

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Transamerica
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 \$5,854,351.91 Eligible Employees 48

Plan Expenses

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
AB High Income Ret Opt	1.10%	63,314.49	0.75%	\$474.86
Alger Capital Appreciation Ret Opt	1.37%	55,032.62	0.75%	\$412.74
American Funds AMCAP Ret Opt	1.01%	290,826.20	0.65%	\$1,890.3
American Funds Balanced Ret Opt	0.89%	77,744.73	0.60%	\$466.47
American Funds EuroPacific Growth Ret Opt	1.11%	39,955.97	0.62%	\$247.73
American Funds Fundamental Investors Ret Opt	0.95%	48,269.40	0.65%	\$313.75
American Funds New Perspective Ret Opt	1.09%	18,668.07	0.65%	\$121.34
American Funds SMALLCAP World Ret Opt	1.34%	71,272.94	0.65%	\$463.27
American Funds Washington Mutual Investors Ret	0.93%	113,760.87	0.63%	\$716.69
BlackRock Equity Dividend Ret Opt	1.23%	270,056.40	0.75%	\$2,025.4
BlackRock Global Allocation Ret Opt	1.30%	10,612.29	0.75%	\$79.59
ClearBridge Small Cap Growth Ret Opt	1.50%	74,842.84	0.75%	\$561.32
Delafield Ret Opt	1.56%	81,822.18	0.75%	\$613.67
DFA Inflation-Protected Securities Portfolio Ret	0.87%	133,996.04	0.75%	\$1,004.9
DFA U.S. Targeted Value Portfolio Ret Opt	1.12%	105,983.88	0.75%	\$794.88
Fidelity Advisor Leveraged Company Stock Ret Opt	1.31%	1,523.76	0.75%	\$11.43
First Eagle Overseas Ret Opt	1.49%	38,315.97	0.75%	\$287.37
Goldman Sachs Mid Cap Value Ret Opt	1.26%	1,876.22	0.65%	\$12.20
Invesco Charter Ret Opt	1.11%	46,582.40	0.75%	\$349.37
Ivy International Core Equity Ret Opt	1.49%	13,814.29	0.75%	\$103.61
Ivy Mid Cap Growth Ret Opt	1.51%	59,611.97	0.75%	\$447.09
Loomis Sayles Bond Ret Opt	1.25%	64,277.32	0.93%	\$597.78
Loomis Sayles Investment Grade Bond Ret Opt	0.94%	217,656.68	0.69%	\$1,501.8
Neuberger Berman Genesis Ret Opt	1.44%	15,546.51	0.75%	\$116.60
Oak Ridge Small Cap Growth Ret Opt	1.65%	14,037.79	0.75%	\$105.28
Oakmark International Ret Opt	1.35%	351,203.32	0.75%	\$2,634.0
Oppenheimer Developing Markets Ret Opt	1.57%	557,803.96	0.75%	\$4,183.5
Oppenheimer International Bond Ret Opt	1.29%	73,979.20	0.75%	\$554.84
PIMCO Low Duration Ret Opt	1.21%	171,257.09	0.75%	\$1,284.4
PIMCO Total Return Ret Opt	1.10%	155,344.68	0.75%	\$1,165.0
Prudential Jennison Equity Opportunity Ret Opt	1.27%	31,991.39	0.75%	\$239.94
Prudential Jennison Natural Resources Ret Opt	1.50%	17,735.17	0.75%	\$133.01
State Street S&P Mid Cap Index Ret Opt	0.79%	79,004.74	0.75%	\$592.54

TA BlackRock Lifepath Index 2030 Ret Opt‡	0.85%	2,643.61	0.75%	\$19.83
TA BlackRock Lifepath Index 2035 Ret Opt‡	0.85%	4,875.28	0.75%	\$36.56
TA BlackRock Lifepath Index 2040 Ret Opt‡	0.85%	56,913.59	0.75%	\$426.85
TA BlackRock Lifepath Index 2045 Ret Opt‡	0.85%	182,820.17	0.75%	\$1,371.1
TA BlackRock Lifepath Index 2050 Ret Opt‡	0.85%	31,267.43	0.75%	\$234.51
TA BlackRock Lifepath Index 2060 Ret Opt‡	0.85%	40,763.64	0.75%	\$305.73
TA Vanguard LifeStrategy Conservative Growth Ret	0.88%	159,651.70	0.75%	\$1,197.3
TA Vanguard LifeStrategy Growth Ret Opt	0.90%	21.70	0.75%	\$0.16
TA Vanguard LifeStrategy Income Ret Opt	0.87%	158,680.54	0.75%	\$1,190.1
TA Vanguard LifeStrategy Moderate Growth Ret	0.89%	100,283.11	0.75%	\$752.12
TA Vanguard REIT Index Ret Opt	0.85%	21,722.29	0.73%	\$158.57
TA Vanguard Small-Cap Value Index Ret Opt	0.94%	128,014.79	0.75%	\$960.11
TA Vanguard Total Stock Market Index Ret Opt	0.79%	277,896.99	0.75%	\$2,084.2
Thornburg International Value Ret Opt	1.45%	132,043.86	0.75%	\$990.33
Transamerica Partners High Yield Bond Ret Opt‡	1.05%	84,606.15	0.85%	\$719.15
Transamerica Small/Mid Cap Value Ret Opt‡	1.31%	71,581.29	0.75%	\$536.86
Transamerica Stable Value Core Option	0.00%	243,911.92	0.00%	\$0.00
Virtus Ceredex Large-Cap Value Equity Ret Opt	1.23%	120,668.97	0.75%	\$905.02
Virtus Ceredex Mid-Cap Value Equity Ret Opt	1.34%	206,325.66	0.75%	\$1,547.4
Virtus Ceredex Small-Cap Value Equity Ret Opt	1.48%	108,786.37	0.75%	\$815.90
Wells Fargo Discovery Ret Opt	1.40%	105,111.52	0.75%	\$788.34
Wells Fargo Growth Ret Opt	1.36%	248,039.95	0.75%	\$1,860.3

Provider fees paid from Fund Expenses **\$41,407.68**

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

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$24,495.23**

Total (“all-in”) plan expenses **\$65,902.91**

⁽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

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 \$5,854,351.91 Eligible Employees 48

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	\$6,723.48
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	\$6,969.47
Total (“all-in”) plan expenses	<u>\$13,692.95</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.