

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Principal**  
**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 \$3,035,615.00      Eligible Employees 20

**Plan Expenses**

| Fund Name   | Fund Expenses <sup>(1)</sup> | Fund Balance | Provider % <sup>(2)</sup> | Provider Fees |
|---|------------------------------|--------------|---------------------------|---------------|
| Morley Capital Management Principal Stable Value    | 0.81%                        | \$1,322,126  | 0.47%                     | \$6,213.9     |
| Principal Global Investors Principal Core Plus Bond | 1.14%                        | \$10,774     | 0.87%                     | \$93.73       |
| Multiple Sub-Advisors Principal SAM Flexible        | 1.40%                        | \$56,223     | 0.92%                     | \$517.25      |
| Principal Real Estate Inv Principal U.S. Property   | 1.60%                        | \$74,975     | 0.81%                     | \$607.30      |
| Principal Global Investors Principal                | 1.04%                        | \$120,637    | 0.72%                     | \$868.59      |
| Principal Global Investors Principal Equity Income  | 1.09%                        | \$37,827     | 0.79%                     | \$298.83      |
| Multiple Sub-Advisors Principal LifeTime 2020       | 1.22%                        | \$51,516     | 0.79%                     | \$406.98      |
| Multiple Sub-Advisors Principal LifeTime 2030       | 1.26%                        | \$62,337     | 0.80%                     | \$498.70      |
| Multiple Sub-Advisors Principal LifeTime 2040       | 1.22%                        | \$120,539    | 0.81%                     | \$976.37      |
| Multiple Sub-Advisors Principal LifeTime 2050       | 1.25%                        | \$70,407     | 0.82%                     | \$577.34      |
| Multiple Sub-Advisors Principal LifeTime 2060       | 1.28%                        | \$23,406     | 0.82%                     | \$191.93      |
| LA Capital Mgmt/Victory PrincipalMidCapValue I      | 1.21%                        | \$3,106      | 0.71%                     | \$22.05       |
| Multiple Sub-Advisors Principal SAM Balanced        | 1.47%                        | \$6,431      | 0.94%                     | \$60.45       |
| Multiple Sub-Advisors Principal SAM Conservative    | 1.47%                        | \$5,508      | 0.93%                     | \$51.22       |
| T. Rowe Price/Brown Advisory Principal              | 1.16%                        | \$56,912     | 0.77%                     | \$438.22      |
| Robert Baird/Eagle Asset Mgmt                       | 1.44%                        | \$62,838     | 0.84%                     | \$527.84      |
| Principal Global Investors PrincipalMidCap S&P      | 0.72%                        | \$23,278     | 0.67%                     | \$155.96      |
| AB/Brown/Emerald Principal SmallCapGrowth I         | 1.43%                        | \$755,793    | 0.79%                     | \$5,970.7     |
| Principal Global Investors Principal SmallCap S&P   | 0.72%                        | \$15,582     | 0.67%                     | \$104.40      |
| Principal Global Investors Principal SmallCap       | 1.33%                        | \$25,896     | 0.90%                     | \$233.06      |
| Vaughan Nelson/LA Capital/H&W Principal             | 1.53%                        | \$914        | 0.85%                     | \$7.77        |
| Multiple Sub-Advisors Principal                     | 1.46%                        | \$27,745     | 0.95%                     | \$263.58      |
| Principal Global Investors Principal International  | 1.96%                        | \$36,061     | 1.23%                     | \$443.55      |
| Origin Asset Management LLP Principal               | 1.36%                        | \$22,878     | 0.78%                     | \$178.45      |
| Principal Global Investors Principal International  | 1.90%                        | \$41,906     | 1.18%                     | \$494.49      |

|   |                           |
|---|---------------------------|
| Provider fees paid from Fund Expenses                                   | <b>\$20,202.82</b>        |
| Provider fees deducted from participant accounts or paid by employer    | <b>\$600.00</b>           |
| Investment expenses (i.e., Fund Expenses not used to pay provider fees) | <b>\$13,790.48</b>        |
| Total (“all-in”) plan expenses  | <b><u>\$34,593.30</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 \$3,035,615.00      Eligible Employees 20

**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<br>are<br>irrelevant.<br>Employee<br>Fiduciary<br>retains no<br>revenue<br>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>\$3,928.49</b>        |
| Investment expenses (i.e., Fund Expenses not used to pay provider fees) | <b>\$3,613.83</b>        |
| Total (“all-in”) plan expenses  | <b><u>\$7,542.32</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.