

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Ascensus**  
**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 \$2,277,504.76      Eligible Employees 5

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Funds American Mutual R5	0.35%	\$270,545.10	0.05%	\$135.27
American Funds EuroPacific Gr R5	0.53%	\$222,868.85	0.05%	\$111.43
DFA Emerging Markets Portfolio Inst	0.48%	\$83,750.97	0.00%	\$0.00
Harbor Capital Appreciation Inst	0.66%	\$339,100.32	0.00%	\$0.00
Oakmark Equity & Income Investor	0.78%	\$7,742.15	0.00%	\$0.00
Oakmark International Investor	0.95%	\$92,303.80	0.00%	\$0.00
PIMCO Total Return Instl	0.55%	\$189,699.15	0.00%	\$0.00
T. Rowe Price Health Sciences Inv	0.77%	\$28,737.67	0.15%	\$43.11
T. Rowe Price High Yield Inv	0.73%	\$100,016.43	0.15%	\$150.02
Valic GFUA-398 Adv (expt OR, UT, MA)	0.25%	\$775,399.27	0.25%	\$1,938.5
Vanguard Small-Cap Index Inv	0.17%	\$148,608.70	0.00%	\$0.00
Vanguard Target Retirement 2025 Inv	0.14%	\$407.18	0.00%	\$0.00
Vanguard Target Retirement 2035 Inv	0.14%	\$0.10	0.00%	\$0.00
Vanguard Target Retirement Income Inv	0.13%	\$0.03	0.00%	\$0.00
Vanguard Wellesley Income Inv	0.22%	\$18,325.04	0.00%	\$0.00

Provider fees paid from Fund Expenses **\$2,378.34**

Provider fees deducted from participant accounts or paid by employer **\$6,265.43**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$7,553.88**

Total (“all-in”) plan expenses **\$16,197.64**

<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 \$2,277,504.76      Eligible Employees 5

**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>\$3,322.00</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$2,711.32</b>
Total (“all-in”) plan expenses	<b><u>\$6,033.32</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.