

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by ADP**  
**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 \$13,207,117.01      Eligible Employees 76

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Allspring Special Mid Cap Value Fund -	1.05%	\$226,987.64	0.35%	\$794.46
Columbia Emerging Markets Bond Fund - Advisor	0.89%	\$10,934.63	0.25%	\$27.34
Davis Opportunity Fund - Class Y	0.69%	\$398,664.26	0.20%	\$797.33
Delaware Emerging Markets Fund - Institutional	1.34%	\$156,262.59	0.25%	\$390.66
Delaware Ivy Science and Technology Fund - Class	1.00%	\$487,671.87	0.25%	\$1,219.1
Fidelity Advisor Real Estate Fund - Class I	0.84%	\$102,384.27	0.25%	\$255.96
Fidelity Government Cash Reserves	0.38%	\$539,638.86	0.10%	\$539.64
Fidelity Value Strategies Fund	0.90%	\$357,327.90	0.25%	\$893.32
Franklin Biotechnology Discovery Fund - Advisor	0.82%	\$61,672.93	0.25%	\$154.18
Franklin High Income Fund - Advisor Class	0.62%	\$33,969.90	0.25%	\$84.92
Franklin Small-Mid Cap Growth Fund - Advisor	0.65%	\$252,388.61	0.25%	\$630.97
Invesco Comstock Fund - Class Y	0.57%	\$94,685.68	0.25%	\$236.71
Invesco Energy Fund - Class Y	0.98%	\$423,862.27	0.25%	\$1,059.6
Invesco Equity and Income Fund - Class Y	0.53%	\$270,140.97	0.25%	\$675.35
JPMorgan Mortgage Backed Securities Fund - Class	0.61%	\$296,402.03	0.05%	\$148.20
JPMorgan Small Cap Value Fund - Class I	0.94%	\$44,846.73	0.25%	\$112.12
Payden U.S. Government Fund	0.68%	\$0.00	0.25%	\$0.00
PIMCO Real Estate Real Return Strategy Fund - Cl	3.23%	\$50,271.79	0.10%	\$50.27
PIMCO StocksPLUS International Fund (Unhedged)	0.88%	\$293,963.39	0.10%	\$293.96
PIMCO StocksPLUS Small Fund - Class I-2	0.85%	\$342,399.44	0.10%	\$342.40
T. Rowe Price Retirement 2010 Fund - Investor	0.49%	\$468,321.52	0.15%	\$702.48
T. Rowe Price Retirement 2015 Fund - Investor	0.50%	\$238,955.30	0.15%	\$358.43
T. Rowe Price Retirement 2020 Fund - Investor	0.53%	\$308,586.30	0.15%	\$462.88
T. Rowe Price Retirement 2025 Fund - Investor	0.54%	\$716,837.29	0.15%	\$1,075.2
T. Rowe Price Retirement 2030 Fund - Investor	0.57%	\$779,065.03	0.15%	\$1,168.6
T. Rowe Price Retirement 2035 Fund - Investor	0.59%	\$842,681.57	0.15%	\$1,264.0
T. Rowe Price Retirement 2040 Fund - Investor	0.60%	\$1,073,010.	0.15%	\$1,609.5
T. Rowe Price Retirement 2045 Fund - Investor	0.62%	\$715,134.97	0.15%	\$1,072.7
T. Rowe Price Retirement 2050 Fund - Investor	0.63%	\$52,447.75	0.15%	\$78.67
T. Rowe Price Retirement 2055 Fund - Investor	0.64%	\$265,144.37	0.15%	\$397.72
T. Rowe Price Retirement Balanced Fund	0.49%	\$9,561.52	0.15%	\$14.34
Templeton Global Balanced Fund - Advisor Class	0.97%	\$15,235.05	0.25%	\$38.09
Templeton Global Bond Fund - Advisor Class	0.75%	\$0.00	0.25%	\$0.00

Templeton World Fund - Advisor Class Shares	0.80%	\$229,461.59	0.25%	\$573.65
TIAA-CREF Short Term Bond Fund - Advisor Class	0.36%	\$470,027.31	0.10%	\$470.03
Vanguard Extended Market Index Fund - Admiral	0.06%	\$1,027,255.	0.00%	\$0.00
Vanguard Total Stock Market Index Fund - Admiral	0.04%	\$1,550,914.	0.00%	\$0.00

Provider fees paid from Fund Expenses **\$17,993.02**

Provider fees deducted from participant accounts or paid by employer **\$1,979.04**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$54,435.38**

Total (“all-in”) plan expenses **\$74,407.44**

<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 \$13,207,117.01      Eligible Employees 76

**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>	0.05%		0.00%	\$0.00
Vanguard 500 Index Fund <sup>(1)</sup>	0.04%		0.00%	\$0.00
Vanguard Extended Market Index Fund <sup>(1)</sup>	0.06%		0.00%	\$0.00
Vanguard Total Stock Market Index Fund <sup>(1)</sup>	0.04%		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>	0.11%		0.00%	\$0.00
Vanguard Growth Index Fund <sup>(1)</sup>	0.05%		0.00%	\$0.00
Vanguard Value Index Fund <sup>(1)</sup>	0.05%		0.00%	\$0.00
Vanguard Target Retirement Income Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund <sup>(1)</sup>	0.08%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund <sup>(1)</sup>	0.08%	0.00%	\$0.00	
Vanguard Target Retirement 2060 Fund <sup>(1)</sup>	0.08%	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>\$13,445.69</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$9,605.18</b>
Total (“all-in”) plan expenses	<b><u>\$23,050.87</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.