

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Mutual of America**  
**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 \$482,664.59      Eligible Employees 28

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Century VPCapital Appreciation Fund	1.97%	\$9,459.14	1.35%	\$127.70
DWS Capital Growth VIP	1.85%	\$6,868.73	1.35%	\$92.73
Fidelity® VIP Contrafund® Portfolio	1.87%	\$2.64	1.35%	\$0.04
Fidelity® VIP Equity-Income Portfolio	1.78%	\$4,110.67	1.35%	\$55.49
Fidelity® VIP Mid Cap Portf olio	1.88%	\$226.57	1.35%	\$3.06
Mutual of America 2010 Retirement Fund	1.73%	\$32.23	1.35%	\$0.44
Mutual of America 2015 Retirement Fund	1.74%	\$34.26	1.35%	\$0.46
Mutual of America 2020 Retirement Fund	1.72%	\$11,330.51	1.35%	\$152.96
Mutual of America 2025 Retirement Fund	1.70%	\$1,953.17	1.35%	\$26.37
Mutual of America 2030 Retirement Fund	1.69%	\$42,780.14	1.35%	\$577.53
Mutual of America 2035 Retirement Fund	1.68%	\$2,468.00	1.35%	\$33.32
Mutual of America 2040 Retirement Fund	1.70%	\$583.36	1.35%	\$7.88
Mutual of America Aggressive Allocation Fund	1.63%	\$1,313.48	1.35%	\$17.73
Mutual of America All America Fund	1.86%	\$101.13	1.35%	\$1.37
Mutual of America Bond Fund	1.80%	\$95,072.84	1.35%	\$1,283.4
Mutual of America Composite Fund	1.86%	\$69,047.38	1.35%	\$932.14
Mutual of America Conservative Allocation Fund	1.72%	\$13,938.04	1.35%	\$188.16
Mutual of America Equity Index Fund	1.49%	\$73,433.16	1.35%	\$991.35
Mutual of America Interest Accumulation Account	0.00%	\$78,234.28	0.00%	\$0.00
Mutual of America International Fund	1.70%	\$29.02	1.35%	\$0.39
Mutual of America Mid Cap Value Fund	1.99%	\$43.89	1.35%	\$0.59
Mutual of America Mid-Cap Equity Index Fund	1.49%	\$36,729.49	1.35%	\$495.85
Mutual of America Mid-Term Bond Fund	1.82%	\$21,831.82	1.35%	\$294.73
Mutual of America Moderate Allocation Fund	1.62%	\$1,051.24	1.35%	\$14.19
Mutual of America Money Market Fund	1.60%	\$1,820.06	1.35%	\$24.57
Mutual of America Retirement Income Fund	1.79%	\$58.93	1.35%	\$0.80
Mutual of America Small Cap Growth Fund	2.17%	\$4,674.98	1.35%	\$63.11
Mutual of America Small Cap Value Fund	2.16%	\$46.06	1.35%	\$0.62
Oppenheimer Main Street Fund®N A	2.13%	\$1,539.02	1.35%	\$20.78
Vanguard VIFDiversified Value Portf olio	1.62%	\$574.43	1.35%	\$7.75
Vanguard VIFInternational Portfolio	1.74%	\$3,275.92	1.35%	\$44.22

Provider fees paid from Fund Expenses

**\$5,459.81**

Provider fees deducted from participant accounts or paid by employer	<b>\$2,544.00</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,482.17</b>
Total (“all-in”) plan expenses	<b><u>\$9,485.98</u></b>

<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 \$482,664.59      Eligible Employees 28

**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>\$1,886.13</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$574.60</b>
Total (“all-in”) plan expenses	<b><u>\$2,460.73</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.