

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 \$2,318,086 Eligible Employees 26

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
Principal Fixed Income Guaranteed Option	0.65%	\$139,079.00	0.65%	\$904.01
Principal Bond Market Index Separate Account	0.84%	\$54,700.00	0.67%	\$366.49
Principal Income Separate Account-R3	1.05%	\$92,199.00	0.77%	\$709.93
BlackRock High Yield Bond R Fund	1.27%	\$51,827.00	0.65%	\$336.88
JP Morgan Equity Income R2 Fund	1.26%	\$233,200.00	0.75%	\$1,749.0
Principal LargeCap S&P 500 Index Separate	0.72%	\$46,164.00	0.67%	\$309.30
Principal LifeTime Hybrid Income CIT R3	1.15%	\$108.00	0.85%	\$0.92
Principal LifeTime Hybrid 2020 CIT R3	1.15%	\$21,246.00	0.85%	\$180.59
Principal LifeTime Hybrid 2025 CIT R3	1.15%	\$117,588.00	0.85%	\$999.50
Principal LifeTime Hybrid 2030 CIT R3	1.15%	\$451,855.00	0.85%	\$3,840.7
Principal LifeTime Hybrid 2035 CIT R3	1.15%	\$115,184.00	0.85%	\$979.06
Principal LifeTime Hybrid 2040 CIT R3	1.15%	\$31,593.00	0.85%	\$268.54
Principal LifeTime Hybrid 2045 CIT R3	1.15%	\$71,929.00	0.85%	\$611.40
Principal LifeTime Hybrid 2050 CIT R3	1.15%	\$100,264.00	0.85%	\$852.24
Principal LifeTime Hybrid 2055 CIT R3	1.15%	\$19,873.00	0.85%	\$168.92
Principal LifeTime Hybrid 2060 CIT R3	1.15%	\$58,864.00	0.85%	\$500.34
Principal MidCap Value III Separate Account-R3	1.24%	\$15,489.00	0.84%	\$130.11
T. Rowe Price Blue Chip Growth R Fund	1.23%	\$197,623.00	0.65%	\$1,284.5
Carillon Eagle Small Cap Growth R3 Fund	1.33%	\$33,001.00	0.70%	\$231.01
Janus Henderson Enterprise R Fund	1.42%	\$75,417.00	0.75%	\$565.63
Principal MidCap S&P 400 Index Separate	0.72%	\$49,147.00	0.67%	\$329.28
Principal SmallCap S&P 600 Index Separate	0.72%	\$77,216.00	0.67%	\$517.35
Principal SmallCap Value II Separate Account-R3	1.60%	\$35,653.00	0.84%	\$299.49
Principal Real Estate Securities Separate Account-	1.53%	\$28,712.00	0.81%	\$232.57
Templeton Global Bond R Fund	1.21%	\$39,130.00	0.68%	\$266.08
American Funds New World R3 Fund	1.30%	\$76,008.00	0.65%	\$494.05
Principal Diversified International Separate	1.49%	\$85,017.00	1.05%	\$892.68
Principal Fixed Income Guaranteed Option	0.65%	\$139,079.00	0.65%	\$904.01

Provider fees paid from Fund Expenses	\$18,020.68
Provider fees deducted from participant accounts or paid by employer	\$3,275.43
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$8,388.14
Total (“all-in”) plan expenses	<u>\$29,684.26</u>

⁽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 \$2,318,086.00 Eligible Employees 26

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	\$3,354.47
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$2,759.63
Total (“all-in”) plan expenses	<u>\$6,114.09</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.