

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by John Hancock**  
**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 \$1,161,788.75      Eligible Employees 23

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
JH Multimanager 2010 Lifetime	1.22%	\$63.44	0.85%	\$0.54
T. Rowe Price Health Sci	1.47%	\$121.92	0.85%	\$1.04
American Century Heritage	1.51%	\$123.62	0.85%	\$1.05
Invesco Small Cap Growth	1.34%	\$128.54	0.85%	\$1.09
Vanguard Mid-Cap Growth ETF	0.98%	\$182.55	0.85%	\$1.55
Blue Chip Growth Fund	1.19%	\$315.35	0.85%	\$2.68
T. Rowe Price Sci & Tech	1.51%	\$325.41	0.85%	\$2.77
Science & Technology Fund	1.48%	\$334.03	0.85%	\$2.84
Vanguard Value Index Fund	0.91%	\$8,125.65	0.85%	\$69.07
Vanguard Growth Index Fund	0.91%	\$9,005.17	0.85%	\$76.54
JH Multimanager Aggressive LS	1.39%	\$14,307.67	0.85%	\$121.62
Total Bond Market Fund	0.92%	\$16,172.58	0.85%	\$137.47
Fidelity Advisor Total Bond	1.10%	\$16,188.50	0.85%	\$137.60
JH Multimanager 2030 Lifetime	1.23%	\$17,835.39	0.85%	\$151.60
JH Multimanager 2025 Lifetime	1.23%	\$28,305.31	0.85%	\$240.60
JH Multimanager Balanced LS	1.30%	\$36,308.12	0.85%	\$308.62
Money Market Fund	0.88%	\$46,953.13	0.85%	\$399.10
JH Multimanager 2045 Lifetime	1.25%	\$47,598.70	0.85%	\$404.59
Vanguard Small Cap Grow Index	0.92%	\$49,166.56	0.85%	\$417.92
Small Cap Value Fund	1.52%	\$87,953.57	0.85%	\$747.61
JH Multirnanager 2040 Lifetime	1.25%	\$87,987.63	0.85%	\$747.89
Mid Cap Index Fund	0.91%	\$104,453.97	0.85%	\$887.86
500 Index Fund	0.88%	\$117,649.98	0.85%	\$1,000.0
Vanguard Short-Term Federal	0.95%	\$138,303.21	0.85%	\$1,175.5
The Growth Fund of America	1.18%	\$141,424.01	0.85%	\$1,202.1
JH Multimanager Growth LS	1.34%	\$192,454.74	0.85%	\$1,635.8

Provider fees paid from Fund Expenses	<b>\$9,875.20</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$1,490.00</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$3,312.19</b>
Total (“all-in”) plan expenses	<b><u>\$14,677.39</u></b>

<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 \$1,161,788.75      Eligible Employees 23

**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>\$2,429.43</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$1,383.08</b>
Total (“all-in”) plan expenses	<b><u>\$3,812.51</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.