

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 \$2,113,454.88 Eligible Employees 10

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
500 Index Fund	1.01%	\$191,456.52	0.97%	\$1,857.1
American Balanced Fund	1.25%	\$49,977.22	0.97%	\$484.78
AMG Managers Fairpointe MidCap	1.81%	\$14,040.83	0.97%	\$136.20
BlackRock Global Allocation	1.56%	\$119,878.53	0.97%	\$1,162.8
Blue Chip Growth Fund	1.32%	\$44,260.79	0.97%	\$429.33
Capital Appreciation Fund	1.27%	\$7,166.81	0.97%	\$69.52
Core Bond Fund	1.14%	\$56,573.80	0.97%	\$548.77
DFA Emerging Markets Value	1.54%	\$261.87	0.97%	\$2.54
Dodge & Cox International St	1.50%	\$1,035.90	0.97%	\$10.05
Dodge & Cox Stock Fund	1.39%	\$35.48	0.97%	\$0.34
Federated High Yield Bond	1.42%	\$166.43	0.97%	\$1.61
Fidelity Adv Leveraged Co Stk	1.53%	\$24,574.12	0.97%	\$238.37
Fidelity Advisor Total Bond	1.22%	\$86,202.04	0.97%	\$836.16
Fidelity ContraFund	1.46%	\$116,646.10	0.97%	\$1,131.4
High Yield Fund	1.27%	\$165.03	0.97%	\$1.60
International Value Fund	1.39%	\$1,327.88	0.97%	\$12.88
Intl Small Cap Fund	1.58%	\$154.23	0.97%	\$1.50
Invesco Small Cap Growth	1.44%	\$47,561.30	0.97%	\$461.34
Investment Company of America	1.27%	\$5,686.52	0.97%	\$55.16
Ivy Asset Strategy Fund	1.60%	\$51,708.04	0.97%	\$501.57
JH Disciplined Value Mid Cap	1.29%	\$29,707.31	0.97%	\$288.16
JH Multi-Index 2030 Preserv	1.14%	\$201,720.49	0.97%	\$1,956.6
JH Multi-Index 2055 Preserv	1.16%	\$16,524.07	0.97%	\$160.28
JH Multi-Index Income Preserv	1.16%	\$56,233.11	0.97%	\$545.46
John Hancock Intl Growth	1.36%	\$310.59	0.97%	\$3.01
JPMorgan U.S. Equity Fund	1.31%	\$499.32	0.97%	\$4.84
Keeley Small Cap Value	1.87%	\$5,570.11	0.97%	\$54.03
MFS Massachusetts Investors	1.19%	\$168.86	0.97%	\$1.64
Mid Cap Stock Fund	1.40%	\$173.57	0.97%	\$1.68
Mutual Global Discovery	1.68%	\$20,804.37	0.97%	\$201.80
New Perspective Fund	1.41%	\$401.85	0.97%	\$3.90
Oppenheimer Developing Mkt	1.77%	\$9,983.76	0.97%	\$96.84
Oppenheimer Global	1.59%	\$433.51	0.97%	\$4.21

Parnassus Core Equity Fund	1.49%	\$87,604.26	0.97%	\$849.76
PIMCO All Asset	1.98%	\$31,001.51	0.97%	\$300.71
PIMCO Real Return	1.85%	\$13,204.37	0.97%	\$128.08
Science & Technology Fund	1.62%	\$68.29	0.97%	\$0.66
Small Cap Index Fund	1.06%	\$330.29	0.97%	\$3.20
SMALLCAP World Fund	1.67%	\$31,867.54	0.97%	\$309.12
Strategic Income Opp Fund	1.21%	\$325.76	0.97%	\$3.16
T. Rowe Price Cap Appreciation	1.53%	\$451,541.54	0.97%	\$4,379.9
T. Rowe Price Equity Inc	1.47%	\$16,817.01	0.97%	\$163.12
T. Rowe Price Health Sci	1.59%	\$164,954.80	0.97%	\$1,600.0
T. Rowe Price Sci & Tech	1.62%	\$51,668.48	0.97%	\$501.18
T. Rowe Price Spectrum Inc	1.47%	\$39,683.21	0.97%	\$384.93
Total Stock Market Index Fund	1.13%	\$166.92	0.97%	\$1.62
U.S. Growth Fund	1.40%	\$44,301.24	0.97%	\$429.72
U.S. High Yield Bond Fund	1.33%	\$17,630.73	0.97%	\$171.02
Vanguard Mid-Cap Growth ETF	1.10%	\$342.53	0.97%	\$3.32
Vanguard Small Cap Value Index	1.04%	\$166.29	0.97%	\$1.61
Vanguard Value Index Fund	1.02%	\$334.41	0.97%	\$3.24
Washington Mutual Investors	1.26%	\$35.34	0.97%	\$0.34

Provider fees paid from Fund Expenses	\$20,500.51
Provider fees deducted from participant accounts or paid by employer	\$3,000.00
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$9,216.91
Total (“all-in”) plan expenses	<u>\$32,717.42</u>

⁽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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Assumptions

Total Plan Assets \$2,113,454.88 Eligible Employees 10

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	\$3,190.76
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$2,516.02
Total (“all-in”) plan expenses	<u>\$5,706.78</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.