

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

Role(s) performed by service provider (check all that apply)

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

Assumptions

Total Plan Assets \$278,330.35 Eligible Employees 30

Annual Fees

Fund Name	Fund Expenses ⁽¹⁾	Fund Balance	Provider % ⁽²⁾	Provider Fees
JH Thru 2045 Active Strategy	1.76%	\$3,002.12	1.60%	\$48.03
JH Thru 2035 Active Strategy	1.75%	\$61,597.94	1.60%	\$985.57
JH Thru 2025 Active Strategy	1.75%	\$951.61	1.60%	\$15.23
JH Ret To 2055 Managed Port	1.76%	\$4,866.54	1.60%	\$77.86
JH Ret To 2050 Managed Port	1.76%	\$5,377.87	1.60%	\$86.05
JH Ret To 2045 Managed Port	1.76%	\$12,443.91	1.60%	\$199.10
JH Ret To 2040 Managed Port	1.76%	\$14,968.05	1.60%	\$239.49
JH Ret To 2025 Managed Port	1.75%	\$951.16	1.60%	\$15.22
JH Ret To 2010 Managed Port	1.79%	\$5,920.87	1.60%	\$94.73
JH LS Agg Active Strategy	2.11%	\$44,827.67	1.60%	\$717.24
JH LS Grow Active Strategy	2.07%	\$57,599.23	1.60%	\$921.59
JH LS Bal Active Strategy	2.03%	\$38,202.61	1.60%	\$611.24
Vanguard Small Cap Grow Index	1.69%	\$3,620.16	1.60%	\$57.92
Small Cap Index Fund	1.76%	\$2,227.49	1.60%	\$35.64
Vanguard Explorer Fund	1.95%	\$4,036.78	1.60%	\$64.59
Templeton World	2.15%	\$906.58	1.60%	\$14.51
Vanguard Mid-Cap Growth ETF	1.75%	\$1,360.77	1.60%	\$21.77
Real Est. Securities Fund	1.89%	\$1,014.66	1.60%	\$16.23
Ivy Asset Strategy Fund	2.06%	\$1,757.18	1.60%	\$28.11
Vanguard Small Cap Value Index	1.69%	\$1,366.92	1.60%	\$21.87
Mid Cap Index Fund	1.66%	\$984.14	1.60%	\$15.75
Vanguard Mid-Cap Value ETF	1.75%	\$1,369.24	1.60%	\$21.91
Vanguard Growth Index Fund	1.69%	\$2,026.61	1.60%	\$32.43
Pru Jennison Mid Growth Fund	2.12%	\$4,018.60	1.60%	\$64.30
Vanguard Value Index Fund	1.69%	\$2,038.92	1.60%	\$32.62
Strategic Income Opp Fund	1.88%	\$892.72	1.60%	\$14.28

Provider fees paid from investment funds **\$4,453.29**

Provider fees deducted from participant accounts or paid by employer **\$2,735.36**

Total Fees **\$7,188.65**

⁽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 (check all that apply)

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

Assumptions

Total Plan Assets \$278,330.35 Eligible Employees 30

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 **\$2,150.46**

Total Fees **\$2,150.46**

⁽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.