

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by PAI
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 \$699,012.14 Eligible Employees 79

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
flexPATH Index+ Moderate 2055 R1	0.38%	\$100,917.13	0.00%	\$0.00
flexPATH Index+ Moderate 2035 R1	0.36%	\$64,021.09	0.00%	\$0.00
Amer Funds CapWrldBd R6	0.49%	\$14,075.82	0.00%	\$0.00
Amer Funds New Perspective R6	0.42%	\$12,284.48	0.00%	\$0.00
Goldman Sachs Emerging Mkts Eq Insights Inst	0.17%	\$8,328.75	0.00%	\$0.00
JP Morgan Equity Income R6	0.48%	\$11,010.58	0.00%	\$0.00
Eaton Vance High Income Opportunities I	0.66%	\$1,566.63	0.15%	\$2.35
flexPATH Index+ Aggressive Retirement R1	0.33%	\$68,975.44	0.00%	\$0.00
Core Bond R1	0.25%	\$774.93	0.00%	\$0.00
flexPATH Index+ Moderate 2045 R1	0.37%	\$40,519.80	0.00%	\$0.00
flexPAT H Index+ Aggressive 2055 R1	0.38%	\$80,782.47	0.00%	\$0.00
flexPATH Index+ Aggressive 2025 R1	0.35%	\$31,284.68	0.00%	\$0.00
flexPATH Index+ Aggressive 2035 R1	0.37%	\$46,338.67	0.00%	\$0.00
flexPATH Index + Aggressive 2045 R1	0.38%	\$48,667.93	0.00%	\$0.00
Neuberger Berman Strategic Income R6	0.53%	\$8,374.14	0.00%	\$0.00
Principal Global Real Estate Inst	1.08%	\$25,086.94	0.00%	\$0.00
flexPATH Index+ Conservative 2055 R1	0.38%	\$1,458.74	0.00%	\$0.00
MassMutual Mid Cap Growth I	0.71%	\$13,009.74	0.00%	\$0.00
BlackRock Equity Index 1	0.02%	\$20,033.86	0.00%	\$0.00
flexPATH Index+ Moderate 2025 R1	0.33%	\$11,908.81	0.00%	\$0.00
JP Morgan Large Cap Growth R6	0.53%	\$22,034.53	0.00%	\$0.00
flexPATH Index+ Conservative Retirement R1	0.31%	\$35,814.11	0.00%	\$0.00
Fidelity Mid Cap Index Inst Prem	0.00%	\$12,584.92	0.00%	\$0.00
BlackRock EAFE Equity Index 1	0.03%	\$1,954.00	0.00%	\$0.00
Wells Fargo Special Mid Cap Value R6	0.72%	\$9,714.50	0.00%	\$0.00
International Stock R1	0.37%	\$7,489.45	0.00%	\$0.00

Provider fees paid from Fund Expenses	\$2.35
Provider fees deducted from participant accounts or paid by employer	\$12,271.90
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$2,744.46
Total (“all-in”) plan expenses	<u>\$15,018.71</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 \$699,012.14 Eligible Employees 79

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	\$3,529.21
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$832.16
Total (“all-in”) plan expenses	<u>\$4,361.37</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.