

**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 \$153,571.71      Eligible Employees 10

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Ivy Scnc Tech Y	2.29%	\$13,093.02	1.55%	\$202.94
PIMCO ComdtyRealRtnStrat A	2.57%	\$1,946.18	1.55%	\$30.17
WF Util Telcom A	2.23%	\$479.39	1.55%	\$7.43
Drey Glbl Stk A	2.27%	\$6,252.92	1.55%	\$96.92
MFS Intl Divrs A	2.24%	\$16,732.20	1.55%	\$259.35
NW Intl Indx A	1.76%	\$6,321.70	1.55%	\$97.99
DE SmCap Val A	2.23%	\$4,558.86	1.55%	\$70.66
JPM SmCap Eq A	2.32%	\$18,229.13	1.55%	\$282.55
EV Atlnta Cap SMID Cap A	2.24%	\$4,889.56	1.55%	\$75.79
NW MdCap Mkt Indx A	1.74%	\$6,762.54	1.55%	\$104.82
Virtus Crdex MdCpValEq I	2.07%	\$13,222.00	1.55%	\$204.94
NW S P 500 Indx Svc	1.62%	\$7,591.34	1.55%	\$117.67
Prncpl Eq Inc A	1.94%	\$10,635.27	1.55%	\$164.85
NW Dest 2045 R	2.19%	\$8,767.17	1.80%	\$157.81
NW Dest 2050 R	2.19%	\$2,279.62	1.80%	\$41.03
NW Inv Dest Cnsrv R	2.17%	\$1,237.93	1.70%	\$21.04
NW Inv Dest Mod Aggr R	2.22%	\$2,279.31	1.70%	\$38.75
AB Hi Inc A	1.88%	\$13,006.22	1.55%	\$201.60
LrdAbt Hi Yld A	1.94%	\$6,591.22	1.45%	\$95.57
PIMCO Invmt Grd Corp Bd A	1.96%	\$8,696.13	1.55%	\$134.79

Provider fees paid from Fund Expenses **\$2,406.66**

Provider fees deducted from participant accounts or paid by employer **\$1,775.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$798.87**

Total (“all-in”) plan expenses **\$4,980.53**

<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 \$153,571.71      Eligible Employees 10

**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>\$1,622.86</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$182.82</b>
Total (“all-in”) plan expenses	<b><u>\$1,805.68</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.