

KEYSER INDUSTRIES INC 401K PLAN

Screens Summary (Data as of 12-31-2022)

🔴 Fund Removed from Approved List 🟡 Fund on Watch List

Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics				
			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	Sustain. Rating	Commit. Level	Carbon Risk	
US Stock																		
JPMorgan US Equity R6	JUEMX	Large Blend	-18.77	9.86	10.55	13.32	✔	21.34	1.00	8.38	✔	🇺🇸	✔	0.44	✔	3	2-Basic	Low Risk
<i>percentile rank</i>			63	5	5	1												
<i># of funds in category</i>			1,379	1,247	1,137	837												
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Vanguard 500 Index Admiral	VFIAX	Large Blend Index	-18.15	7.62	9.39	12.52	✔	21.17	1.00	6.68	✔	🇺🇸	✔	0.04	✔	3	1-Low	Low Risk
<i>percentile rank</i>			52	33	25	13												
<i># of funds in category</i>			1,379	1,247	1,137	837												
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JPMorgan Large Cap Growth R6	JLGMX	Large Growth	-25.21	11.59	14.27	15.50	✔	23.75	0.98	18.42	✔	🇺🇸	✔	0.44	✔	3	2-Basic	Low Risk
<i>percentile rank</i>			29	2	2	3												
<i># of funds in category</i>			1,237	1,133	1,056	807												
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American Funds Washington Mutual R6	RWMGX	Large Value	-8.18	8.55	9.41	12.25	✔	19.43	0.89	25.52	✔	🇺🇸	✖	0.26	✔	2	1-Low	Low Risk
<i>percentile rank</i>			5	16	22	26												
<i># of funds in category</i>			1,379	1,247	1,137	837												
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MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	-28.29	3.59	9.19	-	✔	23.07	0.90	14.12	✔	🇺🇸	✔	0.66	✔	5	2-Basic	Low Risk
<i>percentile rank</i>			60	59	20	-												
<i># of funds in category</i>			592	540	505	395												
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American Century Mid Cap Value I	AVUAX	Mid-Cap Value	-1.22	7.46	6.91	11.15	✔	21.24	0.84	18.76	✔	🇺🇸	✔	0.77	✔	4	1-Low	Medium Risk
<i>percentile rank</i>			8	43	30	10												
<i># of funds in category</i>			407	395	374	274												
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MFS New Discovery R4	MNDJX	Small Growth	-29.64	1.17	7.58	9.80	✔	25.48	0.93	9.01	✔	🇺🇸	✔	0.99	✔	4	-	Low Risk
<i>percentile rank</i>			65	75	34	58												
<i># of funds in category</i>			604	576	534	405												
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Delaware Small Cap Value Instl	DEVIX	Small Value	-12.20	5.20	4.28	9.06	✔	27.97	0.99	10.51	✔	🇺🇸	✔	0.86	✔	3	-	Medium Risk
<i>percentile rank</i>			64	70	60	43												
<i># of funds in category</i>			483	455	428	324												
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Non-US Stock																		
JPMorgan Emerging Markets Equity L	JMIEX	Diversified Emerging Mkts	-25.68	-3.46	-0.01	2.61	✔	23.05	1.08	17.34	✔	🇺🇸	✔	0.90	✔	5	2-Basic	Low Risk
<i>percentile rank</i>			80	64	25	22												
<i># of funds in category</i>			820	736	652	397												
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American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	-15.16	0.36	2.06	4.28	✔	21.51	1.08	14.26	✔	🇺🇸	✔	0.54	✔	2	1-Low	Low Risk
<i>percentile rank</i>			44	56	22	48												
<i># of funds in category</i>			763	723	630	440												
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Vanguard International Growth Adm	VWILX	Foreign Large Growth	-30.79	3.14	4.75	7.84	✔	24.95	1.05	13.02	✔	🇺🇸	✔	0.34	✔	3	-	Low Risk
<i>percentile rank</i>			82	9	13	4												
<i># of funds in category</i>			443	399	346	230												
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Vanguard International Value Inv	VTRIX	Foreign Large Value	-11.66	1.30	1.36	4.31	✔	21.95	1.04	12.60	✔	🇺🇸	✔	0.36	✔	2	-	Medium Risk
<i>percentile rank</i>			75	40	27	25												
<i># of funds in category</i>			356	326	303	180												
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American Funds New Perspective R6	RNPGX	Global Stock	-25.61	5.54	7.69	10.29	✔	22.44	1.09	22.10	✔	—	✔	0.41	✔	2	2-Basic	Low Risk
<i>percentile rank</i>			46	17	17	11												
<i># of funds in category</i>			366	309	272	179												

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Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style			Expense		ESG Metrics			
			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	Sustain. Rating	Commit. Level	Carbon Risk
Alternative																		
ⓘ Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	8.13	11.63	5.07	-0.89	⊕	18.02	0.86	12.09	✓	—	—	1.11	✓	—	—	—
<i>percentile rank</i>			93	76	83	55												
<i># of funds in category</i>			114	109	91	65												
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	-26.20	-0.41	3.68	6.42	✓	22.84	0.96	26.65	✓	—	✓	0.12	✓	3	1-Low	Low Risk
<i>percentile rank</i>			61	57	50	34												
<i># of funds in category</i>			257	238	214	155												
															11-30-2022	02-15-2022	09-30-2022	
Fixed Income																		
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	-9.93	-2.10	0.62	2.50	✓	4.88	0.64	8.27	✓	—	—	0.61	✓	3	—	—
<i>percentile rank</i>			14	14	6	3												
<i># of funds in category</i>			130	112	98	59												
															11-30-2022	—	—	
BlackRock High Yield Bond Instl	BHYIX	High Yield Bond	-10.43	0.12	2.37	4.15	✓	11.42	1.01	15.01	✓	—	—	0.58	✓	—	2-Basic	—
<i>percentile rank</i>			42	37	24	12												
<i># of funds in category</i>			687	630	584	417												
															—	02-15-2022	—	
PIMCO Real Return I2	PRLPX	Inflation-Protected Bond	-11.95	1.34	2.02	0.94	✓	7.33	1.04	3.98	✓	—	—	0.57	✓	3	—	—
<i>percentile rank</i>			55	41	44	52												
<i># of funds in category</i>			217	204	195	138												
															11-30-2022	—	—	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	-13.35	-2.48	0.25	1.49	✓	6.23	1.05	22.27	✓	⊠	—	0.30	✓	3	1-Low	—
<i>percentile rank</i>			49	31	22	9												
<i># of funds in category</i>			471	423	389	289												
															11-30-2022	02-15-2022	—	
PIMCO Income I2	PONPX	Multisector Bond	-7.90	-0.07	1.59	3.90	✓	7.35	0.92	15.77	✓	—	—	0.61	✓	—	—	—
<i>percentile rank</i>			23	26	23	1												
<i># of funds in category</i>			344	295	258	152												
															—	—	—	
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	-0.42	0.70	1.22	1.38	✓	2.45	0.10	12.01	✓	—	—	0.55	✓	3	—	—
<i>percentile rank</i>			61	37	58	13												
<i># of funds in category</i>			237	218	180	107												
															11-30-2022	—	—	
Target Date																		
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	-9.15	2.76	3.80	5.47	✓	9.40	0.88	11.01	✓	—	✓	0.28	✓	2	—	—
<i>percentile rank</i>			1	1	1	1												
<i># of funds in category</i>			128	113	82	50												
															11-30-2022	—	—	
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	-10.25	2.86	4.00	5.96	✓	10.26	0.88	11.01	✓	—	✓	0.30	✓	2	—	—
<i>percentile rank</i>			1	1	1	1												
<i># of funds in category</i>			125	115	95	43												
															11-30-2022	—	—	
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	-11.01	3.00	4.21	6.55	✓	10.77	0.84	11.01	✓	—	✓	0.30	✓	2	—	—
<i>percentile rank</i>			1	1	1	1												
<i># of funds in category</i>			153	143	122	56												
															11-30-2022	—	—	
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	-12.74	3.40	4.69	7.48	✓	12.08	0.87	11.01	✓	—	✓	0.32	✓	3	—	Low Risk
<i>percentile rank</i>			8	1	1	1												
<i># of funds in category</i>			239	214	185	117												
															11-30-2022	—	06-30-2022	

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Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics					
			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	Sustain. Rating	Commit. Level	Carbon Risk	
																	<i>Updated</i>	<i>Updated</i>	<i>Updated</i>
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	-14.50 19 241	3.67 1 214	5.09 1 185	8.25 1 110	✓	13.86	0.90	11.01	✓	—	✓	0.33	✓	3	—	Low Risk	
																	11-30-2022	—	09-30-2022
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	-16.24 24 232	4.39 1 207	5.88 1 182	8.96 1 114	✓	16.21	0.95	11.01	✓	—	✓	0.35	✓	3	—	Low Risk	
																	11-30-2022	—	09-30-2022
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	-17.55 43 236	4.59 1 208	6.10 1 185	9.23 1 110	✓	17.62	0.96	11.01	✓	—	✓	0.36	✓	3	—	Low Risk	
																	11-30-2022	—	09-30-2022
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	-18.18 52 232	4.55 6 207	6.11 1 182	9.29 1 113	✓	18.05	0.93	11.01	✓	—	✓	0.37	✓	2	—	Low Risk	
																	11-30-2022	—	09-30-2022
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	-18.89 71 233	4.34 7 208	6.04 1 185	9.28 1 109	✓	18.35	0.93	11.01	✓	—	✓	0.38	✓	2	—	Low Risk	
																	11-30-2022	—	09-30-2022
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	-19.50 89 230	4.07 19 205	5.87 4 182	9.19 1 95	✓	18.46	0.93	11.01	✓	—	✘	0.38	✓	2	—	Low Risk	
																	11-30-2022	—	09-30-2022
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	-19.66 93 228	3.99 29 198	5.82 11 171	— — 1	✓	18.45	1.32	7.77	✓	—	✘	0.38	✓	2	—	Low Risk	
																	11-30-2022	—	09-30-2022
American Funds 2065 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFVTX	Target Date	-19.64 92 176	— — 64	— — 15	— — —	—	—	—	3.00	✓	—	✘	0.38	✓	2	—	Low Risk	
																	11-30-2022	—	09-30-2022

Balanced

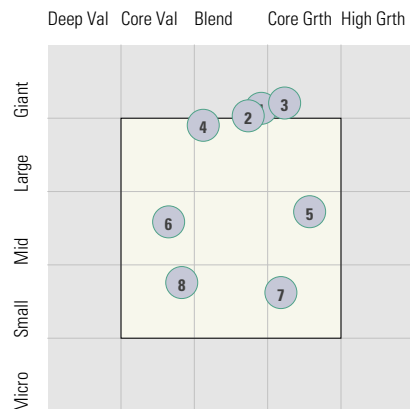
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	-14.99 78 467	0.18 68 433	2.45 45 406	4.44 31 300	✓	10.44	1.02	0.85	✘	—	✓	0.12	✓	3	1-Low	—	
																	11-30-2022	02-15-2022	—
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	-17.09 63 322	3.06 60 296	4.64 43 279	7.60 34 224	✓	17.09	1.02	0.85	✘	—	✓	0.14	✓	3	1-Low	Low Risk	
																	11-30-2022	02-15-2022	09-30-2022
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	-13.93 85 142	-1.45 84 128	1.20 64 125	2.77 42 90	✓	7.50	0.99	0.85	✘	—	✓	0.11	✓	3	1-Low	—	
																	11-30-2022	02-15-2022	—
Vanguard LifeStrategy Moderate Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	-16.00 66 758	1.65 79 698	3.58 64 658	6.05 55 495	✓	13.71	0.99	0.85	✘	—	✓	0.13	✓	3	1-Low	Low Risk	
																	11-30-2022	02-15-2022	09-30-2022

KEYSER INDUSTRIES INC 401K PLAN

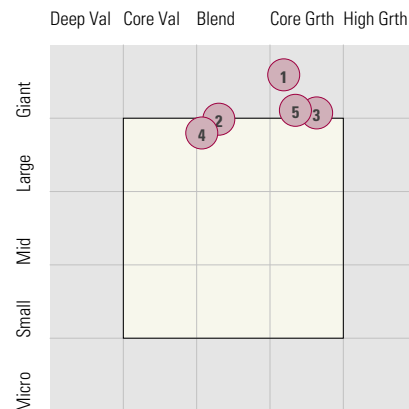
Style Analysis (Data as of 12-31-2022)

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	32.33	24.78	42.90	1.16	95.00	3.84	194.14
2	Vanguard 500 Index Admiral	Large Blend Index	28.67	26.71	44.61	0.33	98.54	1.12	161.35
3	JPMorgan Large Cap Growth R6	Large Growth	23.64	26.89	49.47	7.44	91.49	1.07	219.50
4	American Funds Washington Mutual R6	Large Value	26.94	33.10	39.96	4.63	87.39	7.73	121.35
5	MFS Mid Cap Growth R6	Mid-Cap Growth	34.78	20.06	45.15	2.08	86.80	11.12	21.43
6	American Century Mid Cap Value I	Mid-Cap Value	39.35	31.49	29.17	3.20	85.80	11.01	14.52
7	MFS New Discovery R4	Small Growth	32.46	20.28	47.25	5.38	80.84	13.78	3.47
8	Delaware Small Cap Value Instl	Small Value	51.60	9.80	38.60	2.63	94.78	2.59	4.60

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	44.68	16.51	38.80	14.32	80.06	5.62	37.20	62.80	55.65
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.70	27.75	35.55	15.73	28.28	55.98	84.41	15.59	39.09
3	Vanguard International Growth Adm	Foreign Large Growth	36.32	25.69	37.98	22.99	27.87	49.14	81.50	18.50	48.09
4	Vanguard International Value Inv	Foreign Large Value	43.14	16.58	40.29	12.02	37.77	50.23	79.69	20.31	25.32
5	American Funds New Perspective R6	Global Stock	36.38	25.93	37.69	62.73	11.29	25.97	95.40	4.60	100.40

Fixed Income Funds

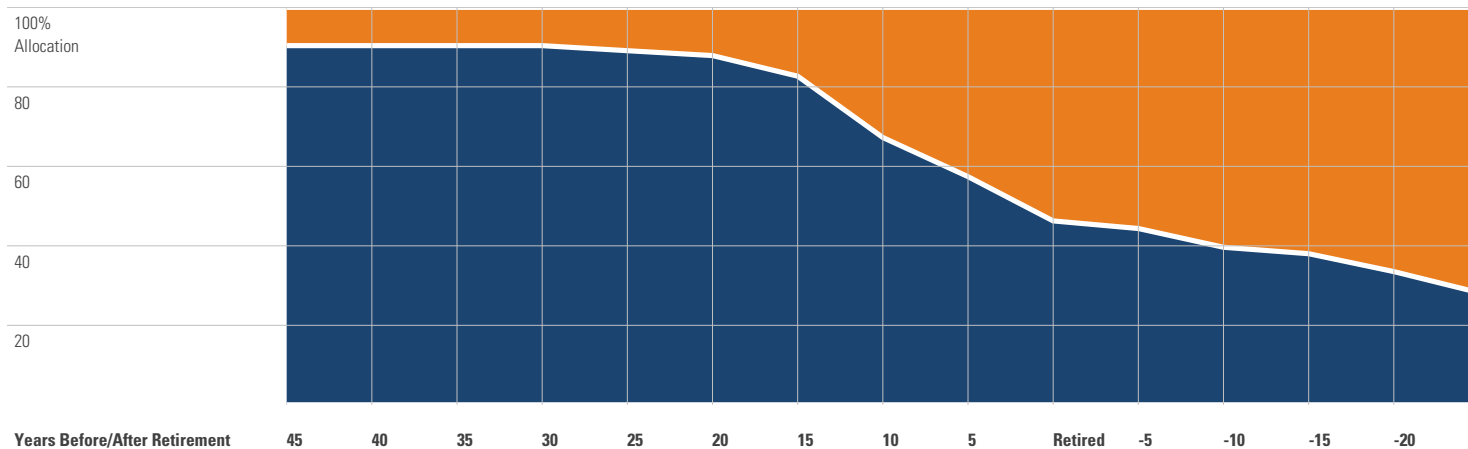
	Category	Super Sectors %				Avg Eff Duration	Credit Quality %			
		US Govt Debt	Mtg	US Credit	Non US		Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) I-2	Global Bond	40.62	2.82	6.35	0.00	6.67	94.31	5.70	0.00
2	BlackRock High Yield Bond Instl	High Yield Bond	0.01	0.00	83.79	0.00	3.83	15.22	78.60	6.18
3	PIMCO Real Return I2	Inflation-Protected Bond	77.28	0.29	4.62	0.00	6.48	97.21	2.79	0.00
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	24.00	23.55	44.16	0.00	6.20	99.70	0.30	0.00
5	PIMCO Income I2	Multisector Bond	27.36	2.53	12.71	0.00	3.22	71.23	28.78	0.00
6	PIMCO Short-Term I2	Ultrasort Bond	8.85	1.89	38.88	0.00	0.00	98.77	1.23	0.00

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Target Date Analysis (Data as of 12-31-2022)

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	37.62	28.00	9.62	55.47	18.47	4.11	5.58	1.34	86.50
American Funds 2015 Trgt Date Retire R6	40.22	29.76	10.46	53.12	19.55	5.21	5.40	1.28	87.82
American Funds 2020 Trgt Date Retire R6	43.12	31.67	11.45	50.40	20.54	4.95	5.28	1.21	88.32
American Funds 2025 Trgt Date Retire R6	48.11	34.82	13.29	45.25	20.43	3.44	5.52	1.12	85.62
American Funds 2030 Trgt Date Retire R6	57.59	41.46	16.13	35.37	20.00	1.72	6.02	1.03	80.24
American Funds 2035 Trgt Date Retire R6	68.83	49.15	19.68	23.63	19.85	1.25	6.60	0.95	75.66
American Funds 2040 Trgt Date Retire R6	78.57	55.47	23.10	13.31	15.84	0.57	7.17	0.94	72.89
American Funds 2045 Trgt Date Retire R6	81.50	57.45	24.05	10.18	10.43	0.24	7.41	0.91	71.62
American Funds 2050 Trgt Date Retire R6	82.40	57.78	24.62	9.30	10.28	0.13	7.48	0.82	70.15
American Funds 2055 Trgt Date Retire R6	82.79	57.72	25.07	8.89	10.08	0.08	7.54	0.77	68.32
American Funds 2060 Trgt Date Retire R6	82.79	57.72	25.07	8.87	10.03	0.08	7.55	0.78	67.43
American Funds 2065 Trgt Date Retire R6	82.91	57.82	25.09	8.77	9.94	0.08	7.55	0.78	67.53