

KEYSER INDUSTRIES INC 401K PLAN

Screens Summary (Data as of 12-31-2021)

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															
JPMorgan US Equity R6 <i>percentile rank</i> <i># of funds in category</i>	JUEMX	Large Blend	28.80 22 1,394	29.25 3 1,256	19.86 5 1,121	17.57 1 831		17.93	1.02	7.38				0.44	
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	28.66 23 1,394	26.03 24 1,256	18.43 18 1,121	16.51 11 831		17.42	1.00	5.68				0.04	
JPMorgan Large Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	JLGMX	Large Growth	18.79 68 1,241	37.33 7 1,120	29.23 5 1,020	20.30 9 772		19.71	1.03	17.42				0.44	
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	28.90 21 1,394	20.61 87 1,256	15.53 74 1,121	14.59 69 831		16.72	0.93	24.52				0.27	
MFS Mid Cap Growth R6 <i>percentile rank</i> <i># of funds in category</i>	OTCKX	Mid-Cap Growth	14.17 46 591	28.84 35 541	22.30 20 494	— — 383		17.84	0.84	13.12				0.66	
American Century Mid Cap Value I <i>percentile rank</i> <i># of funds in category</i>	AVUAX	Mid-Cap Value	23.30 92 415	17.49 73 393	9.59 75 353	13.01 31 267		19.57	0.87	17.76				0.78	
Carillon Eagle Small Cap Growth I <i>percentile rank</i> <i># of funds in category</i>	HSIIX	Small Growth	1.72 83 617	20.74 85 582	14.28 79 520	13.27 85 394		23.35	0.97	26.02				0.78	
Delaware Small Cap Value Instl <i>percentile rank</i> <i># of funds in category</i>	DEVIX	Small Value	34.24 33 447	19.33 32 419	9.48 40 393	11.89 44 301		25.94	1.00	24.68				0.89	
Non-US Stock															
JPMorgan Emerging Markets Equity L <i>percentile rank</i> <i># of funds in category</i>	JMIEX	Diversified Emerging Mkts	-10.23 92 794	16.93 14 721	13.92 10 616	7.55 20 344		19.80	1.02	16.34				0.94	
American Funds Europacific Growth R6 <i>percentile rank</i> <i># of funds in category</i>	REGX	Foreign Large Growth	2.84 80 452	17.95 70 387	12.87 67 333	10.01 47 225		17.88	0.99	20.60				0.46	
Vanguard International Growth Adm <i>percentile rank</i> <i># of funds in category</i>	VWILX	Foreign Large Growth	-0.74 89 452	27.75 4 387	21.14 3 333	13.96 4 225		20.05	0.97	18.91				0.32	
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	7.97 87 350	12.31 19 326	9.16 4 286	7.57 16 180		19.55	1.11	11.60				0.35	
American Funds New Perspective R6 <i>percentile rank</i> <i># of funds in category</i>	RNPGX	World Stock	18.10 28 355	27.28 28 306	20.28 22 261	15.81 15 166		18.04	1.04	21.10		—		0.41	

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Alternative																
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	19.10	10.35	4.46	—		16.84	0.99	11.09		—	—	1.15		
<i>percentile rank</i>			95	59	48	—										
<i># of funds in category</i>			114	109	86	55										
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	40.40	19.95	11.24	11.51		18.85	0.94	25.65		—		0.12		
<i>percentile rank</i>			59	42	49	31										
<i># of funds in category</i>			255	235	202	151										
Fixed Income																
BlackRock High Yield Bond Instl	BHYIX	High Yield Bond	5.90	8.92	6.31	6.98		9.50	1.02	14.01		—	—	0.62		
<i>percentile rank</i>			20	19	13	7										
<i># of funds in category</i>			680	636	560	373										
PIMCO Real Return I2	PRLPX	Inflation- Protected Bond	5.57	8.62	5.43	3.13		4.05	1.02	2.98		—	—	0.57		
<i>percentile rank</i>			41	14	11	11										
<i># of funds in category</i>			210	203	180	125										
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	-1.46	5.43	4.01	3.74		3.86	1.09	21.27			—	0.30		
<i>percentile rank</i>			40	20	13	9										
<i># of funds in category</i>			426	389	351	256										
PIMCO Income I2	PONPX	Multisector Bond	2.50	5.36	4.98	6.87		5.79	0.83	14.77		—	—	0.72		
<i>percentile rank</i>			48	60	28	1										
<i># of funds in category</i>			339	277	238	134										
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	-0.09	1.72	1.78	1.75		2.36	0.16	11.01		—	—	0.57		
<i>percentile rank</i>			79	35	27	15										
<i># of funds in category</i>			239	214	175	94										
PIMCO International Bond (USD-Hdg) I-2	PFBPX	World Bond	-1.76	3.76	3.44	4.68		3.60	0.71	7.27		—	—	0.62		
<i>percentile rank</i>			48	65	30	8										
<i># of funds in category</i>			125	110	81	48										
Target Date																
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	9.32	10.80	7.93	7.56		6.99	0.90	10.01		—		0.28		
<i>percentile rank</i>			1	39	21	5										
<i># of funds in category</i>			121	116	78	53										
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	10.27	11.70	8.55	8.29		7.70	0.90	10.01		—		0.29		
<i>percentile rank</i>			1	39	29	3										
<i># of funds in category</i>			123	118	89	45										
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	10.64	12.38	9.29	9.12		8.06	0.86	10.01		—		0.30		
<i>percentile rank</i>			4	50	29	5										
<i># of funds in category</i>			172	161	127	65										
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	11.44	14.29	10.69	10.55		9.41	0.89	10.01		—		0.31		
<i>percentile rank</i>			17	31	11	1										
<i># of funds in category</i>			222	205	169	89										

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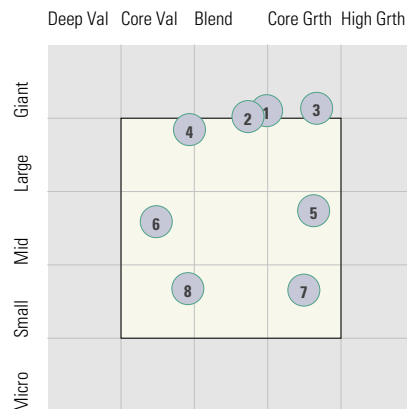
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense			
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	13.16 16 223	16.09 29 204	12.16 4 169	11.65 1 94		11.12	0.91	10.01		—		0.33	
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	15.54 11 215	18.75 4 202	13.97 1 166	12.63 1 86		13.41	0.96	10.01		—		0.35	
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	16.83 16 217	19.96 4 204	14.75 1 169	13.09 1 94		14.51	0.93	10.01		—		0.36	
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	17.18 35 215	20.32 6 202	15.02 1 166	13.25 1 85		14.83	0.90	10.01		—		0.37	
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	17.27 43 217	20.53 1 204	15.17 1 169	13.33 1 86		15.05	0.89	10.01		—		0.37	
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	17.28 48 215	20.54 5 202	15.17 1 164	13.32 1 65		15.05	0.89	10.01		—		0.38	
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	17.19 56 209	20.51 9 189	15.13 1 140	— — —		15.03	1.36	6.77		—		0.38	
American Funds 2065 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFVTX	Target Date	17.32 50 135	— — 17	— — —	— — —	—	—	—	2.00		—		0.38	
Balanced															
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	6.05 85 504	11.01 48 466	8.05 31 428	7.09 33 284		7.46	1.01	27.27		—		0.12	
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	14.35 70 321	17.58 37 294	12.53 22 265	11.12 25 196		14.06	1.03	27.27		—		0.14	
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	1.92 90 195	7.61 61 182	5.70 39 168	4.98 47 110		4.63	0.97	27.27		—		0.11	
Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	10.08 88 711	14.28 62 666	10.30 52 602	9.12 58 434		10.70	0.99	27.27		—		0.13	

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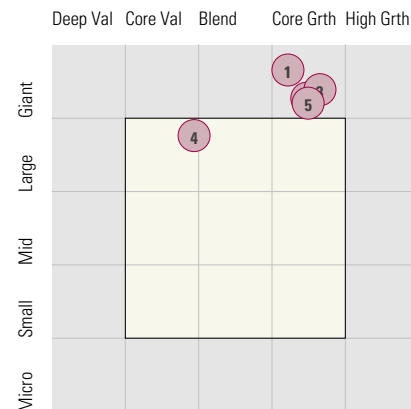
Style Analysis (Data as of 12-31-2021)

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	JPMorgan US Equity R6	Large Blend	39.68	17.25	43.07	0.63	95.77	3.60	237.46
2	Vanguard 500 Index Admiral	Large Blend Index	30.22	22.16	47.62	0.47	98.51	1.02	230.90
3	JPMorgan Large Cap Growth R6	Large Growth	30.71	11.95	57.35	1.83	96.42	1.75	265.33
4	American Funds Washington Mutual R6	Large Value	30.97	27.31	41.72	2.69	88.66	7.86	157.45
5	MFS Mid Cap Growth R6	Mid-Cap Growth	30.38	19.73	49.90	0.97	88.15	10.88	22.87
6	American Century Mid Cap Value I	Mid-Cap Value	37.92	34.83	27.25	1.40	86.80	11.80	18.73
7	Carillon Eagle Small Cap Growth I	Small Growth	26.79	28.54	44.67	1.45	96.28	2.28	4.99
8	Delaware Small Cap Value Instl	Small Value	52.55	9.99	37.45	1.33	96.28	2.35	4.80

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 L	Diversified Emerging Mkts	39.30	14.76	45.94	9.20	84.65	6.15	33.98	66.02	72.28
2	American Funds Europacific Growth R6	Foreign Large Growth	36.08	19.48	44.44	13.65	37.75	48.60	77.71	22.29	61.49
3	Vanguard International Growth Adm	Foreign Large Growth	38.02	25.18	36.80	19.77	31.83	48.40	78.61	21.39	85.43
4	Vanguard International Value Inv	Foreign Large Value	47.50	14.47	38.04	12.41	36.27	51.31	82.31	17.69	30.20
5	American Funds New Perspective R6	World Stock	38.03	18.33	43.63	61.53	12.23	26.24	95.76	4.24	157.93

Fixed Income Funds

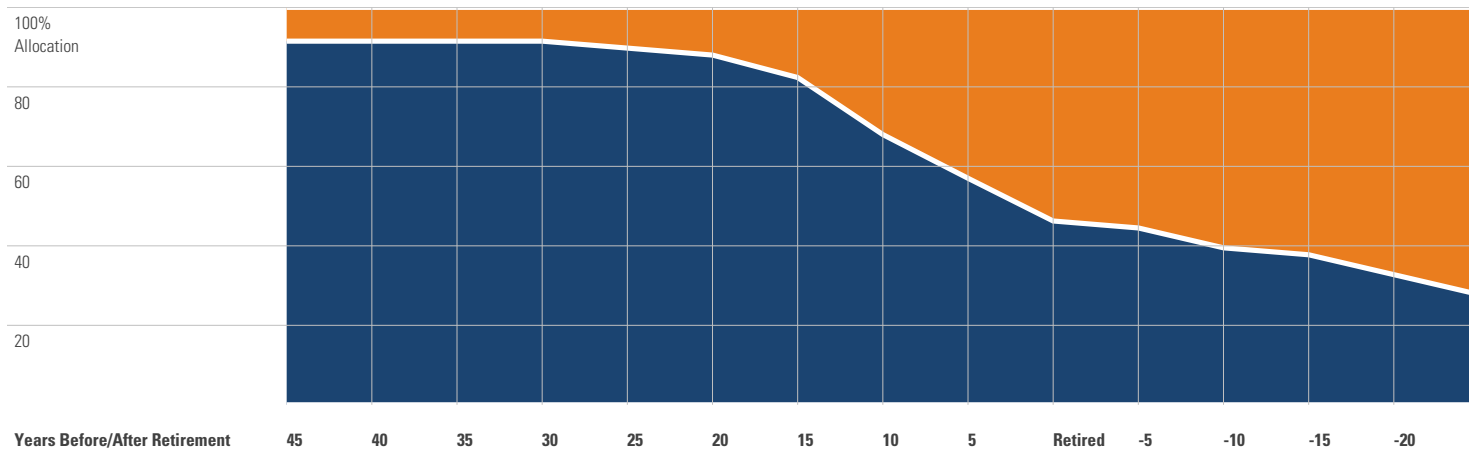
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	BlackRock High Yield Bond Instl	High Yield Bond	0.04	0.00	85.01	0.00	1.45	3.29	93.68	3.02
2	PIMCO Real Return I2	Inflation-Protected Bond	68.82	2.40	3.78	0.00	7.44	97.00	3.00	0.00
3	Baird Aggregate Bond Inst	Intermediate-Term Bond	30.09	18.36	43.28	0.00	6.78	99.30	0.70	0.00
4	PIMCO Income I2	Multisector Bond	53.76	6.54	15.92	0.00	1.74	81.00	19.00	0.00
5	PIMCO Short-Term I2	Ultrashort Bond	37.43	2.57	29.41	0.00	0.26	91.00	9.00	0.00
6	PIMCO International Bond (USD-Hdg) I-2	World Bond	64.24	3.07	7.24	0.00	7.02	93.00	7.00	0.00

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Target Date Analysis (Data as of 12-31-2021)

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	40.78	30.11	10.67	50.82	14.68	3.76	6.84	1.56	113.70
American Funds 2015 Trgt Date Retire R6	43.91	32.31	11.60	47.80	15.96	4.95	6.77	1.50	116.06
American Funds 2020 Trgt Date Retire R6	46.33	33.72	12.61	45.44	16.55	4.74	6.82	1.41	117.07
American Funds 2025 Trgt Date Retire R6	53.23	38.39	14.84	38.92	16.78	2.29	6.62	1.24	113.81
American Funds 2030 Trgt Date Retire R6	62.59	45.02	17.57	30.01	17.00	0.76	6.30	1.12	108.72
American Funds 2035 Trgt Date Retire R6	74.85	53.22	21.63	18.70	17.90	0.46	5.42	1.03	103.23
American Funds 2040 Trgt Date Retire R6	83.52	58.58	24.94	10.78	14.34	0.30	4.67	1.02	99.37
American Funds 2045 Trgt Date Retire R6	85.96	60.07	25.89	8.59	10.53	0.22	4.48	0.98	97.97
American Funds 2050 Trgt Date Retire R6	86.84	60.44	26.40	7.86	10.58	0.12	4.43	0.86	96.63
American Funds 2055 Trgt Date Retire R6	87.25	60.49	26.76	7.57	10.60	0.08	4.37	0.82	94.48
American Funds 2060 Trgt Date Retire R6	87.20	60.44	26.76	7.64	10.69	0.08	4.35	0.82	93.63
American Funds 2065 Trgt Date Retire R6	87.21	60.41	26.80	7.63	10.64	0.08	4.35	0.82	93.65