

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by AUL**  
**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 \$1,973,594.05      Eligible Employees 75

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
Fixed Account (FIXD)	1.15%	\$225,046.48	1.15%	\$2,592.5
Fidelity VIP High Inc Init (HHIB)	1.83%	\$131,704.90	1.30%	\$1,714.8
Fidelity VIP Asset Mngr Init (HMGD)	1.78%	\$267,141.49	1.30%	\$3,478.2
TROWPrice Eqty Inc Ins (TRP2)	2.00%	\$154,019.70	1.40%	\$2,159.3
State St S&P 500 Indx Cl F (HINX)	1.40%	\$207,462.86	1.37%	\$2,846.4
Alger Cap App Portfolio I-2 (AAL2)	2.11%	\$68,204.59	1.35%	\$922.13
AmerCent Ultra Inv (TULT)	2.16%	\$87,569.60	1.50%	\$1,315.3
Fidelity VIP Contrafd Init (HOPP)	1.79%	\$165,614.03	1.30%	\$2,156.3
Janus Forty R (JAFF)	2.42%	\$61,504.36	1.90%	\$1,169.8
Thomburg Core Grth R5 (TR5G)	2.14%	\$89,361.14	1.40%	\$1,252.8
AllianzGI NFJ MidCap Val Adm (PMR2)	2.40%	\$25,529.04	1.40%	\$357.92
RidgeWorth MidCapVal Eqty Inst (RIMC)	2.25%	\$46,665.69	1.50%	\$700.92
Ariel App Inv (ARA2)	2.28%	\$57,895.67	1.40%	\$811.70
AmerCent SmCap Val Inv (ASV2)	2.45%	\$53,994.62	1.50%	\$811.00
AB SmCap Grth R (ABSC)	2.67%	\$66,622.86	1.75%	\$1,167.2
Vanguard VIF Small CompGrth Ins (VSG2)	1.56%	\$93,187.28	1.15%	\$1,073.5
Oppenheimer Intl Growth Y (OIGY)	2.04%	\$122,746.83	1.40%	\$1,720.9
AmerCent One Choice 2030 Inv (AL30)	1.99%	\$5,418.22	1.50%	\$81.38
AmerCent One Choice 2035 Inv (AL35)	2.02%	\$30,602.04	1.50%	\$459.64
AmerCent One Choice 2040 Inv (AL40)	2.05%	\$9,411.76	1.50%	\$141.37
AmerCent One Choice 2050 Inv (AL50)	2.10%	\$3,890.89	1.50%	\$58.44

Provider fees paid from Fund Expenses **\$26,991.79**

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

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$9,524.67**

Total (“all-in”) plan expenses **\$36,516.47**

<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 \$1,973,594.05      Eligible Employees 75

**Annual Fees**

Fund Name	Fund Expenses <sup>(2)</sup>	Fund Balance	Provider % <sup>(3)</sup>	Provider Fees
Vanguard Prime Money Market Fund <sup>(1)</sup>	0.16%	Balances are irrelevant. Employee Fiduciary retains no revenue sharing!	0.00%	\$0.00
Vanguard Total Bond Market Index Fund <sup>(1)</sup>	0.07%		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>	0.10%		0.00%	\$0.00
Vanguard Total International Stock Index Fund <sup>(1)</sup>	0.14%		0.00%	\$0.00
Vanguard Target Retirement Income Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Short-Term Gov't Bond Index Fund <sup>(1)</sup>	0.12%		0.00%	\$0.00
Vanguard Total International Bond Index Fund <sup>(1)</sup>	0.19%		0.00%	\$0.00
Vanguard Growth Index Fund <sup>(1)</sup>	0.09%		0.00%	\$0.00
Vanguard Value Index Fund <sup>(1)</sup>	0.09%		0.00%	\$0.00
Vanguard Target Retirement 2010 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2015 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund <sup>(1)</sup>	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund <sup>(1)</sup>	0.17%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund <sup>(1)</sup>	0.17%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund <sup>(1)</sup>	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund <sup>(1)</sup>	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund <sup>(1)</sup>	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund <sup>(1)</sup>	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund <sup>(1)</sup>	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2060 Fund <sup>(1)</sup>	0.18%	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>\$4,428.88</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$3,033.41</b>
Total ("all-in") plan expenses	<b><u>\$7,462.29</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.