

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Ubiquity
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 \$684,689.89 Eligible Employees 21

Plan Expenses

| Fund Name | Fund Expenses ⁽¹⁾ | Fund Balance | Provider % ⁽²⁾ | Provider Fees |
|--|------------------------------|--------------|---------------------------|---------------|
| iShares iBoxx \$ High Yield Corp Bd ETF (HYG) | 0.49% | \$17,211.42 | 0.00% | \$0.00 |
| iShares International Treasury Bond ETF (IGOV) | 0.35% | \$792.65 | 0.00% | \$0.00 |
| PIMCO 1-5 Year US TIPS ETF (STPZ) | 0.20% | \$604.33 | 0.00% | \$0.00 |
| PIMCO Government Money Market Instl (PGYXX) | 0.18% | \$13,185.34 | 0.00% | \$0.00 |
| Schwab US TIPS ETF™ (SCHP) | 0.05% | \$19,038.46 | 0.00% | \$0.00 |
| SPDR® Dow Jones Global Real Estate ETF (RWO) | 0.50% | \$6,284.57 | 0.00% | \$0.00 |
| Vanguard Emerging Mkts Govt Bd ETF (VWOB) | 0.30% | \$20,885.52 | 0.00% | \$0.00 |
| Vanguard FTSE Developed Markets ETF (VEA) | 0.05% | \$92,095.59 | 0.00% | \$0.00 |
| Vanguard FTSE Emerging Markets ETF (VWO) | 0.12% | \$40,042.60 | 0.00% | \$0.00 |
| Vanguard Long-Term Bond ETF (BLV) | 0.07% | \$12,109.29 | 0.00% | \$0.00 |
| Vanguard Mega Cap Growth ETF (MGK) | 0.07% | \$20,013.63 | 0.00% | \$0.00 |
| Vanguard Mega Cap Value ETF (MGV) | 0.07% | \$39,660.23 | 0.00% | \$0.00 |
| Vanguard Mid-Cap ETF (VO) | 0.04% | \$23,604.72 | 0.00% | \$0.00 |
| Vanguard Short-Term Bond ETF (BSV) | 0.07% | \$37,672.92 | 0.00% | \$0.00 |
| Vanguard Short-Term Corporate Bond ETF (VCSH) | 0.07% | \$24,242.56 | 0.00% | \$0.00 |
| Vanguard Small-Cap ETF (VB) | 0.05% | \$15,544.81 | 0.00% | \$0.00 |
| Vanguard Small-Cap Value ETF (VBR) | 0.07% | \$20,308.37 | 0.00% | \$0.00 |
| Vanguard Total Bond Market ETF (BND) | 0.04% | \$173,063.39 | 0.00% | \$0.00 |
| Vanguard Total Stock Market ETF (VTI) | 0.03% | \$108,329.47 | 0.00% | \$0.00 |

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

Provider fees deducted from participant accounts or paid by employer **\$2,476.58**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$536.49**

Total (“all-in”) plan expenses **\$3,013.07**

⁽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 \$684,689.89 Eligible Employees 21

Plan Expenses

| Fund Name | Fund Expenses ⁽¹⁾ | Fund Balance | Provider % ⁽²⁾ | Provider Fees |
|--|------------------------------|--------------|---------------------------|---------------|
| iShares iBoxx \$ High Yield Corp Bd ETF (HYG) | 0.49% | \$17,211.42 | 0.00% | \$0.00 |
| iShares International Treasury Bond ETF (IGOV) | 0.35% | \$792.65 | 0.00% | \$0.00 |
| PIMCO 1-5 Year US TIPS ETF (STPZ) | 0.20% | \$604.33 | 0.00% | \$0.00 |
| PIMCO Government Money Market Instl (PGYXX) | 0.18% | \$13,185.34 | 0.00% | \$0.00 |
| Schwab US TIPS ETF™ (SCHP) | 0.05% | \$19,038.46 | 0.00% | \$0.00 |
| SPDR® Dow Jones Global Real Estate ETF (RWO) | 0.50% | \$6,284.57 | 0.00% | \$0.00 |
| Vanguard Emerging Mkts Govt Bd ETF (VWOB) | 0.30% | \$20,885.52 | 0.00% | \$0.00 |
| Vanguard FTSE Developed Markets ETF (VEA) | 0.05% | \$92,095.59 | 0.00% | \$0.00 |
| Vanguard FTSE Emerging Markets ETF (VWO) | 0.12% | \$40,042.60 | 0.00% | \$0.00 |
| Vanguard Long-Term Bond ETF (BLV) | 0.07% | \$12,109.29 | 0.00% | \$0.00 |
| Vanguard Mega Cap Growth ETF (MGK) | 0.07% | \$20,013.63 | 0.00% | \$0.00 |
| Vanguard Mega Cap Value ETF (MGV) | 0.07% | \$39,660.23 | 0.00% | \$0.00 |
| Vanguard Mid-Cap ETF (VO) | 0.04% | \$23,604.72 | 0.00% | \$0.00 |
| Vanguard Short-Term Bond ETF (BSV) | 0.07% | \$37,672.92 | 0.00% | \$0.00 |
| Vanguard Short-Term Corporate Bond ETF (VCSH) | 0.07% | \$24,242.56 | 0.00% | \$0.00 |
| Vanguard Small-Cap ETF (VB) | 0.05% | \$15,544.81 | 0.00% | \$0.00 |
| Vanguard Small-Cap Value ETF (VBR) | 0.07% | \$20,308.37 | 0.00% | \$0.00 |
| Vanguard Total Bond Market ETF (BND) | 0.04% | \$173,063.39 | 0.00% | \$0.00 |
| Vanguard Total Stock Market ETF (VTI) | 0.03% | \$108,329.47 | 0.00% | \$0.00 |

| | |
|---|--------------------------|
| Provider fees paid from Fund Expenses | \$0.00 |
| Provider fees deducted from participant accounts or paid by employer | \$2,047.75 |
| Investment expenses (i.e., Fund Expenses not used to pay provider fees) | \$536.49 |
| Total (“all-in”) plan expenses | <u>\$2,584.25</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.