

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Empower**  
**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 \$4,909,205.72      Eligible Employees 27

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
JPMorgan Disciplined Equity R6	0.35%	\$212,058.21	0.00%	\$0.00
Vanguard 500 Index Admiral	0.05%	\$1,290,271.	0.00%	\$0.00
ClearBridge Aggressive Growth I	0.97%	\$130,236.59	0.15%	\$195.35
Vanguard US Value Inv	0.26%	\$341,145.54	0.00%	\$0.00
Vanguard Strategic Equity Inv	0.21%	\$269,539.89	0.00%	\$0.00
MassMutual Select Mid Cap Gr Eq II R5	1.00%	\$170,033.87	0.15%	\$255.05
Vanguard Mid-Cap Value Index Admiral	0.08%	\$65,375.70	0.00%	\$0.00
Vanguard Strategic Small-Cap Equity Inv	0.34%	\$67,639.20	0.00%	\$0.00
Vanguard Small Cap Growth Index Admiral	0.08%	\$1,096.32	0.00%	\$0.00
Vanguard Small Cap GrValue Index Admiral	0.08%	\$33,644.66	0.00%	\$0.00
Dodge & Cox International Stock	0.74%	\$331,396.43	0.10%	\$331.40
Thornburg Global Opportunities R5	1.19%	\$202,817.33	0.20%	\$405.63
Harding Loevner Instl Emerg Mkts I	1.45%	\$6,504.00	0.15%	\$15.76
BlackRock High Yield Bond Instl	0.75%	\$11,534.11	0.15%	\$17.30
DFA Inflation-Protected Securities I	0.12%	\$69,194.04	0.00%	\$0.00
Loomis Sayles Investment Grade Bond Y	0.73%	\$267,187.78	0.15%	\$400.78
PIMCO Income Instl	0.45%	\$480,382.28	0.00%	\$0.00
Thompson Bond	1.06%	\$9,111.63	0.35%	\$31.89
PIMCO Foreign Bond (USD-Hedged) I	0.50%	\$2,884.96	0.00%	\$0.00
American Funds American Balanced R6	0.29%	\$74,414.12	0.00%	\$0.00
PIMCO Real Estate Real Return Strategy I	0.74%	\$3,069.34	0.00%	\$0.00
Fidelity Select Biotechnology Portfolio	0.98%	\$125,265.85	0.25%	\$313.16
Guaranteed Portfolio Fund	1.14%	\$744,402.85	0.25%	\$1,861.01

Provider fees paid from Fund Expenses **\$3,827.34**

Provider fees deducted from participant accounts or paid by employer **\$20,653.74**

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$21,591.93**

Total (“all-in”) plan expenses **\$46,073.01**

<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 \$4,909,205.72      Eligible Employees 27

**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>\$5,427.36</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$7,545.45</b>
Total ("all-in") plan expenses	<b><u>\$12,972.81</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.