

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Paychex
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 \$552,705.91 Eligible Employees 8

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
DOUBLELINE TOTAL RETURN BOND I	0.49%	\$0.00	0.15%	\$0.00
FEDERATED HERMES TOTAL RETURN BOND R	1.13%	\$677.99	0.75%	\$5.08
INVESCO OPPENHEIMER INTERNATIONAL BOND R	1.26%	\$215.97	0.75%	\$1.62
LORD ABBETT BOND-DEBENTURE R3	1.09%	\$0.00	0.65%	\$0.00
PIMCO INCOME R	1.70%	\$52,287.43	0.65%	\$339.87
PUTNAM HIGH YIELD R	1.27%	\$41,279.23	0.75%	\$309.59
AB DISCOVERY VALUE R	1.53%	\$43,146.94	0.70%	\$302.03
ABERDEEN GLOBAL EQUITY R	1.94%	\$4,669.47	0.75%	\$35.02
AMERICAN CENTURY ONE CHOICE 2025 PORTFOLIO R	1.29%	\$0.00	0.75%	\$0.00
AMERICAN CENTURY ONE CHOICE 2035 PORTFOLIO R	1.34%	\$0.00	0.75%	\$0.00
AMERICAN CENTURY ONE CHOICE 2045 PORTFOLIO R	1.39%	\$3,878.25	0.75%	\$29.09
AMERICAN CENTURY ONE CHOICE IN RETIREMENT PORTFOLIO R	1.27%	\$0.00	0.75%	\$0.00
AMERICAN FUNDS EUROPACIFIC GROWTH R3	1.12%	\$531.91	0.50%	\$2.66
AMERICAN FUNDS MODERATE GROWTH AND INCOME PORTFOLIO R3	1.01%	\$0.00	0.50%	\$0.00
BLACKROCK GLOBAL ALLOCATION R	1.41%	\$4,448.03	0.75%	\$33.36
COLUMBIA SELIGMAN GLOBAL TECHNOLOGY R	1.57%	\$23,359.66	0.75%	\$175.20
EATON VANCE WORLDWIDE HEALTH SCIENCES R	1.34%	\$14,361.97	0.75%	\$107.71
FEDERATED HERMES EQUITY INCOME R	1.36%	\$9,063.09	0.75%	\$67.97
INVESCO DIVERSIFIED DIVIDEND R	1.07%	\$54,526.30	0.75%	\$408.95
INVESCO GLOBAL REAL ESTATE R	1.52%	\$0.00	0.75%	\$0.00
INVESCO OPPENHEIMER DEVELOPING MARKETS R	1.50%	\$98,378.58	0.75%	\$737.84
INVESCO OPPENHEIMER GOLD & SPECIAL MINERALS R	1.42%	\$24,030.07	0.75%	\$180.23
INVESCO REAL ESTATE R	1.48%	\$11,621.22	0.75%	\$87.16
LORD ABBETT VALUE OPPORTUNITIES R3	1.43%	\$1,157.53	0.65%	\$7.52

MFS CORE EQUITY R2	1.25%	\$1,011.84	0.65%	\$6.58
MFS NEW DISCOVERY R2	1.56%	\$5,407.91	0.65%	\$35.15
PUTNAM SMALL CAP GROWTH R	1.45%	\$70,727.95	0.75%	\$530.46
T. ROWE PRICE BLUE CHIP GROWTH R	1.22%	\$87,535.59	0.65%	\$568.98
FEDERATED HERMES US TREASURY CASH RESERVES INST	0.20%	\$388.98	0.00%	\$0.00

Provider fees paid from Fund Expenses **\$3,972.07**

Provider fees deducted from participant accounts or paid by employer **\$2,714.16**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$3,787.38**

Total (“all-in”) plan expenses **\$10,473.61**

⁽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.

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For Services Provided by Employee Fiduciary
Total Plan Expenses

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Assumptions

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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	\$1,942.16
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$657.98
Total (“all-in”) plan expenses	<u>\$2,600.15</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.