

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by John-Hancock
Total Plan Expenses

Role(s) performed by service provider

- Custodian/Trustee Investment
 Professional
 Record Keeper Other
(Describe): _____
 Third-Party Administrator

Assumptions

Total Plan Assets \$669,215.12 Eligible Employees 34

Annual Fees

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
JH LS Agg Active Strategy	1.86%	\$74,165.05	1.35%	\$1,001.2
JH LS Grow Active Strategy	1.82%	\$180,808.66	1.35%	\$2,440.9
JH LS Bal Active Strategy	1.78%	\$178,317.87	1.35%	\$2,407.2
JH LS Mod Active Strategy	1.72%	\$38,971.86	1.35%	\$526.12
JH LS Con Active Strategy	1.69%	\$9,834.10	1.35%	\$132.76
Vanguard Energy Fund	1.67%	\$16,155.69	1.35%	\$218.10
DFA International Value	1.78%	\$646.80	1.35%	\$8.73
DFA US Targeted Value Fund	1.75%	\$2,807.77	1.35%	\$37.90
Keeley Small Cap Value	2.20%	\$1,650.59	1.35%	\$22.28
Mid Cap Stock Fund	1.77%	\$7,247.74	1.35%	\$97.84
Oppenheimer Global	1.98%	\$4,214.64	1.35%	\$56.90
Legg Mason ClearBr Agg Growth	2.08%	\$10,760.49	1.35%	\$145.27
Oppenheimer Intl Growth Fund	1.99%	\$3,862.82	1.35%	\$52.15
Small Company Value Fund	2.16%	\$5,863.61	1.35%	\$79.16
Invesco Small Cap Growth	1.83%	\$11,106.00	1.35%	\$149.93
American Century Heritage	2.00%	\$4,806.67	1.35%	\$64.89
Financial Industries Fund	1.76%	\$806.80	1.35%	\$10.89
Ivy Asset Strategy Fund	1.81%	\$7,119.00	1.35%	\$96.11
Mid Cap Index Fund	1.41%	\$11,489.51	1.35%	\$155.11
Value Fund	1.65%	\$1,795.31	1.35%	\$24.24
Capital World Growth & Income	1.79%	\$6,522.38	1.35%	\$88.05
The Growth Fund of America	1.68%	\$5,605.23	1.35%	\$75.67
Davis New York Venture	1.74%	\$4,168.13	1.35%	\$56.27
Utilities Fund	1.80%	\$780.11	1.35%	\$10.53
BlackRock Global Allocation	1.97%	\$14,049.31	1.35%	\$189.67
Strategic Income Opp Fund	1.63%	\$25,282.90	1.35%	\$341.32
Real Return Bond Fund	1.65%	\$4,927.60	1.35%	\$66.52
U.S. High Yield Bond Fund	1.67%	\$3,152.67	1.35%	\$42.56
Total Return Fund	1.59%	\$27,924.89	1.35%	\$376.99
Vanguard Short-Term Federal	1.45%	\$2,168.54	1.35%	\$29.28
Money Market Fund	1.41%	\$2,202.38	1.35%	\$29.73

Provider fees paid from investment funds

\$9,034.40

Provider fees deducted from participant accounts or paid by employer

\$5,876.08

Total Fees

\$14,910.48

⁽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 are taken out of a fund's assets and 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.

401(k) PLAN FEE DISCLOSURE FORM
For Services Provided by Employee Fiduciary
Total Plan Expenses

Role(s) performed by service provider

Custodian/Trustee Record Keeper Third-Party Administrator
 Investment
 Professional Other (Describe): _____

Assumptions

Total Plan Assets \$669,215.12 Eligible Employees 34

Annual Fees

Fund Name	Fund Expenses ⁽²⁾	Fund Balance	Provider % ⁽³⁾	Provider Fees
Vanguard Prime Money Market Fund ⁽¹⁾	0.17%	Balances are irrelevant. Employee Fiduciary retains no revenue sharing!	0.00%	\$0.00
Vanguard Total Bond Market Index Fund ⁽¹⁾	0.20%		0.00%	\$0.00
Vanguard 500 Index Fund ⁽¹⁾	0.05%		0.00%	\$0.00
Vanguard Extended Market Index Fund ⁽¹⁾	0.14%		0.00%	\$0.00
Vanguard Total International Stock Index Fund ⁽¹⁾	0.14%		0.00%	\$0.00
Vanguard Target Retirement Income Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Short-Term Gov't Bond Index Fund ⁽¹⁾	0.12%		0.00%	\$0.00
Vanguard Total International Bond Index Fund ⁽¹⁾	0.20%		0.00%	\$0.00
Vanguard Growth Index Fund ⁽¹⁾	0.10%		0.00%	\$0.00
Vanguard Value Index Fund ⁽¹⁾	0.10%		0.00%	\$0.00
Vanguard Target Retirement 2010 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2015 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2020 Fund ⁽¹⁾	0.16%		0.00%	\$0.00
Vanguard Target Retirement 2025 Fund ⁽¹⁾	0.17%		0.00%	\$0.00
Vanguard Target Retirement 2030 Fund ⁽¹⁾	0.17%		0.00%	\$0.00
Vanguard Target Retirement 2035 Fund ⁽¹⁾	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2040 Fund ⁽¹⁾	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2045 Fund ⁽¹⁾	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2050 Fund ⁽¹⁾	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2055 Fund ⁽¹⁾	0.18%		0.00%	\$0.00
Vanguard Target Retirement 2060 Fund ⁽¹⁾	0.18%	0.00%	\$0.00	

Provider fees paid from investment funds **\$0.00**

Provider fees deducted from participant accounts or paid by employer **\$2,155.37**

Total Fees **\$2,155.37**

⁽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.

