

**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 \$3,757,554.15      Eligible Employees 40

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Funds Fundamental Investors R3 Fund	0.96%	\$91,099.56	0.65%	\$592.15
American Funds New World R3 Fund	1.34%	\$28,307.18	0.65%	\$184.00
BlackRock Health Sciences Opportunities Investor	1.16%	\$314,069.44	0.50%	\$1,570.3
BlackRock Inflation Protected Bond Investor A	0.76%	\$23,907.87	0.40%	\$95.63
Columbia Seligman Communications and	1.36%	\$197,346.10	0.50%	\$986.73
Deutsche Real Estate Securities A Fund	0.98%	\$3,073.76	0.48%	\$14.75
Fidelity Advisor® Materials A Fund	1.06%	\$43,014.40	0.50%	\$215.07
Goldman Sachs Large Cap Growth Insights A Fund	0.96%	\$118,171.30	0.55%	\$649.94
Hartford International Opportunities R4 Fund	1.15%	\$26,218.46	0.50%	\$131.09
Invesco Diversified Dividend A Fund	0.83%	\$111,297.16	0.50%	\$556.49
Janus Triton S Fund	1.17%	\$195,452.02	0.50%	\$977.26
MFS Conservative Allocation R3 Fund	0.94%	\$69,695.17	0.50%	\$348.48
MFS Growth Allocation R3 Fund	1.06%	\$221,925.66	0.50%	\$1,109.6
MFS Massachusetts Investors Growth Stock R3	0.74%	\$64,320.33	0.50%	\$321.60
MFS Moderate Allocation R3 Fund	1.00%	\$1,797,095.	0.50%	\$8,985.4
Oppenheimer Global Opportunities A Fund	1.19%	\$146,398.54	0.50%	\$731.99
Principal Global Investors MidCap S&P 400 Index	0.41%	\$190,773.54	0.36%	\$686.78
Principal Global Investors SmallCap S&P 600 Index	0.41%	\$39,884.84	0.36%	\$143.59
Principal Stable Value Fund	0.90%	\$16,656.98	0.47%	\$78.29
Prudential High-Yield A Fund	0.83%	\$4,832.86	0.50%	\$24.16
Victory Sycamore Established Value R Fund	1.16%	\$30,919.94	0.65%	\$200.98
Voya Intermediate Bond A Fund	0.67%	\$23,093.62	0.40%	\$92.37

Provider fees paid from Fund Expenses	<b>\$18,696.81</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$2,254.53</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$19,044.20</b>
Total (“all-in”) plan expenses	<b><u>\$39,995.54</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 \$3,757,554.15      Eligible Employees 40

**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>\$4,806.04</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$4,473.28</b>
Total (“all-in”) plan expenses	<b><u>\$9,279.32</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.