

FEE DISCLOSURE REPORT

FOR PERIOD ENDING 30 June 2021



SPONSOR: LAFAYETTE VENETIAN BLIND, INC.

PLAN: LAFAYETTE VENETIAN BLIND, INC. 401(K) RET SAVINGS PLAN



PLAN CONTACT

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TO DISCUSS ANY OF THIS REPORT
PLEASE CONTACT YOUR REPRESENTATIVE



OVERVIEW

The Employee Retirement Income Security Act of 1974, as amended (ERISA), requires employee benefit plan fiduciaries to act solely in the interests of, and for the exclusive benefit of, plan participants and beneficiaries. As part of that obligation, plan fiduciaries should consider cost, among other things, when choosing investment options for the plan and selecting plan service providers.

This 401(k) plan fee disclosure form may assist you in making informed cost-benefit decisions with respect to your plan. The purpose of this form is to help you determine the total cost of the plan. It is also intended to provide you with a means to compare investment product fees and plan administration expenses charged by competing service providers, regardless of how a particular service provider structures its fees.

The 401(k) plan fees included in this disclosure form represent the actual or estimated 401(k) plan expenses for the indicated reporting period. Additional investment product information regarding fees may be obtained from the product prospectus, annuity contract or other similar documents. Additional information relating to plan administration services and expenses is contained in documentation provided by the service provider, including the contract for plan services. Other plan expenses may include legal fees for initial plan design and ongoing amendments resulting from changes in pension law or plan design and the cost of a mandatory annual audit. You need to contact your legal advisor or accountant to determine these charges.

Selecting a service provider requires that you evaluate and differentiate services offered by competing companies. Cost is one of the criteria, but not the only criterion, for making this evaluation. Other factors of equal or greater importance to consider include the quality and type of services provided, the anticipated performance of competing providers and their investment products and other factors specific to your plan's needs. The service provider offering the lowest cost services is not necessarily the best choice for your plan.

Calculation of Fees

In general, fees are calculated in four ways:

- **Asset-based:** expenses are based on the amount of assets in the plan and generally are expressed as percentages or basis points.
- **Per-person:** expenses are based upon the number of eligible employees or actual participants in the plan.
- **Transaction-based:** expenses are based on the execution of a particular plan service or transaction.
- **Flat rate:** fixed charge that does not vary, regardless of plan size.

Fees may be calculated using one or any combination of these methods. Plan administration-related expenses can also be charged as one-time fees or ongoing expenses. One-time fees are typically related to start-ups, conversions (moving from one provider to another) and terminations of service. Ongoing fees are recurring expenses relating to continuing plan operation.

There may be plan expenses incurred by other providers, other than the company completing this form. For a complete list of expenses charged to your plan, please contact all plan service providers with whom you contract or may contract and request fee information with respect to their services.

If you are considering a conversion from an existing plan service provider to a new service provider, you will need to provide the service provider(s) with certain information about the plan, including the number of plan participants, the number of eligible participants and the amount of plan assets in order for the service provider(s) to be able to complete this form. Similarly, if you are considering starting a plan, you will need to provide the service provider(s) with estimates of plan participants and plan assets. When providing potential service providers with information regarding your plan, it is critical that you provide identical information to all of the competing companies in order to ensure equivalent comparisons.

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INVESTMENT EXPENSES

Category	Fund Name	Ticker	Net Expense Ratio [1]	12b-1 Fees	Sub TA Credit (% of assets)	Sub TA Credit (\$ per ptp)	Gross Expense Ratio
Stock							
Large Value	Dodge & Cox Stock Fund	DODGX	0.52%	--	0.10%	\$0.00	0.52%
Large Blend	Vanguard 500 Index Fund (Adm)	VFIAX	0.04%	--	0.00%	\$0.00	0.04%
Large Blend	Vanguard Growth & Income Fund (Inv)	VQNPX	0.32%	--	0.00%	\$0.00	0.32%
Mid-Cap Value	Vanguard Selected Value Fund (Inv)	VASVX	0.31%	--	0.00%	\$0.00	0.31%
Mid-Cap Blend	Vanguard Mid-Cap Index Fund (Adm)	VIMAX	0.05%	--	0.00%	\$0.00	0.05%
Small Blend	Vanguard Small-Cap Index Fund (Adm)	VSMAX	0.05%	--	0.00%	\$0.00	0.05%
Small Blend	Vanguard Strategic Sm. Cap Equity Fund (Inv)	VSTCX	0.26%	--	0.00%	\$0.00	0.26%
Health	Vanguard Health Care Fund (Inv)	VGHCX	0.32%	--	0.00%	\$0.00	0.32%
World Large-Stock Blend	Vanguard Total World Stock Index Fund (Adm)	VTWAX	0.10%	--	0.00%	\$0.00	0.10%
Trading--Miscellaneous	VMS Ameritrade Self-Direct Cash Fund*	SDBAA	--	--	0.00%	\$0.00	--
Trading--Miscellaneous	VMS Ameritrade Self-Directed Invest Fd*	SDBAINV	--	--	0.00%	\$0.00	--
Equity Energy	Vanguard Energy Fund (Inv)	VGENX	0.33%	--	0.00%	\$0.00	0.33%
Bond							
Intermediate Core Bond	Vanguard Intermed-Term Bond Index Fund (Adm)	VBILX	0.07%	--	0.00%	\$0.00	0.07%
Short-Term Bond	Vanguard Short-Term Invest. Grade Fund (Inv)	VFSTX	0.20%	--	0.00%	\$0.00	0.20%
World Bond-USD Hedged	Vanguard Total Intl. Bond Index Fund (Adm)	VTABX	0.11%	--	0.00%	\$0.00	0.11%
Blended							
Allocation--15% to 30% Equity	Vanguard LifeStrategy Income Fund (Inv)	VASIX	0.11%	--	0.00%	\$0.00	0.11%
Allocation--30% to 50% Equity	Vanguard LifeStrategy Conserv. Gro. Fund (Inv)	VSCGX	0.12%	--	0.00%	\$0.00	0.12%
Allocation--50% to 70% Equity	Vanguard LifeStrategy Mod. Growth Fund (Inv)	VSMGX	0.13%	--	0.00%	\$0.00	0.13%
Allocation--70% to 85% Equity	Vanguard LifeStrategy Growth Fund (Inv)	VASGX	0.14%	--	0.00%	\$0.00	0.14%
Cash/Stable Value							
Money Market Taxable	Vanguard Cash Reserve Federal Money Mkt (Adm)	VMRXX	0.10%	--	0.00%	\$0.00	0.10%

[1]Includes 12b-1 fee and management fee. (See the fee table in the fund prospectus)

Fees represent product-related charges paid by the plan. Fees associated with participants transfer of account balances between investment options, including investment transfer expenses and any contingent back-end loads, redemption fees and surrender charges are included in "other" expenses. In addition, any wrap fees or pricing charges for non-publicly traded assets are also included here. For investment product termination fees associated with plan termination or conversion, see the service provider termination expenses schedule.

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INSTALLATION AND PLAN SETUP SERVICES AND FEES

Expense Item	Rate	Total Cost
Installation and Plan Setup	Flat fee	\$0
Takeover Fee	Flat fee	\$0
Start-up/Conversion Enrollment Base Fee	Flat fee	\$0
Start-up/Conversion Enrollment Booklets Fee per booklet	Flat fee	\$0

Rate amounts represent the method by which the fee is calculated, for example as a percentage of plan assets under management, based upon number of participants or based upon number of transactions. For start-up or take-over situations, fees are based upon estimates and/or certain assumptions, i.e., regarding assets under management and number of participants.

Total cost amounts represent flat dollar amount charges or total charges based upon the particular method of calculation. In some instances, these amounts represent estimates based on assumptions provided by you, the plan sponsor.

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ONGOING SERVICES AND FEES

Expense Item	Rate	Total Cost
Annual Servicing Fees:		
Base Fee	Flat fee	\$3,450
Per Participant Fee	Flat fee	\$25
Per Participant Fee with balance	Flat fee	\$0
Per Participant Fee without balance	Flat fee	\$0
Per Participant Fee up to 100	Flat fee	\$0
Per Participant Fee > 100	Flat fee	\$0
Per Participant Fee 100-199	Flat fee	\$0
Per Participant Fee > 200	Flat fee	\$0
Recordkeeping Fee	0 bps	
Recordkeeping Fee Minimum	Flat fee	\$0
Document Maintenance Fee	Flat fee	\$0
IRS Mandated Plan Restatements	Flat fee	\$500
IRS Mandated Plan Amendments	Flat fee	\$225
Participant Services:		
Termination Distribution Processing	Flat fee	\$80
In Service Distribution Processing	Flat fee	\$80
Hardship Withdrawal Processing	Flat fee	\$80
QDRO Processing Fee per hour	Flat fee	\$150
QDRO Processing Fee Minimum	Flat fee	\$250
Required 70 1/2 Minimum Distribution Processing per distribution	Flat fee	\$175
Loan Origination Fee	Flat fee	\$125
Loan Maintenance Fee per year	Flat fee	\$0
Surcharge for in kind distributions per asset	Flat fee	\$75
Trustee/Custodial Services:		
Custodial Fee	3bps up to \$5 mil/2bps over \$5 mil/160 Min	
Compliance Services:		
Document submission to IRS if applicable	Flat fee	\$1,000
Sponsor requested Plan Amendment Fee per hour	Flat fee	\$150
Sponsor requested Plan Amendment Fee Minimum	Flat fee	\$350
Trustee Board Resolution Fee	Flat fee	\$250
DOL 5500 Fee	Flat fee	\$550

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ONGOING SERVICES AND FEES

Expense Item	Rate	Total Cost
Other Plan Services:		
Re-runs due to incorrect or incomplete census data per hour	Flat fee	\$150
Re-runs due to incorrect or incomplete census data Minimum	Flat fee	\$350
Correction due to failed testing per hour	Flat fee	\$150
Correction due to failed testing Minimum	Flat fee	\$300
Calculation of profit sharing or matching contribution and allocating forfeitures per hour	Flat fee	\$150
Non-standard definition of compensation per year	Flat fee	\$250
Insurance contracts per contract per year	Flat fee	\$200
Consultation with auditor per hour	Flat fee	\$150
Calculation of annual cross-tested contribution per hour	Flat fee	\$150
Calculation of annual cross-tested contribution Minimum	Flat fee	\$800
Reconciliation of assets not maintained on platform per hour	Flat fee	\$150
Safe Harbor Notice	Flat fee	\$100
Form 5500 Extension	Flat fee	\$100
Form 5500 expediting fee	Flat fee	\$500
Payroll processing performed by Ascensus Consulting per payroll	Flat fee	\$100
Self-directed brokerage accounts outside of platform per account per year	Flat fee	\$200
Service termination deconversion fee per hour	Flat fee	\$150
Service termination deconversion fee Minimum	Flat fee	\$500
Outsource mailing of required notifications to plan participants	\$2.50 per ee/\$100 minimum plus postage	

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Total cost amounts represent flat dollar amount charges or total charges based upon the particular method of calculation. In some instances, these amounts represent estimates based on assumptions provided by you, the plan sponsor.

DEFINITION OF TERMS

Administration/Recordkeeping Fee: Fee for providing recordkeeping and other plan participant administrative type services. For start-up or takeover plans, these fees typically include charges for contacting and processing information from the prior service provider and “matching up” or mapping participant information. Use of this term is not meant to identify any ERISA Section 3(16)(A) obligations.

Annual Audit: Federal law requires that all ERISA-covered plans with more than 100 participants be audited by an independent auditor. It is also common to refer to a DOL or IRS examination of a plan as a plan audit. Any charge imposed by a service provider in connection with this audit is reflected on Schedule B.

Back-End Load: Sales charges due upon the sale or transfer of mutual funds, insurance/annuity products or other investments, which may be reduced and/or eliminated over time.

Balance Inquiry: Fee that may be charged each time a participant inquires about his or her balance.

Brokerage Commission: A fee paid to a broker or other intermediary for executing a trade.

Brokerage Window: A plan investment option allowing a participant to establish a self-directed brokerage account.

Bundled Services: Arrangements whereby plan service providers offer 401(k) plan establishment, investment services and administration for an all-inclusive fee. Bundled services by their nature are priced as a package and cannot be priced on a per service basis.

Collective Investment Fund: A tax-exempt pooled fund operated by a bank or trust company that commingles the assets of trust accounts for which the bank provides fiduciary services.

Contract Administration Charge: An omnibus charge for costs of administering the insurance/annuity contract, including costs associated with the maintenance of participant accounts and all investment-related transactions initiated by participants.

Contract Termination Charge: A charge to the plan for “surrendering” or “terminating” its insurance/annuity contract prior to the end of a stated time period. The charge typically decreases over time.

Conversion: The process of changing from one service provider to another.

Distribution Expense: The costs typically associated with processing paperwork and issuing a check for a distribution of plan assets to a participant. May include the generation of IRS Form 1099R. This fee may apply to hardship and other in-service withdrawals as well as to separation-from-service or retirement distributions.

Eligible Employee: Any employee who is eligible to participate in and receive benefits from a plan.

Expense Ratio: The cost of investing and administering assets, including management fees, in a mutual fund or other collective fund expressed as a percentage of total assets.

DEFINITION OF TERMS

Front-End Load: Sales charges incurred when an investment in a mutual fund is made.

Individually Managed Account: An investment account managed for a single plan.

Installation Fee: One-time fee for initiating a new plan or initiating new services.

Investment Transfer Expense: Fee associated with a participant changing his or her investment allocation, or making transfers among funding accounts under the plan.

Loan Maintenance and Repayment Tracking Fee: Fee charged to monitor outstanding loans and repayment schedule.

Loan Origination Fee: Fee charged when a plan loan is originally taken.

Loan Processing Fee: Fee charged to process a plan loan application.

Management Fee: Fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts.

Mortality Risk and Administrative Expense (M&E Fee): Fee charged by an insurance company to cover the cost of the insurance features of an annuity contract, including the guarantee of a lifetime income payment, interest and expense guarantees, and any death benefit provided during the accumulation period.

Nondiscrimination Testing Expense: Tax qualified retirement plans must be administered in compliance with several regulations requiring numerical measurements. The fee charged for the process of determining whether the plan is in compliance is collectively called nondiscrimination testing expense.

Participant: Person who has an account in the plan.

Participant Education Materials/Distribution Expenses: All costs (including travel expenses) associated with providing print, video, software and/or live instruction to educate employees about how the plan works, the plan investment funds, and asset allocation strategies. There may be a one-time cost associated with implementing a new plan, as well as ongoing costs for an existing program.

Plan Document/Determination Letter Fee (Filing Fee): Fee charged for a written plan document. Fee can also include the costs associated with preparing and filing IRS required documentation, including the request for a determination letter (document issued by the IRS stating whether the plan meets the qualifications for tax advantaged treatment).

Plan Loan: The law allows participants to borrow from their accounts up to prescribed limits. This is an optional plan feature.

Product Termination Fee: Investment-product charges associated with terminating one or all of a service provider's investment products.

DEFINITION OF TERMS

QDRO (Qualified Domestic Relations Order): A judgment, decree or order that creates or recognizes an alternate payee's (such as former spouse, child, etc.) right to receive all or a portion of a participant's retirement plan benefits.

Revenue Sharing: Fees paid by mutual funds insurance companies to recordkeepers, TPA's and/or their contractors for processing fund trades, maintaining separate accounts for plan participants and otherwise servicing plan participants.

Separate Account: An asset account established by a life insurance company, separate from other funds of the life insurance company, offering investment funding options for pension plans.

Service Provider Termination Charge: Plan administrative costs associated with terminating a relationship with a service provider, with the permanent termination of a plan, or with the termination of specific plan services. These may be termed "surrender" or "transfer" charges.

Signature Ready Form 5500: Fee to prepare Form 5500, a form which all qualified retirement plans (excluding SEPs and SIMPLE IRAs) must file annually with the IRS.

Start-up/Enrollment Expense: Costs associated with providing materials to educate employees about the plan, and enrolling employees in the plan. This may be part of, or included in, the education programs. There may be a one-time cost associated with implementing a new plan, as well as ongoing enrollment costs.

Trustee Services: Fees charged by the individual, bank or trust company with fiduciary responsibility for holding plan assets.

VRU: Voice Response Unit.

Wrap Fee: An inclusive fee generally based on the percentage of assets in an investment program, which typically provides asset allocation, execution of transactions and other administrative services.

12b-1 Fee: A charge to shareholders to cover a mutual fund's shareholder servicing, distribution and marketing costs.

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Morningstar groups funds in categories based on the fund's underlying portfolio holdings (portfolio statistics and compositions over the past three years). If a fund is new, Morningstar will estimate where the fund will fall until a more permanent category can be assigned. A fund's category may change based on current information.

An asterisk (*) next to a fund name indicates that the data for the fund has been provided by sources outside of Morningstar, DST RS and their content providers and is not warranted to be accurate, complete or timely. Please contact your specific plan representative for more information regarding this data.

Ascensus Trust Plan Sponsor Disclosure

August 1, 2021

Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended (ERISA), requires most parties that provide services to employee benefit plans to disclose certain information to plan fiduciaries. Generally, the service provider must disclose the services that it provides to the plan and the compensation that it expects to receive in connection with those services. Your plan's service provider is providing this disclosure document to you in order to satisfy their obligations under ERISA Section 408(b)(2).

Services

Trustee and custodial services may be provided to your plan by Ascensus Trust, an affiliate of FuturePlan. Ascensus Trust's services and fees are listed on Appendix A to this document or in your trust or custodial agreement with Ascensus Trust.

If Ascensus Trust provides trustee services to your plan, Ascensus Trust will act as a directed trustee to your plan and in that capacity it is a limited fiduciary. If Ascensus Trust acts as custodian (and not as trustee) to your plan, Ascensus Trust is not a fiduciary to your plan.

Compensation

The compensation Ascensus Trust receives or expects to receive in connection with its services is set forth on Appendix A to this document.

Appendix A- Schedule of Services

Administrative Services and Fees

This section includes trust or custodial services that can be provided at the employer's request or that may apply based on how the employer operates the plan. These services are designed to provide assistance with the ongoing plan management or to enhance the features available to plan participants.

Participant Services	Fee
Processing Fees	
Outgoing Check (non participant distribution)	\$15
Outgoing Wire (non participant distribution)	\$30
Outgoing ACH (non participant distribution)	\$15
Miscellaneous Fees	
Stop payment per check (\$20 stop + \$15 reissue)	\$35
Void of original check (\$20 stop + \$15 reissue)	\$35
Filing corrected 1099R	\$15
Check copy request	\$10
Reinvestment of distribution	\$10
Plan Termination	\$75

Compensation Received From Parties Other Than the Employer or the Plan (Indirect Compensation)

Float

As part of the compensation it receives for trustee and/or custodial services provided to the Plan, Ascensus Trust, an affiliate of FuturePlan, retains any interest earned on the amounts in its disbursement account until disbursements are presented for payment, and interest earned in its contribution account until the amounts are invested. This interest is commonly known as "float" and is paid by the bank or financial institution at which Ascensus Trust maintains such accounts and/or the investments in which Ascensus Trust invests in such accounts. The assets on which float is earned are invested in a privately managed account that seeks investment returns similar to short-term bond funds. The historical rates of return for the assets on which float is earned are disclosed at <https://www.ascensustrust.com/resources/short-term-rates-1>.