

**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 \$2,246,403.85      Eligible Employees 70

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Dreyfus Government Cash Mgmt Inst	0.21%	\$0.28	0.00%	\$0.00
Invesco QQQ Trust	0.20%	\$23,524.91	0.00%	\$0.00
iShares Core S&P Small-Cap ETF	0.07%	\$136,794.15	0.00%	\$0.00
iShares Gold Trust ETF	0.25%	\$44,124.54	0.00%	\$0.00
iShares MSCI KLD 400 Social ETF	0.25%	\$60,775.68	0.00%	\$0.00
iShares Select Dividend ETF	0.39%	\$2,069.96	0.00%	\$0.00
Schwab Emerging Markets Equity ETF	0.11%	\$125,158.33	0.00%	\$0.00
Schwab Short-Term US Treasury ETF	0.06%	\$134,479.93	0.00%	\$0.00
Schwab US Mid-Cap ETF	0.04%	\$152,881.17	0.00%	\$0.00
Street Global Advisors SPDR Dow Jones Industrial	0.17%	\$20,001.14	0.00%	\$0.00
Vanguard 500 ETF	0.03%	\$265,592.27	0.00%	\$0.00
Vanguard FTSE Developed Markets ETF	0.05%	\$368,866.20	0.00%	\$0.00
Vanguard Growth ETF	0.04%	\$299,128.36	0.00%	\$0.00
Vanguard REIT ETF	0.12%	\$27,711.12	0.00%	\$0.00
Vanguard Short-Term Infl-Prot Secs ETF	0.06%	\$38,069.14	0.00%	\$0.00
Vanguard Total Bond Market ETF	0.04%	\$175,488.85	0.00%	\$0.00
Vanguard Value ETF	0.04%	\$371,737.82	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>\$5,484.48</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,385.39</b>
<b>Total (“all-in”) plan expenses</b>	<b><u>\$6,869.88</u></b>

<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 \$2,246,403.85      Eligible Employees 70

**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>\$4,497.12</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,385.39</b>
Total (“all-in”) plan expenses	<b><u>\$5,882.51</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.