## 401(k) PLAN FEE DISCLOSURE FORM For Services Provided by Nationwide Total Plan Expenses

## Role(s) performed by service provider (check all that apply)

Total Plan Assets   \$481,375.65   Eligible Employees   2	☐ Custodian/Trustee ☐ Record Keeper	$\boxtimes$	Third-Party Administrator		
Plan Expenses	☐ Investment Professional ☐ Other (Describe):				
Plan Expenses         Fund Name         Fund Expenses(1)         Fund Balance         Provider Fees           AB Sustnbl Intl Thmtc K         2.80%         \$0.00         1.85%         \$0.00           Abrden US SmCap Eq A         2.76%         \$83,199.42         1.85%         \$1,539.1           AmFds AM Bal R3         2.26%         \$16,611.14         2.00%         \$332.22           AmFds Cap Wld Gr Inc R3         2.42%         \$0.00         2.00%         \$0.00           AmFds Fd Am R3         2.28%         \$0.00         2.00%         \$2,399.3           Fed Hrms Kaufman SmCap A         2.88%         \$0.00         1.85%         \$0.00           FidAdv Levr Co Stk A         2.42%         \$0.00         1.85%         \$0.00           Invsco Opp Disc MdCapGr A         2.41%         \$0.00         1.85%         \$0.00           Invslndrsn SmCap Val S         2.53%         \$0.00         1.85%         \$0.00           InsHndrsn US Mgd Vitity S         2.41%         \$0.00         1.85%         \$0.00           Lazard Emrg Mkt Eq Open         2.67%         \$78,473.93         1.85%         \$1,451.7           NW Inv Dest Aggr R         2.54%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Aggr R </td <td>Assumptions</td> <td></td> <td></td> <td></td> <td></td>	Assumptions				
Fund Name         Fund Expenses(1)         Fund Balance         Provider Sees         Provider Fees           AB Sustnbl Intl Thmtc K         2.80%         \$0.00         1.85%         \$0.00           Abrden US SmCap Eq A         2.76%         \$83,199.42         1.85%         \$1,539.1           AmFds AM Bal R3         2.26%         \$16,611.14         2.00%         \$332.22           AmFds Cap Wld Gr Inc R3         2.42%         \$0.00         2.00%         \$0.00           AmFds Fdmntl Inv R3         2.28%         \$0.00         2.00%         \$0.00           AmFds Gr Fd Am R3         2.31%         \$119,964.85         2.00%         \$2,399.3           Fed Hrms Kaufman SmCap A         2.88%         \$0.00         1.85%         \$0.00           FidAdv Levr Co Stk A         2.42%         \$0.00         1.85%         \$0.00           Invsco Opp Disc MdCapGr A         2.41%         \$0.00         1.85%         \$0.00           Ivy Intl Cor Eq Y         2.53%         \$75,289.36         1.85%         \$1,392.8           JnsHndrsn SmCap Val S         2.53%         \$75,289.36         1.85%         \$1,392.8           JnsHndrsn US Mgd Vitity S         2.41%         \$0.00         1.85%         \$1,451.7           NW Gov Mny	Total Plan Assets \$481,375.65 Eli	gible Employees	s <u>2</u>		
Fund Name         Expenses <sup>(1)</sup> Balance         % <sup>(2)</sup> Fees           AB Sustnbl Intl Thmtc K         2.80%         \$0.00         1.85%         \$0.00           Abrden US SmCap Eq A         2.76%         \$83,199.42         1.85%         \$1,539.1           AmFds AM Bal R3         2.26%         \$16,611.14         2.00%         \$332.22           AmFds Cap Wld Gr Inc R3         2.42%         \$0.00         2.00%         \$0.00           AmFds Fdmntl Inv R3         2.28%         \$0.00         2.00%         \$0.00           AmFds Gr Fd Am R3         2.31%         \$119,964.85         2.00%         \$2,399.3           Fed Hrms Kaufman SmCap A         2.88%         \$0.00         1.85%         \$0.00           FidAdv Levr Co Stk A         2.42%         \$0.00         1.85%         \$0.00           Invsco Opp Disc MdCapGr A         2.41%         \$0.00         1.85%         \$0.00           Ivy Intl Cor Eq Y         2.53%         \$75,289.36         1.85%         \$1,392.8           JnsHndrsn SmCap Val S         2.53%         \$75,289.36         1.85%         \$1,392.8           JnsHndrsn US Mgd Vitity S         2.41%         \$0.00         1.85%         \$0.00           Lazard Emrg Mkt Eq Open         <	Plan Expenses				
Abrden US SmCap Eq A  Abrden US SmCap Eq A  2.76% \$83,199.42 1.85% \$1,539.1  AmFds AM Bal R3  2.26% \$16,611.14 2.00% \$332.22  AmFds Cap Wld Gr Inc R3  2.42% \$0.00 2.00% \$0.00  AmFds Fdmntl Inv R3  2.28% \$0.00 2.00% \$0.00  AmFds Gr Fd Am R3  2.31% \$119,964.85 2.00% \$2,399.3  Fed Hrms Kaufman SmCap A  2.88% \$0.00 1.85% \$0.00  Invsco Opp Disc MdCapGr A  2.41% \$0.00 1.85% \$0.00  Ivy Intl Cor Eq Y  2.53% \$0.00 1.85% \$0.00  InsHndrsn SmCap Val S  JnsHndrsn US Mgd Vltlty S  2.41% \$0.00 1.85% \$0.00  Lazard Emrg Mkt Eq Open  2.67% \$78,473.93 1.85% \$1,451.7  NW Gov Mny Mkt Inv  1.94% \$40,473.55 1.75% \$708.29  NW Inv Dest Aggr R  2.54% \$0.00 2.00% \$0.00  NW Inv Dest Mod Aggr R  2.54% \$0.00 2.00% \$0.00  NW Inv Dest Mod Aggr R  2.50% \$0.00 2.00% \$0.00  NW Inv Dest Mod Cnsrv R  2.50% \$0.00 2.00% \$0.00  NW Inv Dest Mod Cnsrv R  2.50% \$0.00 2.00% \$0.00  NW Inv Dest Mod Cnsrv R  2.51% \$67,363.40 2.00% \$1,347.2	Fund Name				
AmFds AM Bal R3       2.26%       \$16,611.14       2.00%       \$332.22         AmFds Cap Wld Gr Inc R3       2.42%       \$0.00       2.00%       \$0.00         AmFds Fdmntl Inv R3       2.28%       \$0.00       2.00%       \$0.00         AmFds Gr Fd Am R3       2.31%       \$119,964.85       2.00%       \$2,399.3         Fed Hrms Kaufman SmCap A       2.88%       \$0.00       1.85%       \$0.00         FidAdv Levr Co Stk A       2.42%       \$0.00       1.85%       \$0.00         Invsco Opp Disc MdCapGr A       2.41%       \$0.00       1.85%       \$0.00         Ivy Intl Cor Eq Y       2.53%       \$0.00       1.85%       \$0.00         JnsHndrsn SmCap Val S       2.53%       \$75,289.36       1.85%       \$1,392.8         JnsHndrsn US Mgd Vitity S       2.41%       \$0.00       1.85%       \$0.00         Lazard Emrg Mkt Eq Open       2.67%       \$78,473.93       1.85%       \$1,451.7         NW Gov Mny Mkt Inv       1.94%       \$40,473.55       1.75%       \$708.29         NW Inv Dest Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Cnsrv R	AB Sustnbl Intl Thmtc K	2.80%	\$0.00	1.85%	\$0.00
AmFds Cap Wld Gr Inc R3       2.42%       \$0.00       2.00%       \$0.00         AmFds Fdmntl Inv R3       2.28%       \$0.00       2.00%       \$0.00         AmFds Gr Fd Am R3       2.31%       \$119,964.85       2.00%       \$2,399.3         Fed Hrms Kaufman SmCap A       2.88%       \$0.00       1.85%       \$0.00         FidAdv Levr Co Stk A       2.42%       \$0.00       1.85%       \$0.00         Invsco Opp Disc MdCapGr A       2.41%       \$0.00       1.85%       \$0.00         Ivy Intl Cor Eq Y       2.53%       \$0.00       1.85%       \$0.00         InsHndrsn SmCap Val S       2.53%       \$75,289.36       1.85%       \$1,392.8         JnsHndrsn US Mgd Vltlty S       2.41%       \$0.00       1.85%       \$0.00         Lazard Emrg Mkt Eq Open       2.67%       \$78,473.93       1.85%       \$1,451.7         NW Gov Mny Mkt Inv       1.94%       \$40,473.55       1.75%       \$708.29         NW Inv Dest Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Cnsrv R       2.50%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod R	Abrden US SmCap Eq A	2.76%	\$83,199.42	1.85%	\$1,539.1
AmFds Fdmntl Inv R3       2.28%       \$0.00       2.00%       \$0.00         AmFds Gr Fd Am R3       2.31%       \$119,964.85       2.00%       \$2,399.3         Fed Hrms Kaufman SmCap A       2.88%       \$0.00       1.85%       \$0.00         FidAdv Levr Co Stk A       2.42%       \$0.00       1.85%       \$0.00         Invsco Opp Disc MdCapGr A       2.41%       \$0.00       1.85%       \$0.00         Ivy Intl Cor Eq Y       2.53%       \$0.00       1.85%       \$0.00         JnsHndrsn SmCap Val S       2.53%       \$75,289.36       1.85%       \$1,392.8         JnsHndrsn US Mgd Vltity S       2.41%       \$0.00       1.85%       \$0.00         Lazard Emrg Mkt Eq Open       2.67%       \$78,473.93       1.85%       \$1,451.7         NW Gov Mny Mkt Inv       1.94%       \$40,473.55       1.75%       \$708.29         NW Inv Dest Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Aggr R       2.51%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Cnsrv R       2.50%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod R       2.51%       \$67,363.40       2.00%       \$1,347.2	AmFds AM Bal R3	2.26%	\$16,611.14	2.00%	\$332.22
AmFds Gr Fd Am R3       2.31%       \$119,964.85       2.00%       \$2,399.3         Fed Hrms Kaufman SmCap A       2.88%       \$0.00       1.85%       \$0.00         FidAdv Levr Co Stk A       2.42%       \$0.00       1.85%       \$0.00         Invsco Opp Disc MdCapGr A       2.41%       \$0.00       1.85%       \$0.00         Ivy Intl Cor Eq Y       2.53%       \$0.00       1.85%       \$0.00         JnsHndrsn SmCap Val S       2.53%       \$75,289.36       1.85%       \$1,392.8         JnsHndrsn US Mgd Vltlty S       2.41%       \$0.00       1.85%       \$0.00         Lazard Emrg Mkt Eq Open       2.67%       \$78,473.93       1.85%       \$1,451.7         NW Gov Mny Mkt Inv       1.94%       \$40,473.55       1.75%       \$708.29         NW Inv Dest Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Cnsrv R       2.50%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod R       2.51%       \$67,363.40       2.00%       \$1,347.2	AmFds Cap Wld Gr Inc R3	2.42%	\$0.00	2.00%	\$0.00
Fed Hrms Kaufman SmCap A         2.88%         \$0.00         1.85%         \$0.00           FidAdv Levr Co Stk A         2.42%         \$0.00         1.85%         \$0.00           Invsco Opp Disc MdCapGr A         2.41%         \$0.00         1.85%         \$0.00           Ivy Intl Cor Eq Y         2.53%         \$0.00         1.85%         \$0.00           JnsHndrsn SmCap Val S         2.53%         \$75,289.36         1.85%         \$1,392.8           JnsHndrsn US Mgd Vltlty S         2.41%         \$0.00         1.85%         \$0.00           Lazard Emrg Mkt Eq Open         2.67%         \$78,473.93         1.85%         \$1,451.7           NW Gov Mny Mkt Inv         1.94%         \$40,473.55         1.75%         \$708.29           NW Inv Dest Aggr R         2.54%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Aggr R         2.51%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Cnsrv R         2.50%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod R         2.51%         \$67,363.40         2.00%         \$1,347.2	AmFds Fdmntl Inv R3	2.28%	\$0.00	2.00%	\$0.00
FidAdv Levr Co Stk A         2.42%         \$0.00         1.85%         \$0.00           Invsco Opp Disc MdCapGr A         2.41%         \$0.00         1.85%         \$0.00           Ivy Intl Cor Eq Y         2.53%         \$0.00         1.85%         \$0.00           JnsHndrsn SmCap Val S         2.53%         \$75,289.36         1.85%         \$1,392.8           JnsHndrsn US Mgd Vltlty S         2.41%         \$0.00         1.85%         \$0.00           Lazard Emrg Mkt Eq Open         2.67%         \$78,473.93         1.85%         \$1,451.7           NW Gov Mny Mkt Inv         1.94%         \$40,473.55         1.75%         \$708.29           NW Inv Dest Aggr R         2.54%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Aggr R         2.51%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Cnsrv R         2.50%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod R         2.51%         \$67,363.40         2.00%         \$1,347.2	AmFds Gr Fd Am R3	2.31%	\$119,964.85	2.00%	\$2,399.3
Invsco Opp Disc MdCapGr A         2.41%         \$0.00         1.85%         \$0.00           Ivy Intl Cor Eq Y         2.53%         \$0.00         1.85%         \$0.00           JnsHndrsn SmCap Val S         2.53%         \$75,289.36         1.85%         \$1,392.8           JnsHndrsn US Mgd Vltlty S         2.41%         \$0.00         1.85%         \$0.00           Lazard Emrg Mkt Eq Open         2.67%         \$78,473.93         1.85%         \$1,451.7           NW Gov Mny Mkt Inv         1.94%         \$40,473.55         1.75%         \$708.29           NW Inv Dest Aggr R         2.54%         \$0.00         2.00%         \$0.00           NW Inv Dest Cnsrv R         2.51%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Aggr R         2.54%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Cnsrv R         2.50%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod R         2.51%         \$67,363.40         2.00%         \$1,347.2	Fed Hrms Kaufman SmCap A	2.88%	\$0.00	1.85%	\$0.00
Ivy Intl Cor Eq Y       2.53%       \$0.00       1.85%       \$0.00         JnsHndrsn SmCap Val S       2.53%       \$75,289.36       1.85%       \$1,392.8         JnsHndrsn US Mgd Vitlty S       2.41%       \$0.00       1.85%       \$0.00         Lazard Emrg Mkt Eq Open       2.67%       \$78,473.93       1.85%       \$1,451.7         NW Gov Mny Mkt Inv       1.94%       \$40,473.55       1.75%       \$708.29         NW Inv Dest Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Cnsrv R       2.51%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Cnsrv R       2.50%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod R       2.51%       \$67,363.40       2.00%       \$1,347.2	FidAdv Levr Co Stk A	2.42%	\$0.00	1.85%	\$0.00
JnsHndrsn SmCap Val S         2.53%         \$75,289.36         1.85%         \$1,392.8           JnsHndrsn US Mgd Vltlty S         2.41%         \$0.00         1.85%         \$0.00           Lazard Emrg Mkt Eq Open         2.67%         \$78,473.93         1.85%         \$1,451.7           NW Gov Mny Mkt Inv         1.94%         \$40,473.55         1.75%         \$708.29           NW Inv Dest Aggr R         2.54%         \$0.00         2.00%         \$0.00           NW Inv Dest Cnsrv R         2.51%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Aggr R         2.54%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Cnsrv R         2.50%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod R         2.51%         \$67,363.40         2.00%         \$1,347.2	Invsco Opp Disc MdCapGr A	2.41%	\$0.00	1.85%	\$0.00
JnsHndrsn US Mgd Vltlty S         2.41%         \$0.00         1.85%         \$0.00           Lazard Emrg Mkt Eq Open         2.67%         \$78,473.93         1.85%         \$1,451.7           NW Gov Mny Mkt Inv         1.94%         \$40,473.55         1.75%         \$708.29           NW Inv Dest Aggr R         2.54%         \$0.00         2.00%         \$0.00           NW Inv Dest Cnsrv R         2.51%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Aggr R         2.54%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod Cnsrv R         2.50%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod R         2.51%         \$67,363.40         2.00%         \$1,347.2	Ivy Intl Cor Eq Y	2.53%	\$0.00	1.85%	\$0.00
Lazard Emrg Mkt Eq Open       2.67%       \$78,473.93       1.85%       \$1,451.7         NW Gov Mny Mkt Inv       1.94%       \$40,473.55       1.75%       \$708.29         NW Inv Dest Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Cnsrv R       2.51%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Cnsrv R       2.50%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod R       2.51%       \$67,363.40       2.00%       \$1,347.2	JnsHndrsn SmCap Val S	2.53%	\$75,289.36	1.85%	\$1,392.8
NW Gov Mny Mkt Inv       1.94%       \$40,473.55       1.75%       \$708.29         NW Inv Dest Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Cnsrv R       2.51%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Cnsrv R       2.50%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod R       2.51%       \$67,363.40       2.00%       \$1,347.2	JnsHndrsn US Mgd VItlty S	2.41%	\$0.00	1.85%	\$0.00
NW Inv Dest Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Cnsrv R       2.51%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Cnsrv R       2.50%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod R       2.51%       \$67,363.40       2.00%       \$1,347.2	Lazard Emrg Mkt Eq Open	2.67%	\$78,473.93	1.85%	\$1,451.7
NW Inv Dest Cnsrv R       2.51%       \$0.00       \$0.00         NW Inv Dest Mod Aggr R       2.54%       \$0.00       \$0.00         NW Inv Dest Mod Cnsrv R       2.50%       \$0.00       \$0.00         NW Inv Dest Mod R       2.51%       \$67,363.40       2.00%       \$1,347.2	NW Gov Mny Mkt Inv	1.94%	\$40,473.55	1.75%	\$708.29
NW Inv Dest Mod Aggr R       2.54%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod Cnsrv R       2.50%       \$0.00       2.00%       \$0.00         NW Inv Dest Mod R       2.51%       \$67,363.40       2.00%       \$1,347.2	NW Inv Dest Aggr R	2.54%	\$0.00	2.00%	\$0.00
NW Inv Dest Mod Cnsrv R         2.50%         \$0.00         2.00%         \$0.00           NW Inv Dest Mod R         2.51%         \$67,363.40         2.00%         \$1,347.2	NW Inv Dest Cnsrv R	2.51%	\$0.00	2.00%	\$0.00
NW Inv Dest Mod R 2.51% \$67,363.40 2.00% \$1,347.2	NW Inv Dest Mod Aggr R	2.54%	\$0.00	2.00%	\$0.00
	NW Inv Dest Mod Cnsrv R	2.50%	\$0.00	2.00%	\$0.00
WE spec MdCop Vol A 2 50% \$0.00 1.95% \$0.00	NW Inv Dest Mod R	2.51%	\$67,363.40	2.00%	\$1,347.2
WF Spec MidCap Val A 2.30% 30.00 1.65% 30.00	WF Spec MdCap Val A	2.50%	\$0.00	1.85%	\$0.00

Provider fees paid from Fund Expenses

\$9,170.89

Provider fees deducted from participant accounts or paid by employer

\$308.00

Investment expenses (i.e., Fund Expenses not used to pay provider fees)

\$2,748.10

Total ("all-in") plan expenses

\$12,226.99

<sup>&</sup>lt;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>&</sup>lt;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 \$481,375.65 Eligib	le Employees	2		
Annual Fees				
Fund Name	Fund Expenses <sup>(2)</sup>	Fund Balance	Provider %(3)	Provider Fees
Vanguard Federal Money Market Fund (1)	0.11%		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 (1)	0.10%		0.00%	\$0.00
Vanguard Total International Bond Index Fund <sup>(1)</sup>	0.12%	Balances	0.00%	\$0.00
Vanguard Growth Index Fund <sup>(1)</sup>	0.08%	are	0.00%	\$0.00
Vanguard Value Index Fund <sup>(1)</sup>	0.08%	irrelevant.	0.00%	\$0.00
Vanguard Target Retirement Income Fund <sup>(1)</sup>	0.13%	Employee Fiduciary retains no revenue sharing!  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%  0.00%	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				\$0.00
Provider fees deducted from participant accounts or paid by employer				
Investment expenses (i.e., Fund Expenses not used to pa	ay provider fee	s)		\$573.07
Total ("all-in") plan expenses				\$2,458.17

<sup>&</sup>lt;sup>(1)</sup>Fund represents an example of the low cost funds available at Employee Fiduciary.

<sup>&</sup>lt;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.