

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by July Business Services**  
**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 \$142,448.00      Eligible Employees 2

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Fidelity MSCI Health Care ETF - FHLC	0.08%	\$12,709	0.00%	\$0.00
iShares MSCI EAFE Growth ETF - EFG	0.36%	\$13,207	0.00%	\$0.00
Fidelity MSCI Financials ETF - FNCL	0.08%	\$14,045	0.00%	\$0.00
Fidelity MSCI Information Tech ETF - FTEC	0.08%	\$15,524	0.00%	\$0.00
Schwab US Large-Cap Growth ETF™ - SCHG	0.04%	\$15,581	0.00%	\$0.00
Vanguard S&P 500 ETF - VOO	0.03%	\$71,382	0.00%	\$0.00

Provider fees paid from Fund Expenses **\$0.00**

Provider fees deducted from participant accounts or paid by employer **\$3,142.73**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$109.01**

Total (“all-in”) plan expenses **\$3,251.74**

<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 \$142,448.00      Eligible Employees 2

**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>\$1,613.96</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$103.60</b>
Total (“all-in”) plan expenses	<b><u>\$1,717.56</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.