

**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 \$652,675.68      Eligible Employees 4

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Funds Europacific Growth R6	0.50%	\$174.12	0.00%	\$0.00
Dfa Emerging Markets Core Equity I	0.53%	\$1,453.07	0.00%	\$0.00
Dfa International Core Equity I	0.30%	\$2,602.07	0.00%	\$0.00
Dfa Us Small Cap I	0.37%	\$3,364.61	0.00%	\$0.00
Federated Us Treasury Cash Reserves Inst	0.20%	\$738.44	0.00%	\$0.00
Goldman Sachs Large Cap Growth Insights Inst	0.54%	\$6,523.05	0.00%	\$0.00
Goldman Sachs Us Mortgages Inst	0.45%	\$4.46	0.00%	\$0.00
Janus Henderson Triton I	0.77%	\$66,685.91	0.00%	\$0.00
Metropolitan West Total Return Bond I	0.44%	\$1,592.69	0.00%	\$0.00
Pgim High Yield Z	0.53%	\$38,117.39	0.00%	\$0.00
Schwab S&P 500 Index	0.03%	\$403,736.19	0.00%	\$0.00
Vanguard Equity Income Adml	0.17%	\$51,152.17	0.00%	\$0.00
Vanguard Growth And Income Adml	0.23%	\$2,512.04	0.00%	\$0.00
Vanguard International Explorer Inv	0.38%	\$2,249.19	0.00%	\$0.00
Vanguard Mid Cap Index Fund Adml	0.05%	\$68,092.49	0.00%	\$0.00
Vanguard Mortgage Backed Securities Index Adml	0.07%	\$2,399.57	0.00%	\$0.00
Vanguard Short Term Inflation Protection	0.06%	\$1,278.22	0.00%	\$0.00

Provider fees paid from Fund Expenses **\$0.00**

Provider fees deducted from participant accounts or paid by employer **\$3,828.48**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$1,046.96**

Total (“all-in”) plan expenses **\$4,875.44**

<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 \$652,675.68      Eligible Employees 4

**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>\$2,022.14</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$776.99</b>
Total (“all-in”) plan expenses	<b><u>\$2,799.14</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.