

**401(k) PLAN FEE DISCLOSURE FORM**  
**For Services Provided by Voya**  
**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 \$1,625,825.48      Eligible Employees 7

**Plan Expenses**

Fund Name	Fund Expenses <sup>(1)</sup>	Fund Balance	Provider % <sup>(2)</sup>	Provider Fees
ALLIANZGI NFJ DIVIDEND VALUE FD INST	1.76%	\$140,152.79	1.15%	\$1,611.7
ALLIANZGI NFJ SMALL-CAP VALUE FND R	1.89%	\$88,771.59	1.20%	\$1,065.2
AMERICAN FUNDS EUROPACIFIC R3	1.58%	\$133,564.93	1.10%	\$1,469.2
AMERICAN FUNDS GROWTH FND R3	1.43%	\$380,822.55	1.10%	\$4,189.0
COLUMBIA HIGH YIELD BOND FUND K	1.75%	\$53,377.67	1.15%	\$613.84
EATON VANCE LARGE-CAP VALUE FUND R	1.66%	\$184,203.74	1.15%	\$2,118.3
FIDELITY ADV NEW INSIGHTS FUND I	1.57%	\$55,453.43	1.15%	\$637.71
VOYA FIXED ACCOUNT	0.00%	\$10,992.91	0.00%	\$0.00
VOYA GNMA INCOME FUND A	1.37%	\$243,039.44	0.87%	\$2,114.4
VOYA INTERMEDIATE BOND PORT I	1.39%	\$64,620.50	1.07%	\$691.44
VY BARON GROWTH PORT I	1.78%	\$270,825.93	1.16%	\$3,141.5

Provider fees paid from Fund Expenses **\$17,652.64**

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

Investment expenses (i.e., Fund Expenses not used to pay provider fees) **\$7,959.00**

Total (“all-in”) plan expenses **\$25,611.64**

<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 \$1,625,825.48      Eligible Employees 7

**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>\$2,800.66</b>
Investment expenses (i.e., Fund Expenses not used to pay provider fees)	<b>\$2,498.89</b>
Total ("all-in") plan expenses	<b><u>\$5,299.55</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.