

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Mutual of Omaha
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 \$2,668,746.07 Eligible Employees 14

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
Bond Index Fund	0.74%	\$216,960.60	0.70%	\$1,518.72
Causeway International Value Fund	1.60%	\$31,171.67	0.70%	\$218.20
ClearBridge Small Cap Growth Fund	1.48%	\$249,931.08	0.70%	\$1,749.52
Cohen & Steers Institutional Realty Shares21	1.35%	\$12,555.56	0.70%	\$87.89
Directions 3 - Moderate10	0.91%	\$34,513.65	0.70%	\$241.60
Goldman Sachs Small Cap Value Fund15	1.55%	\$103,466.49	0.70%	\$724.27
Growth Stock Index Fund	0.73%	\$1,698.17	0.70%	\$11.89
Guaranteed Account13	0.15%	\$26,263.09	0.15%	\$39.39
Harbor Capital Appreciation Fund	1.29%	\$156,296.91	0.70%	\$1,094.08
Invesco Oppenheimer Global Fund23	1.28%	\$449.45	0.70%	\$3.15
John Hancock Disciplined Value Mid Cap Fund15	1.46%	\$190,226.01	0.70%	\$1,331.58
MFS® International Growth Fund21	1.40%	\$36,067.86	0.70%	\$252.48
MFS® Value Fund16	1.12%	\$104,602.87	0.70%	\$732.22
Mid-Cap Stock Index Fund	0.74%	\$25,706.06	0.70%	\$179.94
Small Cap Stock Index Fund	0.74%	\$19,761.50	0.70%	\$138.33
Small Company Fund17	1.33%	\$119,857.77	0.70%	\$839.00
Stadion Cyclical Trend Strategy25	0.85%	\$33,536.76	0.70%	\$234.76
Stadion Domestic Equity Strategy25	0.83%	\$165,278.13	0.70%	\$1,156.95
Stadion Dynamic Trend Strategy25	0.84%	\$37,813.03	0.70%	\$264.69
Stadion International Equity Strategy25	0.80%	\$94,265.35	0.70%	\$659.86
Stadion Long Duration Fixed Income Strategy25	0.80%	\$31,008.67	0.70%	\$217.06
T Rowe Price Growth Stock Portfolio17	1.13%	\$123,025.39	0.70%	\$861.18
TIPS Index Fund	0.74%	\$397,460.38	0.70%	\$2,782.22
Vanguard® Target Retirement 2045 Fund11	0.85%	\$80,968.37	0.70%	\$566.78
Vanguard® Target Retirement 2055 Fund11	0.85%	\$74,489.27	0.70%	\$521.42
Vanguard® US Growth Fund18	0.98%	\$150,037.49	0.70%	\$1,050.26
Wells Fargo Emerging Markets Equity Fund21	1.73%	\$35,030.26	0.70%	\$245.21
William Blair Small-Mid Cap Growth I Fund19	1.65%	\$116,304.23	0.70%	\$814.13

Provider fees paid from Fund Expenses

\$18,536.78

Provider fees deducted from participant accounts or paid by employer	\$3,025.00
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$10,436.80
Total (“all-in”) plan expenses	<u>\$31,998.57</u>

⁽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.

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 \$2,668,746.07 Eligible Employees 14

Annual Fees

Fund Name	Fund Expenses ⁽²⁾	Fund Balance	Provider % ⁽³⁾	Provid 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	\$3,635.
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$3,177.
Total (“all-in”) plan expenses	<u>\$6,812.</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. T expenses lower investor returns.