

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 \$337,720.00 Eligible Employees 22

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
AB GLOBAL BOND A	1.86%	\$2,864	1.60%	\$45.82
AB SUSTAINABLE GLOBAL A	2.32%	\$30,463	1.60%	\$487.41
ALGER CAP APP INSTITUTIONAL I	2.21%	\$2,506	1.60%	\$40.10
ALLIANZGI MID CAP VALUE A	2.26%	\$17,626	1.55%	\$273.20
AMERICAN FUNDS GR FD OF AMER R3	2.01%	\$15,730	1.70%	\$267.41
AMERICAN FUNDS INC FD OF AMER R3	1.96%	\$1,478	1.70%	\$25.13
AMERICAN FUNDS WASHMUTUAL INV R3	1.97%	\$8,553	1.70%	\$145.40
COLUMBIA CONTRARIAN CORE A	2.08%	\$2,516	1.55%	\$39.00
DAVIS FINANCIAL A	1.99%	\$1,820	1.40%	\$25.48
DWS CAP GROWTH A	1.99%	\$5,726	1.60%	\$91.62
EATON VANCE ATL CAP SMID CAP A	2.24%	\$0	1.60%	\$0.00
EATON VANCE DIVIDEND BUILDER A	2.06%	\$17,373	1.60%	\$277.97
EATON VANCE WORLDWIDE HLTH SCI A	2.21%	\$749	1.60%	\$11.98
FIDELITY ADVISOR EQUITY GROWTH M	2.30%	\$26,300	1.66%	\$436.58
FRANKLIN MUTUAL U.S. VALUE A	2.02%	\$3,528	1.40%	\$49.39
GOLDMAN SACHS MDCAP VALUE A	2.27%	\$18,852	1.60%	\$301.63
GOLDMAN SACHS SMALL CAP VALUE A	2.40%	\$34,810	1.60%	\$556.96
HARTFORD INTERNATIONAL EQUITY R4	2.58%	\$0	1.70%	\$0.00
HARTFORD ULTRASHORT BOND HLS IB	1.72%	\$35,827	1.55%	\$555.32
INVESCO EQUITY AND INCOME A	1.85%	\$0	1.60%	\$0.00
INVESCO OPPEN DEV MARKETS A	2.35%	\$18,794	1.60%	\$300.70
INVESCO OPPEN GLOBAL A	2.11%	\$26,168	1.60%	\$418.69
INVESCO OPPEN GOLD & SPEC MIN A	2.32%	\$850	1.60%	\$13.60
INVESCO REAL ESTATE A	2.32%	\$27,421	1.60%	\$438.74
INVESCO VALUE OPPORTUNITIES A	2.27%	\$2,525	1.60%	\$40.40
IVY LARGE CAP GROWTH Y	2.10%	\$2,965	1.55%	\$45.96
JANUS HENDERSON FLEXIBLE BOND S	2.01%	\$1,002	1.55%	\$15.53
LORD ABBETT BOND DEBENTURE P	2.09%	\$984	1.75%	\$17.22
MFS BLENDED RESEARCH CORE EQ R3	1.87%	\$0	1.60%	\$0.00
MFS TOTAL RETURN R3	1.78%	\$0	1.60%	\$0.00
MFS VALUE R3	1.87%	\$0	1.60%	\$0.00
MM MSCI EAFE INTERNATL INDEX R4	1.78%	\$3,871	1.55%	\$60.00
MM RUSSELL 2000 SMALL CAP IND R4	1.76%	\$0	1.55%	\$0.00

MM S&P 500 INDEX R4	1.67%	\$21,402	1.55%	\$331.73
PIMCO TOTAL RETURN A	2.10%	\$1,227	1.45%	\$17.79
PIONEER EQUITY INCOME A	2.05%	\$0	1.60%	\$0.00
SEL TRP/LOOM SAYLES BLU CH GR R4	2.14%	\$0	1.55%	\$0.00
SELECT TRP/FRONTIER MC GRTH R4	2.21%	\$0	1.55%	\$0.00
TEMPLETON FOREIGN A	2.20%	\$3,790	1.40%	\$53.06

Provider fees paid from Fund Expenses **\$5,383.82**

Provider fees deducted from participant accounts or paid by employer **\$1,170.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,821.71**

Total (“all-in”) plan expenses **\$8,375.53**

⁽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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For Services Provided by Employee Fiduciary
Total Plan Expenses

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

Assumptions

Total Plan Assets \$337,720.00 Eligible Employees 22

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	\$1,770.18
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$402.05
Total (“all-in”) plan expenses	<u>\$2,172.22</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.