

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 \$3,664,861.00 Eligible Employees 82

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
American Century Infl-Adj Bd R5	0.27%	\$38,612	0.05%	\$19.31
American Century Large Company Val R6	0.48%	\$57,882	0.00%	\$0.00
American Funds AMCAP R6	0.36%	\$47,591	0.00%	\$0.00
American Funds EuroPacific Gr R6	0.50%	\$85,941	0.00%	\$0.00
DFA Commodity Strategy I	0.33%	\$55,409	0.00%	\$0.00
DFA Emerging Markets I	0.48%	\$45,909	0.00%	\$0.00
DFA Global Real Estate Securities	0.24%	\$30,107	0.00%	\$0.00
DFA International Core Equity I	0.30%	\$136,386	0.00%	\$0.00
DFA US Small Cap	0.37%	\$19,804	0.00%	\$0.00
DFA US Targeted Value I	0.37%	\$20,329	0.00%	\$0.00
JPMorgan Realty Income R5	0.73%	\$9,416	0.10%	\$9.42
Key Guaranteed Portfolio Fund	0.35%	\$165,668	0.25%	\$414.17
Prudential High-Yield Q	0.41%	\$117,455	0.00%	\$0.00
Putnam S & P 500 Index Fund Class M	0.08%	\$45,113	0.00%	\$0.00
Templeton Global Bond R6	0.52%	\$139,205	0.00%	\$0.00
TIAA-CREF International Eq Idx Instl	0.06%	\$28,477	0.00%	\$0.00
TIAA-CREF Small-Cap Equity Instl	0.42%	\$8,993	0.00%	\$0.00
Vanguard Shrt-Term Infl- Prot Sec Idx Adm	0.07%	\$61,340	0.00%	\$0.00
Vanguard 500 Index Admiral	0.04%	\$403,294	0.00%	\$0.00
Vanguard Developed Markets Index Admiral	0.07%	\$103,986	0.00%	\$0.00
Vanguard Emerging Mkts Stock Idx Adm	0.14%	\$135,750	0.00%	\$0.00
Vanguard Energy Index Adm	0.10%	\$15,905	0.00%	\$0.00
Vanguard Growth Index Adm	0.06%	\$158,186	0.00%	\$0.00
Vanguard Health Care Index Adm	0.10%	\$73,102	0.00%	\$0.00
Vanguard High Dividend Yield Index Inv	0.15%	\$121,564	0.00%	\$0.00
Vanguard Interm-Term Bond Index Adm	0.07%	\$512,164	0.00%	\$0.00
Vanguard Mid Cap Index Fund - Admiral	0.06%	\$144,607	0.00%	\$0.00
Vanguard Mid-Cap Growth Index Admiral	0.07%	\$104,234	0.00%	\$0.00
Vanguard Mid-Cap Value Index Admiral	0.07%	\$173,160	0.00%	\$0.00
Vanguard Precious Metals and Mining Inv	0.43%	\$54,787	0.00%	\$0.00
Vanguard REIT Index Adm	0.12%	\$41,287	0.00%	\$0.00
Vanguard Small Cap Growth Index Admiral	0.07%	\$64,491	0.00%	\$0.00
Vanguard Small Cap Index Adm	0.06%	\$91,257	0.00%	\$0.00

Vanguard Small Cap Value Index Admiral	0.07%	\$112,396	0.00%	\$0.00
Vanguard Total World Stock Index Inv	0.21%	\$9,911	0.00%	\$0.00
Vanguard Utilities Index Adm	0.10%	\$63,087	0.00%	\$0.00
Vanguard Value Index Adm	0.06%	\$168,056	0.00%	\$0.00

Provider fees paid from Fund Expenses	\$442.89
Provider fees deducted from participant accounts or paid by employer	\$27,619.00
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$5,639.55
Total (“all-in”) plan expenses	<u>\$33,701.44</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.

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For Services Provided by Employee Fiduciary
Total Plan Expenses

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 Investment Professional Other (Describe): _____

Assumptions

Total Plan Assets \$3,664,861.00 Eligible Employees 82

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	

Provider fees paid from Fund Expenses	\$0.00
Provider fees deducted from participant accounts or paid by employer	\$5,991.89
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$4,362.93
Total (“all-in”) plan expenses	<u>\$10,354.82</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.