

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by MassMutual**  
**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 \$798,308.95      Eligible Employees 39

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
American Funds Europacific Growth R1	2.09%	\$10,556.89	1.50%	\$158.35
BlackRock Total Return R	1.68%	\$53,995.43	1.00%	\$539.95
FIXED ACCOUNT	0.00%	\$101,454.10	0.00%	\$0.00
Hartford Balanced Income R3	1.78%	\$19,691.55	1.00%	\$196.92
MassMutual RetireSMART by JPM 2020 R3	1.74%	\$21,516.11	1.00%	\$215.16
MassMutual RetireSMART by JPM 2025 R3	1.72%	\$17,191.18	1.00%	\$171.91
MassMutual RetireSMART by JPM 2035 R3	1.77%	\$256,060.35	1.00%	\$2,560.6
MassMutual RetireSMART by JPM 2045 R3	1.75%	\$41,459.60	1.00%	\$414.60
MassMutual RetireSMART by JPM 2050 R3	1.74%	\$70,369.06	1.00%	\$703.69
MassMutual RetireSMART by JPM 2055 R3	1.73%	\$30,891.08	1.00%	\$308.91
MassMutual RetireSMART by JPM In R3	1.75%	\$75,257.96	1.00%	\$752.58
MM S&P 500 Index R3	1.37%	\$89,964.26	1.00%	\$899.64
Victory Sycamore Small Company Opp R	1.94%	\$9,901.38	1.00%	\$99.01

Provider fees paid from Fund Expenses	<b>\$7,021.33</b>
Provider fees deducted from participant accounts or paid by employer	<b>\$2,280.00</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$4,885.27</b>
<b>Total (“all-in”) plan expenses</b>	<b><u>\$14,186.60</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 \$798,308.95      Eligible Employees 39

**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>\$2,408.65</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$950.37</b>
Total (“all-in”) plan expenses	<b><u>\$3,359.01</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.