08%	\$0.00	0.60%	\$0.00
Templeton Foreign Smaller Co	1.53%	\$0.00	0.60%	\$0.00
Templeton Global Bond Fund	1.02%	\$22,623.12	0.60%	\$135.74
The Growth Fund of America	0.90%	\$96,174.98	0.60%	\$577.05
Total Stock Market Index Fund	0.76%	\$0.00	0.60%	\$0.00
Undiscovered Mgr Behavioral	1.40%	\$40,298.62	0.60%	\$241.79
Vanguard Energy Fund	0.85%	\$0.00	0.60%	\$0.00
Vanguard Short-Term Federal	0.70%	\$0.00	0.60%	\$0.00
Vanguard Small Cap Grow Index	0.67%	\$8,401.47	0.60%	\$50.41
Vanguard Tot Wld Stk Index ETF	0.74%	\$46,729.07	0.60%	\$280.37
Washington Mutual Investors	0.87%	\$94,703.46	0.60%	\$568.22

Provider fees paid from Fund Expenses **\$19,797.75**

Provider fees deducted from participant accounts or paid by employer **\$1,400.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$13,733.32**

Total (“all-in”) plan expenses **\$34,931.07**

⁽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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 Investment Professional Other (Describe): _____

Assumptions

Total Plan Assets \$3,299,624.29 Eligible Employees 15

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	\$4,139.70
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$3,928.12
Total (“all-in”) plan expenses	<u>\$8,067.82</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.