

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 \$6,112,252.51 Eligible Employees 51

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
CREDIT SUISSE FLOATING RATE HIGH INCOME I	0.70%	\$6,482.53	0.10%	\$6.48
DFA COMMODITY STRATEGY INSTL	0.31%	\$1,011.06	0.00%	\$0.00
DFA EMERGING MARKETS CORE EQUITY I	0.48%	\$1,695.02	0.00%	\$0.00
DFA GLOBAL REAL ESTATE SECURITIES	0.24%	\$1,119.22	0.00%	\$0.00
DFA INTERMEDIATE GOVERNMENT FIXED INCOME I	0.12%	\$0.00	0.00%	\$0.00
DFA INTERMEDIATE TERM EXTENDED QUALITY I	0.22%	\$13,177.95	0.00%	\$0.00
DFA INTERNATIONAL CORE EQUITY I	0.28%	\$65,980.86	0.00%	\$0.00
DFA INTERNATIONAL SMALL CAP VALUE I	0.64%	\$997.97	0.00%	\$0.00
DFA SHORT-TERM EXTENDED QUALITY I	0.22%	\$1,199.07	0.00%	\$0.00
DFA U.S. CORE EQUITY II INSTITUTIONAL	0.20%	\$10,832.80	0.00%	\$0.00
DFA US LARGE CAP GROWTH INSTL	0.18%	\$21,338.32	0.00%	\$0.00
DFA US LARGE CAP VALUE I	0.26%	\$107,119.15	0.00%	\$0.00
DFA US TARGETED VALUE I	0.36%	\$31,017.41	0.00%	\$0.00
DIMENSIONAL 2025 TARGET DATE RETIREMENT INCOME INSTL	0.21%	\$890.19	0.00%	\$0.00
DIMENSIONAL 2035 TARGET DATE RETIREMENT INCOME INSTL	0.24%	\$425,913.98	0.00%	\$0.00
DIMENSIONAL 2040 TARGET DATE RETIREMENT INCOME INSTL	0.25%	\$3,431.34	0.00%	\$0.00
DIMENSIONAL 2045 TARGET DATE RETIREMENT INCOME INSTL	0.24%	\$47,087.83	0.00%	\$0.00
DIMENSIONAL 2050 TARGET DATE RETIREMENT INCOME INSTL	0.25%	\$17,243.64	0.00%	\$0.00
DIMENSIONAL 2055 TARGET DATE RETIREMENT INCOME INSTL	0.25%	\$1,467.35	0.00%	\$0.00
DIMENSIONAL 2060 TARGET DATE RETIREMENT INCOME INSTL	0.25%	\$27,286.32	0.00%	\$0.00
FIDELITY ADVISOR BALANCED I	0.61%	\$208,343.14	0.25%	\$520.86
FIDELITY ADVISOR DIVIDEND GROWTH I	0.58%	\$237,537.18	0.25%	\$593.84
FIDELITY ADVISOR EQUITY GROWTH I	0.75%	\$679,036.95	0.25%	\$1,697.59

FIDELITY ADVISOR FREEDOM 2005 I	0.47%	\$5,044.73	0.25%	\$12.61
FIDELITY ADVISOR FREEDOM 2010 I	0.51%	\$2,056.21	0.25%	\$5.14
FIDELITY ADVISOR FREEDOM 2015 I	0.55%	\$1.43	0.25%	\$0.00
FIDELITY ADVISOR FREEDOM 2020 I	0.60%	\$1.45	0.25%	\$0.00
FIDELITY ADVISOR FREEDOM 2025 I	0.64%	\$9,266.62	0.25%	\$23.17
FIDELITY ADVISOR FREEDOM 2030 I	0.68%	\$35,532.83	0.25%	\$88.83
FIDELITY ADVISOR FREEDOM 2035 I	0.73%	\$3,248.38	0.25%	\$8.12
FIDELITY ADVISOR FREEDOM 2040 I	0.75%	\$19,843.82	0.25%	\$49.61
FIDELITY ADVISOR FREEDOM 2045 I	0.75%	\$55,446.93	0.25%	\$138.62
FIDELITY ADVISOR FREEDOM 2050 I	0.75%	\$13,491.92	0.25%	\$33.73
FIDELITY ADVISOR FREEDOM 2055 I	0.75%	\$7,514.30	0.25%	\$18.79
FIDELITY ADVISOR FREEDOM INCOME I	0.47%	\$6,350.39	0.25%	\$15.88
FIDELITY ADVISOR GOVERNMENT INCOME I	0.49%	\$218,530.89	0.25%	\$546.33
FIDELITY ADVISOR GROWTH OPPORTUNITIES I	0.84%	\$751,361.21	0.25%	\$1,878.40
FIDELITY ADVISOR LIMITED TERM BOND I	0.50%	\$305,468.45	0.25%	\$763.67
FIDELITY ADVISOR NEW INSIGHTS I	0.84%	\$42,562.44	0.25%	\$106.41
FIDELITY ADVISOR OVERSEAS I	0.92%	\$3,533.22	0.25%	\$8.83
FIDELITY ADVISOR SMALL CAP I	0.72%	\$83,220.30	0.25%	\$208.05
FIDELITY ADVISOR STOCK SELECTOR MID CAP I	0.91%	\$226,080.60	0.25%	\$565.20
FIDELITY ADVISOR STRATEGIC INCOME I	0.72%	\$238,266.02	0.25%	\$595.67
FIDELITY ADVISOR TOTAL BOND I	0.50%	\$112,554.63	0.25%	\$281.39
FIDELITY EQUITY-INCOME	0.60%	\$252,891.95	0.25%	\$632.23
MATC DEPOSIT MANAGEMENT PROGRAM I	0.20%	\$1,772,277. 65	0.20%	\$3,544.56
VANGUARD 500 INDEX ADML	0.04%	\$37,496.86	0.00%	\$0.00

Provider fees paid from Fund Expenses **\$12,344.00**

Provider fees deducted from participant accounts or paid by employer **\$10,387.44**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$17,812.62**

Total (“all-in”) plan expenses **\$40,544.07**

⁽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 \$6,112,252.51 Eligible Employees 51

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	\$7,019.80
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$7,276.49
Total (“all-in”) plan expenses	<u>\$14,296.29</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.