

**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 \$20,514,713.00      Eligible Employees 67

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
DFA International Small Company I	0.90%	\$322,804	0.37%	\$1,194.37
DFA International Value I	0.80%	\$430,016	0.37%	\$1,591.06
DFA Intl Real Estate Securities I	0.65%	\$225,396	0.37%	\$833.97
DFA US Small Cap	0.74%	\$473,356	0.37%	\$1,751.42
DFA US Targeted Value I	0.74%	\$263,555	0.37%	\$975.15
Dodge & Cox International Stock	1.00%	\$493,318	0.47%	\$2,318.59
Dodge & Cox Stock	0.89%	\$366,428	0.47%	\$1,722.21
FA Strategic Income Retail	1.05%	\$291,476	0.47%	\$1,369.94
Federated Instl High Yield Bond Instl	0.87%	\$30,845	0.42%	\$129.55
Oppenheimer International Growth I	1.06%	\$516,074	0.37%	\$1,909.47
PIMCO Commodity Real Ret Strat Instl	1.61%	\$22,608	0.37%	\$83.65
PIMCO Income Instl	1.11%	\$560,407	0.37%	\$2,073.51
PIMCO Int Bond (USD- Hedged) Inst	0.93%	\$176,725	0.37%	\$653.88
PRIMECAP Odyssey Aggressive Growth	1.01%	\$717,325	0.47%	\$3,371.43
Templeton Global Bond Adv	1.08%	\$360,915	0.62%	\$2,237.67
Vanguard 500 Index Admiral	0.41%	\$940,500	0.37%	\$3,479.85
Vanguard Balanced Index Adm	0.44%	\$697,559	0.37%	\$2,580.97
Vanguard Emerging Mkts Stock Idx Adm	0.51%	\$310,944	0.37%	\$1,150.49
Vanguard GNMA Adm	0.48%	\$625,563	0.37%	\$2,314.58
Vanguard Growth Index Adm	0.42%	\$195,588	0.37%	\$723.68
Vanguard Inflation- Protected Secs Adm	0.47%	\$155,254	0.37%	\$574.44
Vanguard LifeStrategy Growth Inv	0.51%	\$184,412	0.37%	\$682.32
Vanguard Mid Cap Index Fund - Admiral	0.42%	\$138,319	0.37%	\$511.78
Vanguard Precious Metals and Mining Inv	0.74%	\$67,000	0.37%	\$247.90
Vanguard Real Estate Index Admiral	0.49%	\$111,163	0.37%	\$411.30
Vanguard Selected Value Inv	0.76%	\$184,357	0.37%	\$682.12
Vanguard Small Cap Growth Index Admiral	0.44%	\$359,728	0.37%	\$1,330.99
Vanguard Target Retirement 2035 Inv	0.51%	\$112,877	0.37%	\$417.64
Vanguard Target Retirement 2050 Inv	0.52%	\$143,098	0.37%	\$529.46
Vanguard Target Retirement 2015 Inv	0.50%	\$239,547	0.37%	\$886.32
Vanguard Target Retirement 2040 Inv	0.52%	\$243,374	0.37%	\$900.48
Vanguard Target Retirement 2045 Inv	0.52%	\$254,635	0.37%	\$942.15
Vanguard Target Retirement 2020 Inv	0.50%	\$387,347	0.37%	\$1,433.18

Vanguard Target Retirement Income Inv	0.50%	\$404,723	0.37%	\$1,497.48
Vanguard Target Retirement 2030 Inv	0.51%	\$539,620	0.37%	\$1,996.59
Vanguard Target Retirement 2025 Inv	0.51%	\$2,044,20	0.37%	\$7,563.55
Vanguard Total Bond Market Index Admiral	0.42%	\$206,282	0.37%	\$763.24
Vanguard Total Intl Stock DFA International Small	0.90%	\$366,482	0.37%	\$1,355.98
Vanguard Total Stock Mkt Idx Adm	0.41%	\$1,251,49	0.37%	\$4,630.54
Vanguard Wellesley Income Adm	0.52%	\$434,901	0.37%	\$1,609.13
Key Guaranteed Portfolio Fund	0.35%	\$4,664,49	0.25%	\$11,661.23

Provider fees paid from Fund Expenses **\$73,093.31**

Provider fees deducted from participant accounts or paid by employer **\$0.00**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$45,273.74**

Total (“all-in”) plan expenses **\$118,367.04**

<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 \$20,514,713.00      Eligible Employees 67

**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>\$19,021.77</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$24,444.05</b>
Total (“all-in”) plan expenses	<b><u>\$43,444.05</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.