

**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 \$2,281,608.53      Eligible Employees 88

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
500 Index Fund	1.00%	39,325.95	0.97%	\$381.46
BlackRock Global Allocation	1.52%	12,139.90	0.97%	\$117.76
DFA International Value	1.40%	1,116.31	0.97%	\$10.83
DFA U.S. Small Cap Fund	1.34%	3,204.26	0.97%	\$31.08
DFA US Targeted Value Fund	1.34%	1,103.98	0.97%	\$10.71
EuroPacific Growth Fund	1.46%	10,363.28	0.97%	\$100.52
Fidelity Advisor Total Bond	1.22%	146,683.31	0.97%	\$1,422.8
Fundamental Investors	1.27%	15,328.09	0.97%	\$148.68
JH Multimanager Aggressive LS	1.51%	134,725.46	0.97%	\$1,306.8
JH Multimanager Balanced LS	1.42%	741,725.28	0.97%	\$7,194.7
JH Multimanager Conserv LS	1.34%	54,856.47	0.97%	\$532.11
JH Multimanager Growth LS	1.46%	565,135.98	0.97%	\$5,481.8
JH Multimanager Moderate LS	1.38%	117,935.19	0.97%	\$1,143.9
John Hancock Disciplined Value	1.24%	5,973.13	0.97%	\$57.94
Mid Cap Index Fund	1.03%	50,898.33	0.97%	\$493.71
New World Fund	1.61%	10,534.29	0.97%	\$102.18
Oppenheimer Developing Mkt	1.79%	9,591.77	0.97%	\$93.04
Oppenheimer Intl Bond	1.47%	2,102.21	0.97%	\$20.39
Strategic Income Opp Fund	1.21%	12,501.62	0.97%	\$121.27
The Growth Fund of America	1.30%	57,318.12	0.97%	\$555.99
TIAA-CREF Large-Cap Growth Idx	1.03%	10,541.84	0.97%	\$102.26
Total Stock Market Index Fund	1.05%	1,902.99	0.97%	\$18.46
Vanguard Explorer Fund	1.29%	8,811.12	0.97%	\$85.47
Vanguard Target Ret 2020	1.11%	168,243.10	0.97%	\$1,631.9
Vanguard Target Ret 2040	1.12%	66,748.84	0.97%	\$647.46
Vanguard Target Ret 2045	1.12%	32,178.41	0.97%	\$312.13
Vanguard Target Ret 2050	1.12%	619.3	0.97%	\$6.01

Provider fees paid from Fund Expenses	<b>\$22,131.60</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$3,367.96</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$8,927.04</b>
Total (“all-in”) plan expenses	<b><u>\$34,426.60</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 \$2,281,608.53      Eligible Employees 88

**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>\$5,065.29</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$2,716.20</b>
Total (“all-in”) plan expenses	<b><u>\$7,781.49</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.