

WESTMORELAND ELECTRIC SERVICES 401K

Screens Summary (Data as of 12-31-2020)

Fund Removed from Approved List

Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense				
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	
US Stock																
T. Rowe Price Dividend Growth <i>percentile rank</i> <i># of funds in category</i>	PRDGX	Large Blend	13.93 66 1,369	13.88 32 1,237	14.49 37 1,078	13.37 30 817		16.29	0.85	20.77				0.63		
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	18.37 38 1,369	14.14 24 1,237	15.18 20 1,078	13.85 12 817		18.80	1.00	4.68				0.04		
Fidelity® Contrafund® <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	32.50 54 1,291	19.01 60 1,204	18.16 51 1,081	15.39 47 796		19.60	0.97	30.31				0.85		
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	8.08 90 1,369	9.83 80 1,237	12.68 70 1,078	12.51 52 817		17.19	0.90	23.52				0.27		
Neuberger Berman Mid Cap Growth Inst <i>percentile rank</i> <i># of funds in category</i>	NBMLX	Mid-Cap Growth	39.71 36 604	20.77 38 564	18.33 37 504	14.43 42 383		21.74	0.99	17.93				0.70		
American Century Mid Cap Value I <i>percentile rank</i> <i># of funds in category</i>	AVUAX	Mid-Cap Value	1.88 60 415	4.66 42 396	9.55 32 349	10.61 13 247		20.65	0.89	16.76				0.78		
Carillon Eagle Small Cap Growth I <i>percentile rank</i> <i># of funds in category</i>	HSIIX	Small Growth	37.61 45 616	15.84 61 576	16.15 62 505	12.89 66 383		25.17	0.98	25.02				0.76		
Delaware Small Cap Value Instl <i>percentile rank</i> <i># of funds in category</i>	DEVIX	Small Value	-1.23 75 416	1.52 58 386	9.00 29 358	8.54 34 259		27.06	1.01	23.68				0.90		
Non-US Stock																
JPMorgan Emerging Markets Equity R5 <i>percentile rank</i> <i># of funds in category</i>	JEMOX	Diversified Emerging Mkts	34.83 8 797	14.41 4 697	– – 597	– – 279		20.82	1.01	15.34				0.89		
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	10.26 40 780	4.81 41 674	8.31 34 584	5.92 27 383		18.86	1.02	7.86				0.07		
Invesco Oppenheimer International Gr Y <i>percentile rank</i> <i># of funds in category</i>	OIGYX	Foreign Large Growth	22.18 47 452	8.32 72 388	9.57 81 318	7.99 40 234		18.62	0.97	24.79				0.85		
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	8.99 5 353	3.90 5 323	8.43 3 281	5.08 13 184		20.05	1.09	10.60				0.38		
American Funds New Perspective R6 <i>percentile rank</i> <i># of funds in category</i>	RNPGX	World Stock	33.81 14 869	18.14 10 762	16.85 11 636	13.04 9 390		19.35	1.06	20.10				0.42		

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Alternative															
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	0.76	-0.89	2.72	-5.40		17.68	1.23	6.00		—	—	1.43	
<i>percentile rank</i>			31	25	26	36									
<i># of funds in category</i>			124	106	95	55									
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-4.65	4.96	5.65	8.68		18.90	0.94	24.65		—		0.12	
<i>percentile rank</i>			44	41	38	31									
<i># of funds in category</i>			248	225	199	144									
Fixed Income															
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	5.09	5.15	6.89	6.09		8.65	0.91	6.16		—	—	0.75	
<i>percentile rank</i>			54	46	53	26									
<i># of funds in category</i>			678	629	556	352									
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation- Protected Bond	11.75	5.89	4.97	3.48		4.12	1.05	3.88		—	—	0.65	
<i>percentile rank</i>			15	24	33	37									
<i># of funds in category</i>			207	197	173	117									
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	8.63	5.84	5.04	4.68		3.81	1.07	20.27			—	0.30	
<i>percentile rank</i>			22	14	11	5									
<i># of funds in category</i>			416	381	331	253									
PIMCO Income I2	PONPX	Multisector Bond	5.69	4.66	6.20	7.26		5.78	0.88	13.77		—	—	1.19	
<i>percentile rank</i>			50	49	23	1									
<i># of funds in category</i>			340	299	262	138									
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	1.48	1.83	1.39	0.84		0.47	0.05	23.49		—	—	0.26	
<i>percentile rank</i>			50	65	81	78									
<i># of funds in category</i>			212	172	134	67									
Templeton Global Bond Adv	TGBAX	World Bond	-4.19	-0.65	1.41	2.00		6.10	-0.49	19.01		—	—	0.67	
<i>percentile rank</i>			88	94	89	80									
<i># of funds in category</i>			316	269	240	96									
Target Date															
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	9.25	6.65	7.55	6.99		7.37	0.91	9.01		—		0.30	
<i>percentile rank</i>			85	64	46	5									
<i># of funds in category</i>			119	88	75	52									
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	9.96	7.13	8.01	7.49		8.14	0.91	9.01		—		0.30	
<i>percentile rank</i>			76	59	41	5									
<i># of funds in category</i>			118	97	74	44									
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	10.99	7.68	8.57	8.14		8.60	0.87	9.01		—		0.31	
<i>percentile rank</i>			62	49	51	3									
<i># of funds in category</i>			178	157	118	72									
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	13.67	8.95	9.87	9.25		10.18	0.90	9.01		—		0.33	
<i>percentile rank</i>			27	18	27	1									
<i># of funds in category</i>			214	187	151	87									

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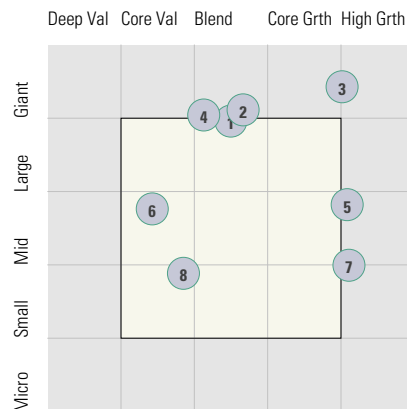
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	15.16 17 224	9.84 11 197	11.06 15 158	10.08 1 89		12.06	0.93	9.01		—		0.35	
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	17.55 5 207	11.19 1 184	12.44 1 148	10.77 1 84		14.51	0.97	9.01		—		0.37	
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	18.77 4 218	11.76 1 197	12.99 1 158	11.09 1 89		15.59	0.94	9.01		—		0.38	
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	19.21 4 207	11.96 1 184	13.22 1 148	11.21 1 83		15.92	0.91	9.01		—		0.39	
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	19.42 6 217	12.12 1 196	13.36 1 157	11.29 1 78		16.15	0.90	9.01		—		0.39	
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	19.39 5 207	12.11 1 184	13.35 1 145	11.27 1 44		16.15	0.90	9.01		—		0.39	
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	19.44 4 257	12.11 1 181	13.35 1 93	— — —		16.12	0.90	5.77		—		0.40	
American Funds 2065 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFVTX	Target Date	— — 257	— — 181	— — 93	— — —	—	—	—	1.00		—		0.40	
Balanced															
BlackRock Global Allocation Instl <i>percentile rank</i> <i># of funds in category</i>	MALOX	World Allocation	21.12 3 475	9.66 3 415	9.29 9 362	6.80 23 220		12.39	1.04	4.00				0.80	

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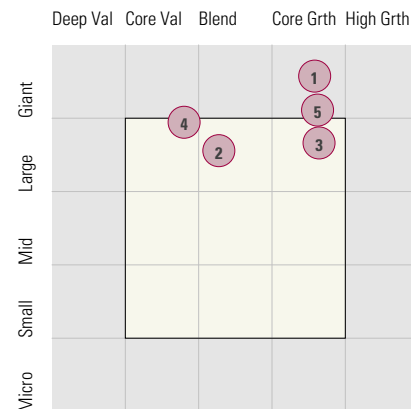
Style Analysis (Data as of 12-31-2020)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



US Stock Funds

	Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$	
		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign		
1	T. Rowe Price Dividend Growth	Large Blend	30.97	33.13	35.90	3.98	89.46	6.56	47.20
2	Vanguard 500 Index Admiral	Large Blend Index	28.52	27.38	44.10	0.70	98.04	1.26	71.43
3	Fidelity® Contrafund®	Large Growth	34.92	17.09	47.99	0.87	91.05	7.18	72.75
4	American Funds Washington Mutual R6	Large Value	25.88	30.98	43.14	5.07	86.70	7.96	92.42
5	Neuberger Berman Mid Cap Growth Inst	Mid-Cap Growth	20.43	22.28	57.28	1.44	94.53	4.03	8.18
6	American Century Mid Cap Value I	Mid-Cap Value	37.38	32.74	29.88	3.36	84.34	12.30	11.80
7	Carillon Eagle Small Cap Growth I	Small Growth	16.75	39.98	43.27	0.33	97.31	2.36	2.67
8	Delaware Small Cap Value Instl	Small Value	53.48	10.44	36.08	3.65	93.39	2.07	2.27

Non-US Stock Funds

	Category	Super Sectors %			Regional Exposure %			Market Maturity %			
		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$	
1	JPMorgan Emerging Markets Equity R5	Diversified Emerging Mkts	50.82	20.07	29.10	16.84	74.58	8.58	31.23	68.77	—
2	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	37.18	27.61	35.23	9.09	37.90	53.02	99.07	0.93	30.79
3	Invesco Oppenheimer International Gr Y	Foreign Large Growth	23.21	31.00	45.78	13.26	25.86	60.87	94.66	5.34	15.13
4	Vanguard International Value Inv	Foreign Large Value	33.27	21.85	44.88	7.63	37.88	54.50	89.21	10.79	33.22
5	American Funds New Perspective R6	World Stock	35.61	24.35	40.04	59.55	13.28	27.16	95.76	4.24	55.05

Fixed Income Funds

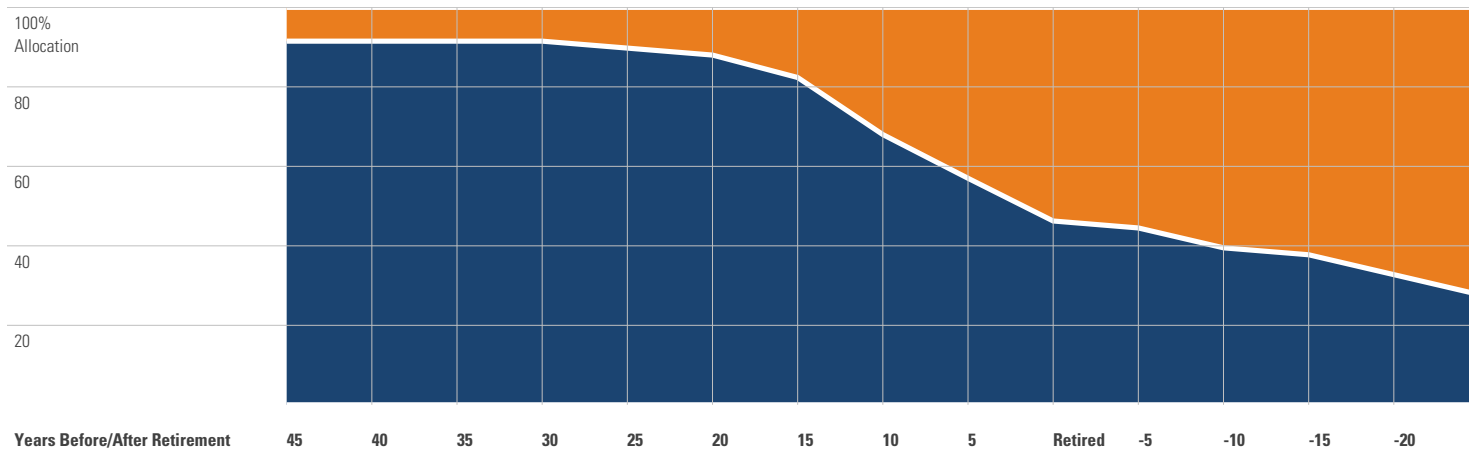
	Category	Super Sectors %				Other Stats		Credit Quality %		
		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	88.06	0.00	2.55	8.04	89.77	2.19
2	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	95.14	0.34	1.52	0.00	6.90	99.78	0.22	0.00
3	Baird Aggregate Bond Inst	Intermediate-Term Bond	22.40	26.93	42.38	0.00	5.69	99.40	0.60	0.00
4	PIMCO Income I2	Multisector Bond	23.42	14.10	18.31	0.00	0.91	81.00	19.00	0.00
5	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	15.26	56.99	0.00	0.00	0.38	100.00	0.00	0.00
6	Templeton Global Bond Adv	World Bond	82.53	0.00	0.06	0.00	-1.01	85.16	17.29	-2.44

WESTMORELAND ELECTRIC SERVICES 401K

Target Date Analysis (Data as of 12-31-2020)

Target Date Allocation

● Stocks ● Cash ● Bonds ● Other



Target Date Portfolio Data

Asset Allocation %

	Total Stock	US Stock	Non-US Stock	Total Bond	Infl Prot Bond	HY Bond	Cash	Other	Avg Mkt Cap \$M
American Funds 2010 Trgt Date Retire R6	39.39	27.19	12.20	53.60	13.10	5.20	6.30	0.71	61.97
American Funds 2015 Trgt Date Retire R6	43.90	30.32	13.58	49.11	14.13	5.18	6.31	0.68	60.10
American Funds 2020 Trgt Date Retire R6	45.29	32.06	13.23	47.74	14.41	4.93	6.33	0.64	54.76
American Funds 2025 Trgt Date Retire R6	55.13	37.45	17.68	38.17	13.93	1.03	6.19	0.52	47.62
American Funds 2030 Trgt Date Retire R6	64.55	43.17	21.38	28.78	14.41	0.88	6.21	0.46	45.00
American Funds 2035 Trgt Date Retire R6	78.12	51.14	26.98	15.71	12.53	0.38	5.75	0.41	43.38
American Funds 2040 Trgt Date Retire R6	83.10	54.34	28.76	10.76	4.79	0.34	5.75	0.40	43.20
American Funds 2045 Trgt Date Retire R6	84.55	55.31	29.24	9.30	4.22	0.22	5.76	0.39	43.56
American Funds 2050 Trgt Date Retire R6	85.79	56.69	29.10	8.03	4.16	0.13	5.80	0.37	43.58
American Funds 2055 Trgt Date Retire R6	85.85	56.74	29.11	7.99	4.18	0.13	5.80	0.37	43.54
American Funds 2060 Trgt Date Retire R6	85.84	56.71	29.13	7.99	4.18	0.13	5.80	0.37	—
American Funds 2065 Trgt Date Retire R6	83.30	55.74	27.56	8.27	4.03	0.11	7.83	0.60	—