

**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 \$601,741.15      Eligible Employees 45

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
VIRTUS CEREDEx LARGE CAP VAL R6	2.63%	\$54,295.41	1.80%	\$977.32
SELECT TR PRICE BLUE CHIP GR I	2.44%	\$83,149.44	1.80%	\$1,496.6
PREMIER OPP FUNDS INC SC OPPTS I	2.49%	\$22,054.03	1.80%	\$396.97
PREMIER BARINGS HIGH YLD I	2.34%	\$9,625.31	1.80%	\$173.26
PIMCO INCOME INST	2.54%	\$9,752.80	1.80%	\$175.55
MM S&P MID CAP INDEX I	1.96%	\$35,151.68	1.80%	\$632.73
MM S&P 500 INDEX I	1.92%	\$133,153.57	1.80%	\$2,396.7
JPMORGAN US GOV MONEY MRKT INST	2.06%	\$33,888.45	1.80%	\$609.99
INVESCO SMALL CAP GROWTH R6	2.51%	\$48,459.30	1.80%	\$872.27
INVESCO OPPEN REAL ESTATE R6	2.73%	\$1,721.37	1.80%	\$30.98
INVESCO OPPEN DISC MID CAP GR R6	2.49%	\$15,230.92	1.80%	\$274.16
INDEXSELECT MODERATE 2055 I	1.98%	\$16,251.61	1.80%	\$292.53
INDEXSELECT MODERATE 2045 I	1.98%	\$1,542.80	1.80%	\$27.77
INDEXSELECT CONSERVATIVE 2055 I	1.98%	\$511.18	1.80%	\$9.20
HARTFORD INTERNATIONAL OPPTS R6	2.51%	\$55,997.89	1.80%	\$1,007.9
DELAWARE EMERGING MARKETS R6	3.06%	\$62,688.70	1.80%	\$1,128.4
BLACKROCK TOTAL RETURN K	2.18%	\$7,645.62	1.80%	\$137.62
AB GLOBAL BOND Z	2.31%	\$10,621.07	1.80%	\$191.18

Provider fees paid from Fund Expenses **\$10,831.34**

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

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$3,332.06**

Total (“all-in”) plan expenses **\$14,163.40**

<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 \$601,741.15      Eligible Employees 45

**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>\$2,431.39</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$716.36</b>
Total (“all-in”) plan expenses	<b><u>\$3,147.75</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.

