

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by MassMutual**  
**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 \$1,237,080.17      Eligible Employees 12

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Funds 2020 Trgt Date Retire R3	1.19%	\$0.00	0.70%	\$0.00
American Funds 2025 Trgt Date Retire R3	1.21%	\$10,156.51	0.70%	\$71.10
American Funds AMCAP R3	1.22%	\$6,869.07	0.70%	\$48.08
American Funds American Balanced R3	1.13%	\$15,479.22	0.70%	\$108.35
American Funds Capital World Gr&Inc R3	1.29%	\$70,587.06	0.70%	\$494.11
BlackRock Total Return Inv A	0.99%	\$11,463.88	0.45%	\$51.59
Eaton Vance Atlanta Capital SMID-Cap A	1.36%	\$9,639.68	0.45%	\$43.38
FIXED ACCOUNT	0.00%	\$0.00	0.00%	\$0.00
Franklin Mutual Global Discovery A	1.42%	\$8,628.57	0.45%	\$38.83
Goldman Sachs High Yield A	1.22%	\$1,972.46	0.45%	\$8.88
Hartford International Opportunities R4	1.32%	\$4,356.00	0.45%	\$19.60
Hartford MidCap Value R4	1.42%	\$8,672.92	0.45%	\$39.03
Invesco Diversified Dividend A	1.01%	\$59,327.63	0.45%	\$266.97
Invesco Equity and Income A	0.98%	\$9,455.13	0.45%	\$42.55
Invesco Global Real Estate A	1.47%	\$71.54	0.45%	\$0.32
Invesco Real Estate A	1.47%	\$0.00	0.45%	\$0.00
Lord Abbett Value Opportunities R4	1.31%	\$20,216.53	0.45%	\$90.97
MFS Blended Research Core Equity R3	0.94%	\$10,996.44	0.45%	\$49.48
MM S&P 500 Index R4	0.82%	\$892,813.01	0.45%	\$4,017.6
Oppenheimer Intermediate Income A	0.95%	\$47,844.64	0.45%	\$215.30
Wells Fargo Special Mid Cap Value A	1.36%	\$48,529.88	0.20%	\$97.06

Provider fees paid from Fund Expenses **\$5,703.27**

Provider fees deducted from participant accounts or paid by employer **\$0.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$5,657.48**

Total (“all-in”) plan expenses **\$11,360.74**

<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 \$1,237,080.17      Eligible Employees 12

**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>\$2,489.66</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,472.71</b>
Total (“all-in”) plan expenses	<b><u>\$3,962.38</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.