



Empower

*Clarity in a Complex World:
Plan Fee Disclosure for Plan Fiduciaries*

Fee Disclosure

IECC 403(b) Plan

100328-01

As of June 30, 2023



Introduction

This report will help you as plan fiduciaries better understand the costs associated with your retirement plan - for both you as a plan sponsor and for your plan participants. The report is designed to meet the ERISA fee disclosure regulations of the United States Department of Labor (DOL).

We have summarized the plan cost components, and have provided a description of the services provided for those costs. We feel that the more you know about the costs in your plan - including all fees and expenses - the better you will understand the value of Empower.

Fee transparency is a sponsor and participant right

Sponsors and participants are entitled to clear information about the fees and expenses associated with their retirement plans.

Fee transparency is integral to meeting fiduciary responsibilities

We believe that understanding the relationship between cost and benefit is a crucial part of a plan sponsor's fiduciary responsibilities.

ERISA Requirements

DOL regulations require certain service providers that receive more than \$1,000 in compensation to make explicit disclosures to certain retirement plans that they serve. For more information, please visit the DOL Employee Benefits Security Administration's website (www.dol.gov/ebsa).

What This Report Contains

This report provides an estimate of the fees paid by your plan.

As your plan's Recordkeeper, we may make payments to other plan service providers on behalf of the plan. We are not responsible for the disclosures of any unrelated service providers.

This document begins with a high-level summary of the estimated fees and becomes detailed throughout each section. All the information shown is in dollar figure estimates, where appropriate. To simplify readability, superscript letters identify dollar figures that carry over from one section and appear in another section as a line item.

Some of the services and fees described may not be applicable to your plan but are representative of available services.

Report Sections

- A. Summary of Fee and Expense Estimates
- B. Explanation of Services
- C. Estimated Cash Flow Summary
- D. Disclosures
- E. Itemized Services and Costs
- F. Appendix

A. Summary of Fee and Expense Estimates

Estimates presented are based on information as of June 30, 2023 on the following:

Total Assets	\$5,690,407
Unallocated Plan Assets	\$9
Participant Assets	\$5,690,398
Loan Balances	\$0
Number of Participants	151

As the fees and expenses contained in this disclosure are estimates based on the above information at a point in time, they will not necessarily match the actual amounts paid or the amounts contained in any financial report, such as an Annual Plan Summary.

Total Assets are the sum of Unallocated Assets, Participant Assets and Loan Balances. **Plan Unallocated Assets** consist of plan assets that are not allocated to plan participants. This might include unclaimed participant balances, amounts received but not yet allocated to participants, forfeitures, and amounts set aside for plan expenses. **Participant Assets** are amounts held in participants' accounts. **Loan Balances** equal the outstanding loan amounts for participants. **Number of Participants** includes participants with an account balance as of the month-end.

In this document, estimates provided may not match amounts billed to the Plan Sponsor or debited from participant accounts and may not match financial reports. These **annual estimates** are generally based on month-end projections that are annualized over a 12-month period and rounded to the nearest dollar.

CATEGORY OF SERVICE	ANNUAL ESTIMATE	ESTIMATED AVERAGE COST PER PARTICIPANT	ESTIMATED PERCENTAGE OF TOTAL ASSETS
Payments to Investment Providers (IP)	^(Q) \$19,117	\$127	0.34%
Payments to Recordkeeper (RK)	^(X) \$25,218	\$167	0.44%
Payments to Others	^(Z) \$2,446	\$16	0.04%
Total Estimate	^(K) \$46,781	\$310	0.82%
Estimated Total after credit to Plan Expense Account	\$44,835	\$297	0.79%

Superscript letters in parentheses (x) denote the flow of fee totals throughout this document.

Empower Trust Company LLC. (Empower) and its affiliates do not provide fiduciary services, except in the case(s) where the fiduciary status is specifically and affirmatively disclosed below.

If Empower Advisory Group, LLC provides services to the Plan under an agreement with Plan Sponsor, it may be a fiduciary and Registered Investment Advisor to the Plan to the extent provided in such agreement.

If Empower Annuity Insurance Company of America or an affiliate provides participant investment advice services or agrees to provide certain administrative services in a fiduciary capacity to the Plan under the Administrative Services Agreement, it is a fiduciary with respect to such services.

B. Explanation of Services

The services reflected may not be applicable to all plans, but are representative of available services.

SERVICE CODE	Investment Providers (IP)
1.1	Investment Providers (IP): Includes all Plan investments selected by Plan Sponsor for which the Recordkeeper provides recordkeeping services.
SERVICE CODE	Recordkeeper (RK)
2.1	Plan Services: Performing the duties necessary for the plan to comply with legal, regulatory and the plan's own requirements. Some of these duties include plan document service, compliance service and distribution tax reporting. Plan services would also include plan communication, education, enrollment, website and voice response system.
2.2	Participant Services: Creating and maintaining records of all participant and beneficiary accounts and the transactions and changes affecting them. This may include participant loan initiation, loan maintenance, fund transfers, distributions or hardship withdrawals. Participant services would include communications to the participant - quarterly statements and newsletters.
2.3	Additional Services: These plan level transactional services are available to the Plan Sponsor and can be requested in writing to the Recordkeeper.
SERVICE CODE	Others
3.1	Trustee and Custodial Services: Services include the holding of plan assets pursuant to a trust or custodial agreement.
3.2	Plan Expense Account / Participant Revenue Credit: Includes revenue sharing paid back to the Plan's account and other allocations paid back to the plan to lower plan fees/expense.
3.3	Participant Advice: Empower Advisory Group, LLC offers investment advice and/or discretionary managed account services to plan participants if your plan contracts for these services. In providing these services, Empower Advisory Group, LLC acts as a registered investment adviser under the Investment Advisor Act of 1940, and as a fiduciary under ERISA. Additional information may be provided in your service agreement with Empower Advisory Group, LLC and other service-related documents, such as Empower Advisory Group, LLC's Form ADV, any of which may be provided and/or amended from time to time. Empower Advisory Group, LLC is an affiliate of Empower Trust Company LLC. .

For a listing of your Plan services please refer to your Service Agreement and/or Schedule of Services.

C. Estimated Cash Flow Summary

This section lists each investment manager and service provider that collects fees directly or indirectly from your Retirement Plan, from participants or from the employer, and all remittances paid out on behalf of your Plan.

Payments to Investment Providers (IP)

SERVICE CODE	INVESTMENT PROVIDER	ESTIMATED GROSS PAYMENTS TO IP	ESTIMATED PAYMENTS FROM IP	ESTIMATED NET PAYMENTS TO IP
1.1	American Funds	\$141	(\$0)	\$141
	Carillon Family of Funds	\$1,603	(\$0)	\$1,603
	Cohen & Steers	\$423	(\$56)	\$367
	Dimensional Fund Advisors	\$686	(\$0)	\$686
	Dodge & Cox	\$3,397	(\$663)	\$2,734
	Hartford Mutual Funds	\$4,393	(\$0)	\$4,393
	JPMorgan	\$326	(\$0)	\$326
	MFS	\$2,299	(\$0)	\$2,299
	New York Life Investment Management LLC	\$4,033	(\$852)	\$3,181
	T. Rowe Price	\$2,376	(\$374)	\$2,002
	The Standard	\$533	(\$0)	\$533
	Vanguard	\$852	(\$0)	\$852
Total Estimate		\$21,062	^(v) (\$1,945)	^(q) \$19,117

Payments to Recordkeeper (RK)

SERVICE CODE	SERVICE PROVIDED	ESTIMATED DIRECT PAYMENTS TO RK [A]	ESTIMATED PAYMENTS FROM IP TO RK [B]	ESTIMATED PAYMENTS TO RK [A + B = C]
2.1	Plan Services	^(y) \$25,469	^(v) \$1,945	\$27,414
2.2	Participant Services	^(w) \$250		\$250
2.3	Additional Services	\$0		\$0
Payments to Others				^(z) (\$2,446)
Total Estimate				^(x) \$25,218

Payments to Others

SERVICE CODE	SERVICE PROVIDED	ESTIMATED NET PAYMENTS TO OTHERS
3.1	Trustee and Custodial Services	\$500
3.2	Plan Expense Account / Participant Revenue Credit	\$1,946
3.3	Participant Advice	\$0
Total Estimate		^(z) \$2,446

Note: This section may include amounts that are not paid to or by the Recordkeeper, but paid to another party through the recordkeeping system.

Total Annual Net Cost Estimate	^(K)\$46,781
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Superscript letters in parentheses (x) denote the flow of fee totals throughout this document.

D. Disclosures

This document contains estimates of plan expenses and is intended to provide a detailed summary of fees being charged to the plan or its participants to the extent such information is in the Recordkeeper's possession. While it is intended to provide information regarding all material fees, this document may not be comprehensive, and it may not include full information on fees associated with some specially negotiated services or with certain investment options, such as Self-Directed Brokerage Accounts, Life Insurance, Employer Stock, etc. For further fee information, please refer to the relevant service agreements and/or prospectuses, including information that may be needed to comply with Participant Disclosure obligations. As your Recordkeeper, we make no representation as to the completeness or accuracy of materials, such as prospectuses, created and/or provided by a third-party investment provider.

Additional Compensation Paid to Recordkeeper for Correction of Transactional Errors:

Participant and Plan Transaction Errors. If the Recordkeeper does not accurately process contribution or investment instructions provided in good order by a Participant or the Plan Sponsor (e.g., investment allocation of Plan contributions, investment exchanges or transfers) or does not accurately process a Plan transaction as instructed by a Participant or directed by the Plan Sponsor (e.g. timely processing a Plan distribution or processing a Participant's direct rollover request as a lump sum) and the issue is timely brought to the Recordkeeper's attention, Empower will, at its own expense, retroactively correct the error by adjusting the Participant's account to the financial position where it would have been, adjusted for earnings and reduced by any losses, had the error not occurred.

Trading Gains. If Empower does not accurately process a trade with the mutual fund company as directed by the Plan Sponsor or as instructed by a Participant, then the Recordkeeper will correct the share position at the mutual fund company as if the error had not occurred. In the event there are multiple funds involved, the Recordkeeper will net gains and losses across all funds involved.

If a correction to adjust the Participant's account to the financial position where it would have been if the error had not occurred is made at the Recordkeeper's expense and results in a transactional net loss, the Recordkeeper will bear the transaction loss. However, if the correction results in a transactional net gain, the Recordkeeper will retain the transaction gain as compensation for services provided to the plan and to defray costs of servicing the plan.

Bank Credit Disclosure:

If the Plan's assets pass through a bank account held by Empower Trust Company LLC. (Empower) or its affiliates/subsidiaries (Empower Trust Company, LLC), it may earn credits and/or interest on Plan assets awaiting investment or pending distribution. Any credits or interest earned by Empower are aggregated with credits and/or interest earned by Empower affiliates/subsidiaries and will be used to defray the aggregate expenses for the maintenance of bank accounts. Empower will not retain credits and/or interest earned in excess of such maintenance expenses.

Credits and/or interest are earned from the use of (i) uninvested contributions received too late in the day or not received in good order to be invested same-day and (ii) proceeds from investment option redemptions where Plan distribution checks have not been presented for payment by Plan participants. Credits and/or interest (i) begin to accrue on contributions, on the date such amounts are deposited into the bank account and end on the date such amounts are invested pursuant to Plan participant or Plan representative instructions and (ii) begin to accrue on distributions, on the date the check is written or on the wire date, as applicable and end on the date the check is presented for payment or when the wire clears against the account, as applicable. Earnings of credits and/or interest are at the rate the bank provides from time to time.

Financial Wellness:

Empower's financial wellness program provides recipients with tools and services to enhance their overall financial wellness. In addition to tools and education covering various financial topics, the program may include

information on financial wellness products made available by Empower or third-party providers. Empower may receive fees and other payments from the products available under the program. Empower incurs costs related to the financial wellness tools and services including product availability and technology integration and pays licensing fees to provide certain product technology platforms as part of the experience. These costs may be offset by the fees and other payments Empower receives. Information is available upon request regarding the suite of included products, including a description of the applicable fees that program recipients may pay if they choose certain products, and the fees and other payments Empower may receive for products under the financial wellness program.

Investments

Mutual Fund Expense Ratio & Collective Investment Trust (CIT) Expense:

The Service Provider has entered into agreements with certain mutual funds/CITs (or their service providers, including advisors, administrators or transfer agents, and underwriters) whereby the Service Provider provides shareholder and/or distribution services and receives compensation from the mutual fund/CIT (or their service providers) based on the value of the plan's investment in the fund/CIT. This compensation may include fees for administrative and other expenses and/or fees paid under a plan of distribution under SEC Rule 12b-1 ("12b-1 fees"). The fees received by the Service Provider are included in the expense ratio described in the applicable fund's prospectus or similar disclosure document, and reduce the investment option's net asset value (NAV). Generally, fees and expenses included in the expense ratio are deducted at regular intervals based on a percentage of the investment option's average daily net assets. For CITs, an investment company may include other fees that are not disclosed in this fee disclosure document but are provided in a separate disclosure under separate cover.

Redemption Fees:

Redemption fees are charged by mutual fund companies to discourage investors from making a short-term "round trip" (i.e. a purchase, typically a transfer, followed by a sale within a short period of time). Most mutual fund companies that charge redemption fees will impose the fee upon the purchase and subsequent sale occurring within a specified time frame. Please refer to your mutual fund prospectuses for specific redemption fee details.

Additional Fund Compensation:

The Service Provider may receive additional revenue as a finder's fee from non-affiliated fund companies as shown in the prospectus and other regulatory documents for each of the funds held by the plan.

Empower Annuity Insurance Company of America (Empower) receives payments from some investment fund families through the Empowering Fund Partnership Program ("EFPP"). Under the EFPP, fund families receive several services based on the EFPP tier in which they participate. These services are provided directly to fund families and include: (i) consideration for inclusion in Empower products developed for some segments of the retirement and IRA market, (ii) inclusion on the Empower Select investment platform, which is available in the small plan recordkeeping market, (iii) a waiver of the connectivity fee described below, (iv) enhanced marketing opportunities, (v) additional reporting capabilities, (vi) collaboration in thought leadership opportunities, (vii) access to meetings with Empower leadership, Empower staff, and the third party advisory and brokerage firms through whom Empower distributes its services, and (viii) access to conferences put on by Empower. The yearly fees for EFPP participation are \$1,000,000 for tier 1, \$500,000 for tier 2. These fees do not vary based on an Empower client's use of the funds offered by the fund family.

For additional information about fund families that participate in the fund partner program, please visit <https://docs.empower.com/advisor/Empowering-Fund-Partnership-Disclosure.pdf>.

Empower also receives payments from fund families through a connectivity program (the "Connectivity Program"). The Connectivity Program charges fund families for the cost of administering funds on Empower investment platforms, and for building and maintaining data connections between Empower and the fund family. In 2019, the Connectivity Program charges \$1,000 per investment fund used on recordkeeping and IRA investment platforms. Beginning in May 2019, if a retirement plan starts receiving recordkeeping services through Empower's small plan recordkeeping segment, and the plan has a fund from a fund family that does not participate in the Connectivity Program or the EFPP, then Empower will assess a separate annual investment access fee of \$1,000 to the plan. Depending on plan selection of the non-participating fund family, the investment access fee charge may be more or less than the fees received under the Connectivity Program from the fund family.

For additional information about funds that participate in the Connectivity Program, please visit <https://docs.empower.com/advisor/Empowering-Fund-Partnership-Disclosure.pdf>.

Rollover Programs:

Empower may receive payments of up to \$35 per rollover under separate agreements with certain rollover providers (including Millennium Trust Company and WMSI Securities LLC) for providing transaction and administrative services. Any such payments are not fees for distribution services to the plan under the plan's administrative services agreement with Empower.

Affiliates and Subcontractors

We are required to disclose certain fees paid between Empower Trust Company LLC. (Empower) and its related parties (affiliates/subsidiaries and subcontractors). This includes compensation paid in connection with the services Empower or its affiliates/subsidiaries have agreed to provide to the Plan, if the compensation is set on a transaction/incentive basis (such as commissions, soft dollars, or finder's fees) or if the compensation is charged directly against a plan investment and reflected in the investment's net value.

The fees disclosed are not in addition to previously disclosed fees; rather, this information is intended to increase transparency about how Empower uses the fees it receives.

Affiliates:

The following entities are affiliates of the Recordkeeper, in that they directly or indirectly control, are controlled by, or are under common control with the Recordkeeper. These affiliates may receive fees from the plan, or from the Recordkeeper or another affiliate for performing certain services for the plan.

Refer to the Itemized Services and Cost section for details regarding affiliate payments.

Empower Financial Services, Inc. is an affiliate that receives payments from the Investment Provider. Payments are first paid to Empower Financial Services, Inc. which in turn pays the Recordkeeper.

Affiliates: The following are affiliates or subsidiaries of Empower Trust Company LLC. (Empower), but not all Empower affiliates or subsidiaries may pertain to your Plan.

- Empower Advisory Group, LLC
- Empower Financial Services, Inc.
- Empower Retirement, LLC
- Empower Capital Management, LLC
- Empower Funds, Inc.
- Putnam Investment Company
- Empower Trust Company, LLC
- Empower Life & Annuity Insurance Company of New York

Subcontractors:

A subcontractor is any person or entity that is not an affiliate of Empower, which is expected to receive \$1,000 or more in compensation for performing one or more services for the plan under a contract or arrangement with Empower.

COMPANY SUBCONTRACTOR	PROVIDED SERVICE
QDRO Consultants	Plan administration services - QDRO review services

E. Itemized Services and Costs

This section details how each service expense is calculated. Totals here are presented in the Summary of Fee and Expense Estimates section. **Estimates** presented are based on expenditures and activity in the 12 month period ending June 30, 2023 and on the following:

Total Assets	\$5,690,407
Unallocated Plan Assets	\$9
Participant Assets	\$5,690,398
Loan Balances	\$0
Number of Participants	151

The **annual estimates** displayed in this document will not match actual financial reports such as the Annual Plan Summary.

Payments to Investment Providers (IP)

SERVICE CODE 1.1							
INVESTMENT	BASIS FOR ESTIMATE	GROSS/ NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP [estimate X net expense ratio]	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP [(12b1 X estimate)+ (Admin X estimate)]	ESTIMATED NET PAYMENTS [gross pmts- pmts from IP]
American Funds							
American Funds EuroPacific Gr R6	\$3,417 Assets in fund	0.47%/ 0.47%	\$16			(\$0)	\$16
American Funds New Perspective R6	\$16,009 Assets in fund	0.41%/ 0.41%	\$66			(\$0)	\$66
American Funds New World R6	\$10,409 Assets in fund	0.57%/ 0.57%	\$59			(\$0)	\$59
Total for American Funds	\$29,835		\$141			(\$0)	\$141
Carillon Family of Funds							
Carillon Eagle Mid Cap Growth R6	\$250,411 Assets in fund	0.64%/ 0.64%	\$1,603			(\$0)	\$1,603
Total for Carillon Family of Funds	\$250,411		\$1,603			(\$0)	\$1,603
Cohen & Steers							
Cohen & Steers Instl Realty Shares	\$56,443 Assets in fund	0.76%/ 0.75%	\$423		0.10%	(\$56)	\$367
Total for Cohen & Steers	\$56,443		\$423			(\$56)	\$367
Dimensional Fund Advisors							
DFA US Targeted Value I	\$236,438 Assets in fund	0.29%/ 0.29%	\$686			(\$0)	\$686
Total for Dimensional Fund Advisors	\$236,438		\$686			(\$0)	\$686

INVESTMENT	BASIS FOR ESTIMATE	GROSS/ NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP <small>[estimate X net expense ratio]</small>	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP <small>[(12b1 X estimate)+ (Admin X estimate)]</small>	ESTIMATED NET PAYMENTS <small>[gross prmts- pmts from IP]</small>
Dodge & Cox							
Dodge & Cox Income Fund - I	\$828,470 Assets in fund	0.41%/ 0.41%	\$3,397		0.08%	(\$663)	\$2,734
Total for Dodge & Cox	\$828,470		\$3,397			(\$663)	\$2,734
Hartford Mutual Funds							
Hartford International Opportunities Y	\$556,015 Assets in fund	0.80%/ 0.79%	\$4,393			(\$0)	\$4,393
Total for Hartford Mutual Funds	\$556,015		\$4,393			(\$0)	\$4,393
JPMorgan							
JPMorgan Small Cap Growth R6	\$44,047 Assets in fund	0.76%/ 0.74%	\$326			(\$0)	\$326
Total for JPMorgan	\$44,047		\$326			(\$0)	\$326
MFS							
MFS Mid Cap Value R6	\$124,369 Assets in fund	0.63%/ 0.62%	\$771			(\$0)	\$771
MFS Value R6	\$355,293 Assets in fund	0.44%/ 0.43%	\$1,528			(\$0)	\$1,528
Total for MFS	\$479,662		\$2,299			(\$0)	\$2,299
New York Life Investment Management LLC							
Mainstay Winslow Large Cap Growth I	\$568,025 Assets in fund	0.71%/ 0.71%	\$4,033		0.15%	(\$852)	\$3,181
Total for New York Life Investment Management LLC	\$568,025		\$4,033			(\$852)	\$3,181
T. Rowe Price							
T Rowe Price Communications & Tech Inv	\$138,101 Assets in fund	0.82%/ 0.77%	\$1,063		0.15%	(\$207)	\$856
T. Rowe Price Health Sciences	\$110,026 Assets in fund	0.80%/ 0.80%	\$880		0.15%	(\$165)	\$715
T. Rowe Price Retirement Balanced Fund	\$1,551 Assets in fund	0.49%/ 0.49%	\$8		0.15%	(\$2)	\$6
T. Rowe Price Retirement I 2010 I	\$1,034 Assets in fund	0.34%/ 0.34%	\$4			(\$0)	\$4
T. Rowe Price Retirement I 2015 I	\$0 Assets in fund	0.36%/ 0.36%	\$0			(\$0)	\$0
T. Rowe Price Retirement I 2020 I	\$17,495 Assets in fund	0.37%/ 0.37%	\$65			(\$0)	\$65

INVESTMENT	BASIS FOR ESTIMATE	GROSS/ NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP <small>[estimate X net expense ratio]</small>	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP <small>[(12b1 X estimate)+ (Admin X estimate)]</small>	ESTIMATED NET PAYMENTS <small>[gross pmts- pmts from IP]</small>
T. Rowe Price Retirement I 2025 I	\$3 Assets in fund	0.39%/ 0.39%	\$0			(\$0)	\$0
T. Rowe Price Retirement I 2030 I	\$82,254 Assets in fund	0.41%/ 0.41%	\$337			(\$0)	\$337
T. Rowe Price Retirement I 2035 I	\$887 Assets in fund	0.42%/ 0.42%	\$4			(\$0)	\$4
T. Rowe Price Retirement I 2040 I	\$2,870 Assets in fund	0.43%/ 0.43%	\$12			(\$0)	\$12
T. Rowe Price Retirement I 2045 I	\$259 Assets in fund	0.44%/ 0.44%	\$1			(\$0)	\$1
T. Rowe Price Retirement I 2050 I	\$139 Assets in fund	0.45%/ 0.45%	\$1			(\$0)	\$1
T. Rowe Price Retirement I 2055 I	\$109 Assets in fund	0.46%/ 0.46%	\$1			(\$0)	\$1
T. Rowe Price Retirement I 2060 I	\$0 Assets in fund	0.46%/ 0.46%	\$0			(\$0)	\$0
T. Rowe Price Retirement I 2065 I	\$0 Assets in fund	0.46%/ 0.46%	\$0			(\$0)	\$0
Total for T. Rowe Price	\$354,728		\$2,376			(\$374)	\$2,002
The Standard							
The Standard Stable Asset II	\$532,648 Assets in fund	0.10%/ 0.10%	\$533			(\$0)	\$533
Total for The Standard	\$532,648		\$533			(\$0)	\$533
Vanguard							
Vanguard 500 Index Admiral	\$1,143,182 Assets in fund	0.04%/ 0.04%	\$457			(\$0)	\$457
Vanguard Balanced Index Fund - Admiral	\$330,905 Assets in fund	0.07%/ 0.07%	\$232			(\$0)	\$232
Vanguard Developed Markets Index Adm	\$27,340 Assets in fund	0.07%/ 0.07%	\$19			(\$0)	\$19
Vanguard Interm-Term Treasury Adm	\$1,057 Assets in fund	0.10%/ 0.10%	\$1			(\$0)	\$1
Vanguard Mid Cap Index Admiral	\$99,808 Assets in fund	0.05%/ 0.05%	\$50			(\$0)	\$50
Vanguard Small Cap Index Adm	\$87,827 Assets in fund	0.05%/ 0.05%	\$44			(\$0)	\$44

INVESTMENT	BASIS FOR ESTIMATE	GROSS/ NET EXPENSE RATIO	ESTIMATED GROSS PAYMENTS TO IP <small>[estimate X net expense ratio]</small>	12B-1	ADMIN	ESTIMATED PAYMENTS FROM IP <small>[(12b1 X estimate)+ (Admin X estimate)]</small>	ESTIMATED NET PAYMENTS <small>[gross prmts- pmts from IP]</small>
Vanguard Total Bond Market Index Adm	\$48,694 Assets in fund	0.05%/0.05%	\$24			(\$0)	\$24
Vanguard Wellington Adm	\$14,872 Assets in fund	0.17%/0.17%	\$25			(\$0)	\$25
Total for Vanguard	\$1,753,685		\$852			(\$0)	\$852

Blank fields in the table above can be assumed to be not applicable or zero.

Not all 12b-1 and/or Admin fees may flow through the Recordkeeper. A third party may be receiving the 12b-1 and/or Admin fees directly. Due to this, the amount shown in the Estimated Net Payments column may be overstated.

Empower may provide unit valuation and custody services for certain of the above investment options under an agreement with the plan sponsor. Any unit valuation and custody fees received by Empower are described in the plan's administrative services agreement but are not reflected in the Payments to Recordkeeper estimates in this document.

Total Annual Payment Estimate to Investment Providers (IP)	^(a) \$19,117
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Payments to Recordkeeper (RK)

Plan Services Fees

SERVICE CODE	FEE TYPE	PAID BY	ANNUAL FEE	BASIS FOR ESTIMATE	GROSS PAYMENTS
2.1	Plan Administration Asset Based Fee	Deducted from Participant	0.43%	\$5,690,398 Assets in Plan	\$24,469
	Investment Access Fee	Billed to Plan Sponsor	\$1,000	Flat Fee	\$1,000

Total Annual Payment Estimate for Plan Services	^(a) \$25,469
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Participant Services Fees

SERVICE CODE	FEE TYPE	PAID BY	FEE	GROSS PAYMENTS
2.2	Empower Advisory Services My Total Retirement	Deducted from Participant	Up to \$100K = 0.650000% Next \$150K = 0.550000% Next \$150K = 0.450000% Over \$400K = 0.350000%	\$0
	Participant Loan Maintenance Fee	Deducted from Participant	\$50	\$0
	Periodic payment maintenance fee	Deducted from Participant	\$25	\$0

SERVICE CODE	FEE TYPE	PAID BY	FEE	GROSS PAYMENTS
	Approval Fee	Netted from Participant Acct	\$75 Per Distribution	\$0
	Benefit Disbursement Fee‡	Netted from Distribution	\$50 Per Distribution*	\$100
	Benefit Disbursement Fee‡	Netted from Distribution	\$75 Per Distribution*	\$150
	Benefit Disbursement Fee‡	Netted from Distribution	\$40 Per Distribution*	\$0
	Benefit Disbursement Fee‡	Netted from Distribution	\$25 Per Distribution*	\$0
	Loan Origination Fee	Deducted from Loan	\$95 Per Loan*	\$0
	Periodic Payment Origination Fee‡	Deducted from Initial Payment	\$50 Per PPAY Set Up	\$0

Overnight/ACH/Wire requests may be subject to a fee of up to \$40 per transaction.

Total Annual Actual Payments for Participant Services	(W) \$250
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See the Administrative Service Agreement for the fees for any participant services not reflected above.

Participant Service Fees displayed above are the actual assessed fees to date based on a rolling twelve month period.

Additional Services

Currently your plan has no Actual Additional Services payments.

Total Annual Actual Payment for Additional Services	\$0
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Contract Termination Fee:

Contract Termination Fees may apply. For more information, refer to your annuity contract and/or fee schedule.

Payments to Others

SERVICE CODE	SERVICE PROVIDER	SERVICE DESCRIPTION	FEES	BASIS FOR ESTIMATE	GROSS PAYMENTS
Trustee and Custodial Services					
3.1	Empower Trust Co.	Custodial services	\$500	Flat Fee	\$500
				Total	\$500
Plan Expense Account / Participant Revenue Credit					
3.2	IECC 403(b) Plan	Investment Option Service Fee Credit	Varies	See Appendix	\$1,946
				Total	\$1,946
Participant Advice					

SERVICE CODE	SERVICE PROVIDER	SERVICE DESCRIPTION	FEES	BASIS FOR ESTIMATE	GROSS PAYMENTS
3.3	Empower Advisory Group, LLC	Empower Advisory Services My Total Retirement	Up to \$100K = 0.650000% Next \$150K = 0.550000% Next \$150K = 0.450000% Over \$400K = 0.350000%	Actual Expenses	\$0
				Total	\$0

Total Annual Payment Estimate for Others ^(Z) \$2,446

Superscript letters in parentheses (x) denote the flow of fee totals throughout this document.

‡ Distribution Charge for participants may vary by the reason the distribution is taken and by fund. See your contract for details.

* Participant loan set up and distribution fees may not reflect additional fees charged by a third party. Third parties should be disclosing the amounts they receive in a separate document.

F. Appendix

Plan Expense Account / Participant Revenue Credit Fees

FEE TYPE	FUND NAME	RATE	Basis	GROSS PAYMENTS
Investment Option Service Fee Credit	Cohen & Steers Instl Realty Shares	0.099996%	\$56,443	\$56
	Dodge & Cox Income Fund - I	0.080004%	\$828,470	\$663
	Mainstay Winslow Large Cap Growth I	0.15%	\$568,025	\$852
	T. Rowe Price Health Sciences	0.15%	\$110,026	\$165
	T Rowe Price Communications & Tech Inv	0.15%	\$138,101	\$207
	T. Rowe Price Retirement Balanced Fund	0.15%	\$1,551	\$2
	Total			\$1,946

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