

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 \$3,020,058.57 Eligible Employees 42

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
500 Index Fund	0.64%	\$8,688.72	0.60%	\$52.13
Alternative Asset Allocation	1.63%	\$105.74	0.60%	\$0.63
American Balanced Fund	0.86%	\$325.51	0.60%	\$1.95
Blue Chip Growth Fund	0.95%	\$13,779.07	0.60%	\$82.67
Capital Appreciation Fund	0.90%	\$311.46	0.60%	\$1.87
Capital World Growth & Income	1.14%	\$1,051.30	0.60%	\$6.31
DFA Inflation-Protected Sec	0.72%	\$70.80	0.60%	\$0.42
EuroPacific Growth Fund	1.08%	\$23,925.99	0.60%	\$143.56
Fidelity Advisor Total Bond	0.85%	\$4,794.26	0.60%	\$28.77
Financial Industries Fund	1.05%	\$2,074.12	0.60%	\$12.44
Franklin Mutual Beacon Fund	1.13%	\$3,929.10	0.60%	\$23.57
Fundamental All Cap Core Fund	0.87%	\$108.80	0.60%	\$0.65
Fundamental Large Cap Value	0.85%	\$6,185.22	0.60%	\$37.11
High Yield Fund	0.90%	\$1,362.86	0.60%	\$8.18
Invesco Small Cap Growth	1.07%	\$294.08	0.60%	\$1.76
JH Multimanager Aggressive LS	1.13%	\$356.48	0.60%	\$2.14
JH Multimanager Balanced LS	1.05%	\$242,990.81	0.60%	\$1,457.9
JH Multimanager Conserv LS	1.01%	\$1,667,378.	0.60%	\$10,004.
JH Multimanager Growth LS	1.08%	\$82,037.44	0.60%	\$492.22
JH Multimanager Moderate LS	1.02%	\$101,489.30	0.60%	\$608.94
John Hancock Bond Fund	0.75%	\$106.03	0.60%	\$0.64
John Hancock Disciplined Value	0.87%	\$15,665.48	0.60%	\$93.99
John Hancock Stable Val	1.05%	\$400,644.79	0.60%	\$2,403.8
MFS Massachusetts Investors	0.82%	\$5,888.76	0.60%	\$35.33
Mid Cap Index Fund	0.67%	\$177.91	0.60%	\$1.07
Mid Cap Stock Fund	1.03%	\$3,680.07	0.60%	\$22.08
Mutual Global Discovery	1.31%	\$2,947.79	0.60%	\$17.69
Oppenheimer Int'l Bond	1.09%	\$71.32	0.60%	\$0.43
Oppenheimer Intl Growth Fund	1.20%	\$71.75	0.60%	\$0.43
PIMCO Real Return	1.48%	\$282,387.65	0.60%	\$1,694.3
Real Est. Securities Fund	0.90%	\$70.25	0.60%	\$0.42
Small Cap Index Fund	0.69%	\$108.42	0.60%	\$0.65
Small Cap Stock Fund	1.22%	\$72.89	0.60%	\$0.44

Strategic Income Opp Fund	0.84%	\$177.43	0.60%	\$1.06
T. Rowe Price Health Sci	1.22%	\$39,597.95	0.60%	\$237.59
T. Rowe Price Sci & Tech	1.25%	\$71.80	0.60%	\$0.43
The Growth Fund of America	0.93%	\$44,451.08	0.60%	\$266.71
Total Stock Market Index Fund	0.76%	\$106.60	0.60%	\$0.64
U.S. Growth Fund	1.03%	\$4,843.46	0.60%	\$29.06
U.S. High Yield Bond Fund	0.96%	\$71.12	0.60%	\$0.43
Utilities Fund	1.05%	\$22,008.64	0.60%	\$132.05
Vanguard Energy Fund	0.90%	\$7,231.86	0.60%	\$43.39
Vanguard Growth Index Fund	0.65%	\$10,829.01	0.60%	\$64.97
Vanguard Small Cap Grow Index	0.67%	\$10,488.19	0.60%	\$62.93
Vanguard Tot Wld Stk Index ETF	0.76%	\$305.03	0.60%	\$1.83
Washington Mutual Investors	0.89%	\$6,723.71	0.60%	\$40.34

Provider fees paid from Fund Expenses **\$18,120.35**

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) **\$13,939.75**

Total (“all-in”) plan expenses **\$35,060.10**

⁽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 \$3,020,058.57 Eligible Employees 42

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	\$4,276.05
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$3,595.31
Total (“all-in”) plan expenses	<u>\$7,871.36</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.