

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by EPIC Advisors
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 \$180,128.97 Eligible Employees 11

Plan Expenses

| Fund Name | Fund Expenses ⁽¹⁾ | Fund Balance | Provider % ⁽²⁾ | Provider Fees |
|--------------------------------|------------------------------|--------------|---------------------------|---------------|
| DFA EMERGING MKTS SMALL CAP | 0.93% | \$8,189.43 | 0.00% | \$0.00 |
| DFA US LARGE CAP VALUE | 0.37% | \$3,664.99 | 0.00% | \$0.00 |
| DFA US SMALL CAP VALUE | 0.52% | \$15,878.35 | 0.00% | \$0.00 |
| DFA US LARGE COMPANY | 0.09% | \$24,584.53 | 0.00% | \$0.00 |
| DFA GLOBAL ALLOCATION 60/40 | 0.52% | \$40,359.09 | 0.00% | \$0.00 |
| DFA INTL SMALL CAP VALUE | 0.69% | \$7,694.29 | 0.00% | \$0.00 |
| DFA EMERGING MARKETS VALUE | 0.66% | \$2,264.25 | 0.00% | \$0.00 |
| DFA INTL CORE EQUITY | 0.38% | \$11,477.46 | 0.00% | \$0.00 |
| DFA INTERNATIONAL VALUE | 0.63% | \$13,368.85 | 0.00% | \$0.00 |
| FIDELITY ADVISOR BIOTECHNOLOGY | 1.35% | \$4,089.49 | 0.99% | \$40.30 |
| MFS TECHNOLOGY | 1.30% | \$4,688.49 | 0.56% | \$26.21 |
| US GLOBAL INV GLD & PREC MTLS | 1.97% | \$1,467.68 | 0.75% | \$10.99 |
| VANGUARD TOTAL STOCK INDEX | 0.17% | \$5,550.34 | 0.00% | \$0.00 |
| VANGUARD TOTAL BOND MKT INDEX | 0.20% | \$4,092.94 | 0.00% | \$0.00 |
| VANGUARD 500 INDEX | 0.17% | \$13,371.62 | 0.00% | \$0.00 |
| PRIMECAP ODYSSEY GROWTH | 0.63% | \$4,420.39 | 0.02% | \$0.97 |
| VANGUARD DIV APPRECIATION IND | 0.20% | \$8,466.23 | 0.00% | \$0.00 |
| DFA GLOBAL REAL ESTATE SEC | 0.38% | \$612.73 | 0.00% | \$0.00 |
| DFA INVESTMENT GRADE | 0.22% | \$2,290.22 | 0.00% | \$0.00 |
| SALIENT MLP & ENERGY INFRAS | 1.41% | \$3,526.91 | 0.54% | \$18.90 |
| SCHWAB BANK SAVINGS | 0.00% | \$70.69 | 0.00% | \$0.00 |

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| Provider fees paid from Fund Expenses | \$97.37 |
| Provider fees deducted from participant accounts or paid by employer | \$3,410.13 |
| Investment expenses (i.e., Fund Expenses not used to pay provider fees) | \$790.09 |
| Total (“all-in”) plan expenses | <u>\$4,297.59</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 \$180,128.97 Eligible Employees 11

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 | |

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|---|--------------------------|
| Provider fees paid from Fund Expenses | \$0.00 |
| Provider fees deducted from participant accounts or paid by employer | \$1,644.10 |
| Investment expenses (i.e., Fund Expenses not used to pay provider fees) | \$214.44 |
| Total (“all-in”) plan expenses | <u>\$1,858.54</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.