

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Nationwide
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 \$2,517,335.78 Eligible Employees 16

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
Bnymel Tech Gr A	1.94%	\$8,809.15	1.29%	\$113.64
Ivy Scrn Realest Sec Y	2.12%	\$1,297.89	1.14%	\$14.80
Pgim Jnism Hlth Scnc A	1.89%	\$10,153.19	1.24%	\$125.90
Pgim Jnism Util A	1.58%	\$286,852.01	1.14%	\$3,270.1
Blkrk Advtg Gbl Inv A	2.19%	\$46,487.66	1.24%	\$576.45
Blkrk Eurofd Inv A	2.16%	\$10,285.91	1.24%	\$127.55
Col Ovrseas Val A	2.03%	\$208.88	1.24%	\$2.59
Harbor Intl Inv	1.99%	\$3,930.73	1.14%	\$44.81
Invsco Opp Gbl Oppr A	1.83%	\$242,104.03	1.24%	\$3,002.0
Lazard Emrg Mkt Eq Open	2.06%	\$1,838.92	1.24%	\$22.80
Alger Smcap Focs I	1.92%	\$9,365.66	1.24%	\$116.13
Harbor Smcap Gr Inv	1.99%	\$7,850.46	1.14%	\$89.50
Virtus Crdex Smcpvaleq I	1.94%	\$148,437.72	1.14%	\$1,692.1
Cariln Eagle Mdcap Gr A	1.79%	\$99,531.80	1.24%	\$1,234.1
Gdmnscs Gr Oppr A	2.13%	\$43,260.05	1.14%	\$493.16
Invsco Opp Mn St Mdcap A	1.86%	\$16,061.65	1.24%	\$199.16
Jpm Mdcap Val A	2.00%	\$106,621.30	1.24%	\$1,322.1
Trowepr Mdcap Val R	2.04%	\$212,976.71	1.39%	\$2,960.3
Amcent Eq Inc A	1.91%	\$235,947.62	1.29%	\$3,043.7
Amcent Inc Gr A	1.66%	\$1,739.70	1.34%	\$23.31
Amcent Lg Co Val A	1.83%	\$527.93	1.29%	\$6.81
Amcent Val A	1.97%	\$196,549.35	1.29%	\$2,535.4
Amfds Gr Fd Am R3	1.70%	\$16,916.57	1.39%	\$235.14
Fed Hrms Eq Inc A	1.88%	\$4,148.19	1.24%	\$51.44
Invsco Gr Inc A	1.56%	\$194,522.62	1.24%	\$2,412.0
Mfs Val A	1.56%	\$4,526.07	1.24%	\$56.12
Trowepr Gr Stk R	1.92%	\$63,470.41	1.39%	\$882.24
Blkrk Gbl Alloc Inv A	1.87%	\$187,658.29	1.24%	\$2,326.9
Fidadv Free 2010 A	1.51%	\$330.86	1.19%	\$3.94
Fidadv Free 2040 A	1.74%	\$121,810.96	1.19%	\$1,449.5
Invsco Eq Inc A	1.54%	\$57,985.14	1.24%	\$719.02
Fidadv Mrtg Sec A	1.54%	\$118,866.08	1.19%	\$1,414.5
Gdmnscs Govt Inc A	1.85%	\$19,492.90	1.14%	\$222.22

Mfs Ttl Rtn Bd A	1.56%	\$6,822.19	1.14%	\$77.77
Nw Gov Mny Mkt R6	1.18%	\$29,947.18	0.99%	\$296.48

Provider fees paid from Fund Expenses	\$31,164.35
Provider fees deducted from participant accounts or paid by employer	\$160.00
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$14,528.18
Total (“all-in”) plan expenses	<u>\$45,852.53</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.

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For Services Provided by Employee Fiduciary
Total Plan Expenses

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 Investment Professional Other (Describe): _____

Assumptions

Total Plan Assets \$2,517,335.78 Eligible Employees 16

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	\$3,513.87
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$2,996.83
Total (“all-in”) plan expenses	<u>\$6,510.70</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.