

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Empower**  
**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 \$3,248,278      Eligible Employees 34

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Century Government Bond R5	0.27%	\$42,248.00	0.05%	\$21.12
American Funds EuroPacific Gr R5	0.54%	\$201,971.00	0.05%	\$100.99
American Funds Growth Fund of Amer R5	0.38%	\$224,087.00	0.05%	\$112.04
Dodge & Cox Stock	0.52%	\$63,879.00	0.10%	\$63.88
Franklin Mutual Shares Z	0.80%	\$6,299.00	0.25%	\$15.75
Janus Henderson Small Cap Value I	1.03%	\$15,042.00	0.10%	\$15.04
Neuberger Berman Genesis Inv	1.02%	\$45,606.00	0.00%	\$0.00
Nuveen Dividend Value I	0.82%	\$138,455.00	0.60%	\$830.73
Nuveen Short-Term Bond I	0.47%	\$30,107.00	0.40%	\$120.43
Nuveen Strategy Aggr Growth Alloc I	0.99%	\$192,785.00	0.60%	\$1,156.7
Nuveen Strategy Balanced Allc I	0.92%	\$39,873.00	0.60%	\$239.24
Nuveen Strategy Conservative Alloc I	0.85%	\$76,957.00	0.60%	\$461.74
PIMCO High Yield Instl	0.55%	\$63,994.00	0.00%	\$0.00
PIMCO Total Return Instl	0.46%	\$232,873.00	0.00%	\$0.00
T. Rowe Price Blue Chip Growth	0.72%	\$111,909.00	0.15%	\$167.86
T. Rowe Price Mid Cap Growth	0.77%	\$151,001.00	0.15%	\$226.50
T. Rowe Price Small-Cap Stock	0.90%	\$92,307.00	0.15%	\$138.46
T. Rowe Price US Treasury Money	0.38%	\$74,841.00	0.15%	\$112.26
Vanguard 500 Index Admiral	0.04%	\$305,427.00	0.00%	\$0.00
Vanguard Inflation- Protected Secs Inv	0.20%	\$167,963.00	0.00%	\$0.00
Vanguard Mid Cap Index Fund - Admiral	0.06%	\$88,579.00	0.00%	\$0.00
Vanguard Real Estate Index Admiral	0.12%	\$26,551.00	0.00%	\$0.00
Vanguard Short-Term Bond Index Adm	0.07%	\$246,112.00	0.00%	\$0.00
Vanguard Small Cap Value Index	0.19%	\$110,382.00	0.00%	\$0.00
Vanguard Target Retirement 2015 Inv	0.13%	\$75,431.00	0.00%	\$0.00
Vanguard Target Retirement 2025 Inv	0.14%	\$209,298.00	0.00%	\$0.00
Vanguard Total Bond Market Index Admiral	0.05%	\$162,238.00	0.00%	\$0.00
Vanguard Total Intl Stock Vanguard Total Stock	0.18%	\$29,170.00	0.00%	\$0.00
Vanguard Total Stock Mkt Idx Adm	0.04%	\$22,893.00	0.00%	\$0.00

Provider fees paid from Fund Expenses **\$3,782.76**

Provider fees deducted from participant accounts or paid by employer **\$11,549.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$9,448.30**

Total (“all-in”) plan expenses **\$24,780.06**

<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 3,248,278      Eligible Employees 34

**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>\$4,218.62</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$3,867.00</b>
Total (“all-in”) plan expenses	<b><u>\$8,085.62</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.