

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by OneAmerica**  
**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 \$2,068,203.82      Eligible Employees 16

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Morley Stable Value CI 75-I	1.04%	\$140,709.08	0.50%	\$703.55
Baird Core Plus Bond Inv	0.55%	\$118,258.62	0.28%	\$331.12
Vanguard Inflation-Protected Secs Adm	0.10%	\$163,968.98	0.00%	\$0.00
T. Rowe Price Retirement 2010 Advisor	0.82%	\$0.09	0.40%	\$0.00
T. Rowe Price Retirement 2020 Advisor	0.88%	\$35,737.18	0.40%	\$142.95
T. Rowe Price Retirement 2030 Advisor	0.94%	\$135,472.78	0.40%	\$541.89
T. Rowe Price Retirement 2040 Advisor	0.99%	\$19,849.45	0.40%	\$79.40
T. Rowe Price Retirement 2050 Advisor	0.99%	\$24,324.68	0.40%	\$97.30
T. Rowe Price Retirement 2060 Advisor	0.99%	\$13,023.28	0.40%	\$52.09
Vanguard Equity-Income Adm	0.17%	\$240,285.90	0.00%	\$0.00
American Funds Fundamental Invs R4	0.65%	\$123,951.43	0.35%	\$433.83
Vanguard 500 Index Admiral	0.04%	\$163,849.82	0.00%	\$0.00
American Funds Growth Fund of Amer R4	0.68%	\$15,414.45	0.35%	\$53.95
T. Rowe Price Growth Stock	0.68%	\$138,197.24	0.15%	\$207.30
Vanguard Selected Value Inv	0.39%	\$201,155.04	0.00%	\$0.00
Vanguard Mid Cap Index Admiral	0.06%	\$31,446.33	0.00%	\$0.00
DFA US Small Cap Value I	0.52%	\$68,595.23	0.00%	\$0.00
Vanguard Small Cap Index Adm	0.06%	\$69,793.02	0.00%	\$0.00
Vanguard Explorer Adm	0.32%	\$61,837.04	0.00%	\$0.00
American Funds Europacific Growth R4	0.85%	\$95,127.41	0.35%	\$332.95
Oppenheimer Developing Markets A	1.32%	\$86,568.76	0.50%	\$432.84
Oppenheimer Global A	1.15%	\$120,638.01	0.50%	\$603.19

Provider fees paid from Fund Expenses **\$4,012.36**

Provider fees deducted from participant accounts or paid by employer **\$10,341.02**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$7,482.32**

Total (“all-in”) plan expenses **\$21,835.69**

<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 \$2,068,203.82      Eligible Employees 16

**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>\$3,154.56</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$2,462.15</b>
Total (“all-in”) plan expenses	<b><u>\$5,616.71</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.