

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Lincoln
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 \$2,841,065.47 Eligible Employees 21

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
American Funds EuroPacific Growth Fund® Class R-6	1.29%	\$0.00	0.80%	\$0.00
American Funds Investment Company of America® Class R-6	1.09%	\$56,956.89	0.80%	\$455.66
American Funds New Perspective Fund® Class R-6	1.22%	\$68,183.53	0.80%	\$545.47
American Funds New World Fund® Class R-6	1.40%	\$0.00	0.80%	\$0.00
American Funds The Growth Fund of America® Class R-6	1.11%	\$90,883.52	0.80%	\$727.07
American Funds Washington Mutual Investors Fund Class R-6	1.07%	\$0.00	0.80%	\$0.00
State Street Russell Small Cap® Growth Index Non-Lending Series Fund Class C	0.85%	\$73,056.64	0.80%	\$584.45
State Street Russell Small Cap® Value Index Non-Lending Series Fund Class C	0.85%	\$1,880.53	0.80%	\$15.04
Vanguard 500 Index Fund Admiral Class	0.84%	\$216,502.95	0.80%	\$1,732.02
Vanguard International Growth Fund Admiral Shares	1.12%	\$23,054.87	0.80%	\$184.44
Vanguard International Value Fund Investor Shares	1.18%	\$0.00	0.80%	\$0.00
Vanguard Mid-Cap Growth Index Fund Admiral Shares	0.87%	\$189,579.57	0.80%	\$1,516.64
Vanguard Mid-Cap Value Index Fund Admiral Shares	0.87%	\$24,630.13	0.80%	\$197.04
Federated Government Ultrashort Duration Fund	1.04%	\$17,453.74	0.80%	\$139.63
PIMCO Income Fund Institutional Class	1.85%	\$0.00	0.80%	\$0.00
Templeton Global Bond Fund Class R6	1.37%	\$0.00	0.80%	\$0.00
Vanguard High-Yield Corporate Fund Admiral Shares	0.93%	\$7,523.72	0.80%	\$60.19
Vanguard Inflation-Protected Securities Fund Admiral Shares	0.90%	\$42,577.93	0.80%	\$340.62
Vanguard Total Bond Market Index Fund Admiral Shares	0.85%	\$0.00	0.80%	\$0.00

American Funds Capital Income Builder® Class R-6	1.09%	\$23,588.78	0.80%	\$188.71
PIMCO CommodityRealReturn Strategy Fund Institutional Class	2.26%	\$10,912.98	0.80%	\$87.30
Vanguard Real Estate Index Fund Admiral Shares	0.92%	\$54,981.23	0.80%	\$439.85
Vanguard Target Retirement 2015 Fund Investor Shares	0.93%	\$759,724.63	0.80%	\$6,077.80
Vanguard Target Retirement 2020 Fund Investor Shares	0.93%	\$26,573.89	0.80%	\$212.59
Vanguard Target Retirement 2025 Fund Investor Shares	0.93%	\$0.00	0.80%	\$0.00
Vanguard Target Retirement 2030 Fund Investor Shares	0.94%	\$258,724.87	0.80%	\$2,069.80
Vanguard Target Retirement 2035 Fund Investor Shares	0.94%	\$835,161.65	0.80%	\$6,681.29
Vanguard Target Retirement 2040 Fund Investor Shares	0.94%	\$14,211.63	0.80%	\$113.69
Vanguard Target Retirement 2045 Fund Investor Shares	0.95%	\$2,781.69	0.80%	\$22.25
Vanguard Target Retirement 2050 Fund Investor Shares	0.95%	\$9,771.18	0.80%	\$78.17
Vanguard Target Retirement 2055 Fund Investor Shares	0.95%	\$24,662.94	0.80%	\$197.30
Vanguard Target Retirement 2060 Fund Investor Shares	0.95%	\$0.00	0.80%	\$0.00
Vanguard Target Retirement 2065 Fund Investor Shares	0.95%	\$0.00	0.80%	\$0.00
Vanguard Target Retirement Income Fund Investor Shares	0.92%	\$7,685.98	0.80%	\$61.49

Provider fees paid from Fund Expenses **\$22,728.52**

Provider fees deducted from participant accounts or paid by employer **\$3,990.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$4,107.61**

Total (“all-in”) plan expenses **\$30,826.14**

⁽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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- Custodian/Trustee Record Keeper Third-Party Administrator
 Investment Professional Other (Describe): _____

Assumptions

Total Plan Assets \$2,841,065.47 Eligible Employees 21

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	\$3,772.85
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$3,382.22
Total (“all-in”) plan expenses	<u>\$7,155.07</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.