

KEYSER INDUSTRIES INC 401K PLAN

Screens Summary (Data as of 12-31-2023)

🔴 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 | 27.35 | 10.04 | 17.44 | 12.56 | ✔️ | 17.36 | - | 9.38 | ✔️ | 🏠 | ✔️ | 0.44 | ✔️ | 3 | 2-Basic | Low Risk |
| percentile rank | | | 17 | 24 | 2 | 2 | | | | | | | | | | | | |
| # of funds in category | | | 1,591 | 1,445 | 1,323 | 996 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| Vanguard 500 Index Admiral | VFIAX | Large Blend Index | 26.24 | 9.96 | 15.65 | 11.99 | ✔️ | 17.54 | - | 6.09 | ✔️ | 🏠 | ✔️ | 0.04 | ✔️ | 3 | 1-Low | Low Risk |
| percentile rank | | | 27 | 28 | 21 | 10 | | | | | | | | | | | | |
| # of funds in category | | | 1,591 | 1,445 | 1,323 | 996 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| JPMorgan Large Cap Growth R6 | JLGMX | Large Growth | 34.95 | 6.23 | 21.19 | 15.67 | ✔️ | 19.14 | - | 19.42 | ✔️ | 🏠 | ✔️ | 0.44 | ✔️ | 3 | 2-Basic | Low Risk |
| percentile rank | | | 58 | 46 | 4 | 5 | | | | | | | | | | | | |
| # of funds in category | | | 1,294 | 1,204 | 1,115 | 882 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| American Funds Washington Mutual R6 | RWMGX | Large Value | 17.59 | 11.65 | 13.63 | 10.93 | ✔️ | 15.15 | - | 26.52 | ✔️ | 🏠 | ❌ | 0.27 | ✔️ | 2 | 1-Low | Low Risk |
| percentile rank | | | 79 | 7 | 69 | 46 | | | | | | | | | | | | |
| # of funds in category | | | 1,591 | 1,445 | 1,323 | 996 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| MFS Mid Cap Growth R6 | OTCKX | Mid-Cap Growth | 21.50 | -0.18 | 13.25 | 11.02 | ✔️ | 20.09 | - | 15.12 | ✔️ | 🏠 | ✔️ | 0.66 | ✔️ | 4 | 2-Basic | Low Risk |
| percentile rank | | | 45 | 51 | 40 | 11 | | | | | | | | | | | | |
| # of funds in category | | | 603 | 568 | 537 | 434 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| American Century Mid Cap Value I | AVUAX | Mid-Cap Value | 6.35 | 9.01 | 11.25 | 8.92 | ✔️ | 16.50 | - | 19.76 | ✔️ | 🏠 | ✔️ | 0.78 | ✔️ | 3 | 1-Low | Medium Risk |
| percentile rank | | | 94 | 68 | 57 | 18 | | | | | | | | | | | | |
| # of funds in category | | | 421 | 407 | 386 | 295 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| MFS New Discovery R4 | MNDJX | Small Growth | 14.25 | -6.55 | 10.80 | 7.50 | ✔️ | 20.96 | - | 10.01 | ✔️ | 🏠 | ✔️ | 1.04 | ✔️ | 4 | - | Medium Risk |
| percentile rank | | | 69 | 78 | 49 | 62 | | | | | | | | | | | | |
| # of funds in category | | | 626 | 592 | 555 | 433 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| Delaware Small Cap Value Instl | DEVIX | Small Value | 9.50 | 8.87 | 10.31 | 7.00 | ✔️ | 21.80 | - | 11.51 | ✔️ | 🏠 | ✔️ | 0.86 | ✔️ | 3 | - | Medium Risk |
| percentile rank | | | 93 | 76 | 74 | 48 | | | | | | | | | | | | |
| # of funds in category | | | 510 | 475 | 446 | 352 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| Non-US Stock | | | | | | | | | | | | | | | | | | |
| JPMorgan Emerging Markets Equity L | JMIEX | Diversified Emerging Mkts | 7.35 | -10.53 | 4.99 | 3.89 | ✔️ | 19.20 | - | 18.34 | ✔️ | 🏠 | ✔️ | 0.91 | ✔️ | 4 | 2-Basic | Low Risk |
| percentile rank | | | 80 | 93 | 37 | 18 | | | | | | | | | | | | |
| # of funds in category | | | 847 | 751 | 687 | 428 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| American Funds Intl Gr and Inc R6 | RIGGX | Foreign Large Blend | 15.72 | 2.64 | 8.33 | 4.04 | ✔️ | 16.69 | - | 15.26 | ✔️ | 🏠 | ✔️ | 0.54 | ✔️ | 2 | 1-Low | Low Risk |
| percentile rank | | | 63 | 53 | 31 | 52 | | | | | | | | | | | | |
| # of funds in category | | | 837 | 782 | 710 | 467 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| Vanguard International Growth Adm | VWILX | Foreign Large Growth | 14.81 | -7.61 | 10.62 | 7.09 | ✔️ | 22.73 | - | 14.02 | ✔️ | 🏠 | ✔️ | 0.31 | ✔️ | 3 | - | Low Risk |
| percentile rank | | | 69 | 92 | 18 | 10 | | | | | | | | | | | | |
| # of funds in category | | | 450 | 423 | 365 | 255 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| Vanguard International Value Inv | VTRIX | Foreign Large Value | 16.15 | 3.47 | 7.77 | 3.78 | ✔️ | 17.31 | - | 13.60 | ✔️ | 🏠 | ❌ | 0.38 | ✔️ | 2 | - | Medium Risk |
| percentile rank | | | 71 | 84 | 42 | 37 | | | | | | | | | | | | |
| # of funds in category | | | 403 | 367 | 344 | 223 | | | | | | | | | | | | |
| ----- | | | | | | | | | | | | | | | | | | |
| American Funds New Perspective R6 | RNPGX | Global Stock | 25.01 | 3.17 | 13.90 | 10.10 | ✔️ | 18.45 | - | 23.10 | ✔️ | --- | ✔️ | 0.42 | ✔️ | 3 | 2-Basic | Low Risk |
| percentile rank | | | 37 | 32 | 15 | 11 | | | | | | | | | | | | |
| # of funds in category | | | 372 | 339 | 288 | 197 | | | | | | | | | | | | |

KEYSER INDUSTRIES INC 401K PLAN

Screens Summary (Data as of 12-31-2023)

⊖ 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 | Pass/ Fail | Sustain. Rating | Commit. Level | Carbon Risk | |
| | | | | | | | | | | | | | | | | | Updated | Updated | Updated |
| Alternative | | | | | | | | | | | | | | | | | | | |
| ⓘ Invesco Balanced-Risk Commodity Strat R6 | IBRFX | Commodities Broad Basket | -3.27 | 7.60 | 7.04 | 0.26 | ✓ | 12.68 | - | 13.09 | ✓ | — | — | 1.12 | ✓ | - | - | - | |
| percentile rank | | | 20 | 94 | 64 | 26 | | | | | | | | | | | | | |
| # of funds in category | | | 114 | 109 | 104 | 67 | | | | | | | | | | | | | |
| Vanguard Real Estate Index Admiral | VGSLX | Real Estate | 11.81 | 5.02 | 7.33 | 7.36 | ✓ | 21.73 | - | 27.65 | ✓ | — | ✓ | 0.12 | ✓ | 3 | 1-Low | Low Risk | |
| percentile rank | | | 52 | 62 | 43 | 44 | | | | | | | | | | | | | |
| # of funds in category | | | 265 | 249 | 227 | 166 | | | | | | | | | 11-30-2023 | 02-15-2022 | 12-31-2022 | | |
| Fixed Income | | | | | | | | | | | | | | | | | | | |
| PIMCO International Bond (USD-Hdg) I-2 | PFBPX | Global Bond | 9.38 | -1.09 | 1.93 | 3.35 | ✓ | 4.97 | - | 9.27 | ✓ | — | — | 0.73 | ✓ | 3 | - | - | |
| percentile rank | | | 21 | 9 | 16 | 3 | | | | | | | | | | | | | |
| # of funds in category | | | 114 | 107 | 101 | 63 | | | | | | | | | 11-30-2023 | - | - | | |
| BlackRock High Yield Bond Instl | BHYIX | High Yield Bond | 13.57 | 2.51 | 5.62 | 4.55 | ✓ | 8.45 | - | 14.01 | ✓ | — | — | 0.60 | ✓ | - | 2-Basic | - | |
| percentile rank | | | 16 | 30 | 18 | 12 | | | | | | | | | | | | | |
| # of funds in category | | | 706 | 652 | 619 | 465 | | | | | | | | | | - | 02-15-2022 | - | |
| PIMCO Real Return I2 | PRLPX | Inflation-Protected Bond | 3.64 | -1.24 | 3.18 | 2.27 | ✓ | 7.28 | - | 4.98 | ✓ | — | — | 0.77 | ✓ | 3 | - | - | |
| percentile rank | | | 62 | 60 | 32 | 25 | | | | | | | | | | | | | |
| # of funds in category | | | 234 | 221 | 214 | 152 | | | | | | | | | 11-30-2023 | - | - | | |
| Baird Aggregate Bond Inst | BAGIX | Intermediate-Term Bond | 6.43 | -3.14 | 1.56 | 2.25 | ✓ | 7.38 | - | 23.27 | ✓ | ⊠ | — | 0.30 | ✓ | 3 | 1-Low | - | |
| percentile rank | | | 20 | 31 | 18 | 9 | | | | | | | | | | | | | |
| # of funds in category | | | 566 | 510 | 457 | 329 | | | | | | | | | 11-30-2023 | 02-15-2022 | - | | |
| PIMCO Income I2 | PONPX | Multisector Bond | 9.21 | 1.02 | 3.30 | 4.34 | ✓ | 6.26 | - | 16.77 | ✓ | — | — | 0.72 | ✓ | 4 | - | - | |
| percentile rank | | | 35 | 26 | 41 | 2 | | | | | | | | | | | | | |
| # of funds in category | | | 371 | 335 | 284 | 177 | | | | | | | | | 11-30-2023 | - | - | | |
| PIMCO Short-Term I2 | PTSPX | Ultrashort Bond | 5.98 | 1.86 | 2.17 | 1.92 | ✓ | 1.25 | - | 13.01 | ✓ | — | — | 0.57 | ✖ | 3 | - | - | |
| percentile rank | | | 34 | 65 | 42 | 14 | | | | | | | | | | | | | |
| # of funds in category | | | 245 | 216 | 195 | 116 | | | | | | | | | 11-30-2023 | - | - | | |
| Target Date | | | | | | | | | | | | | | | | | | | |
| American Funds 2010 Trgt Date Retire R6 | RFTTX | Target Date | 8.67 | 2.58 | 6.07 | 5.10 | ✓ | 8.78 | - | 12.01 | ✓ | — | ✓ | 0.29 | ✓ | 2 | - | - | |
| percentile rank | | | 74 | 1 | 11 | 1 | | | | | | | | | | | | | |
| # of funds in category | | | 127 | 114 | 105 | 50 | | | | | | | | | 11-30-2023 | - | - | | |
| American Funds 2015 Trgt Date Retire R6 | RFJTX | Target Date | 9.57 | 2.74 | 6.51 | 5.39 | ✓ | 9.44 | - | 12.01 | ✓ | — | ✖ | 0.30 | ✓ | 2 | - | - | |
| percentile rank | | | 87 | 1 | 11 | 1 | | | | | | | | | | | | | |
| # of funds in category | | | 129 | 117 | 103 | 50 | | | | | | | | | 11-30-2023 | - | - | | |
| American Funds 2020 Trgt Date Retire R6 | RRCTX | Target Date | 10.46 | 2.84 | 6.89 | 5.78 | ✓ | 9.96 | - | 12.01 | ✓ | — | ✓ | 0.31 | ✓ | 2 | - | - | |
| percentile rank | | | 85 | 1 | 21 | 1 | | | | | | | | | | | | | |
| # of funds in category | | | 182 | 158 | 143 | 74 | | | | | | | | | 11-30-2023 | - | - | | |
| American Funds 2025 Trgt Date Retire R6 | RFDTX | Target Date | 11.94 | 2.87 | 7.84 | 6.41 | ✓ | 10.74 | - | 12.01 | ✓ | — | ✓ | 0.32 | ✓ | 3 | - | Low Risk | |
| percentile rank | | | 73 | 4 | 9 | 4 | | | | | | | | | | | | | |
| # of funds in category | | | 278 | 248 | 216 | 126 | | | | | | | | | 11-30-2023 | - | 06-30-2022 | | |

KEYSER INDUSTRIES INC 401K PLAN

Screens Summary (Data as of 12-31-2023)

⊖ Fund Removed from Approved List ⚠ Fund on Watch List

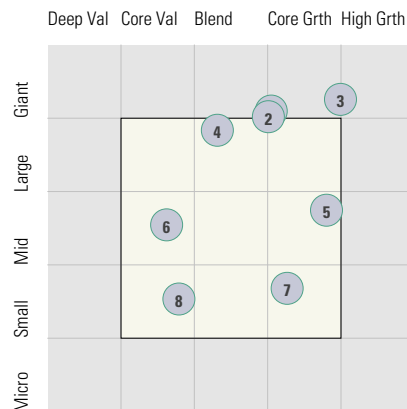
| Name | Ticker | Asset Class | Trailing Performance and Risk | | | | Management | | | Style | | Expense | | ESG Metrics | | | | | |
|---|--------|-------------|-------------------------------|-------|-------|-------|------------|----------------|-------------|--------|------------|-----------|------------|-------------|------------|-----------------|---------------|-------------|---------|
| | | | 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 | Pass/ Fail | Sustain. Rating | Commit. Level | Carbon Risk | |
| | | | | | | | | | | | | | | | | | Updated | Updated | Updated |
| American Funds 2030 Trgt Date Retire R6 | RFETX | Target Date | 14.52 | 3.47 | 8.90 | 7.25 | ✔ | 12.02 | - | 12.01 | ✔ | - | ✔ | 0.33 | ✔ | 3 | - | Low Risk | |
| <i>percentile rank</i> | | | 55 | 4 | 10 | 1 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 273 | 247 | 213 | 133 | | | | | | | | | 11-30-2023 | - | 12-31-2022 | | |
| American Funds 2035 Trgt Date Retire R6 | RFETX | Target Date | 16.90 | 4.20 | 10.39 | 8.15 | ✔ | 13.47 | - | 12.01 | ✔ | - | ✔ | 0.35 | ✔ | 3 | - | Low Risk | |
| <i>percentile rank</i> | | | 40 | 7 | 1 | 1 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 273 | 236 | 209 | 123 | | | | | | | | | 11-30-2023 | - | 12-31-2022 | | |
| American Funds 2040 Trgt Date Retire R6 | RFETX | Target Date | 19.33 | 4.75 | 11.17 | 8.58 | ✔ | 14.71 | - | 12.01 | ✔ | - | ✔ | 0.37 | ✔ | 2 | - | Low Risk | |
| <i>percentile rank</i> | | | 17 | 11 | 6 | 1 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 264 | 236 | 207 | 127 | | | | | | | | | 11-30-2023 | - | 12-31-2022 | | |
| American Funds 2045 Trgt Date Retire R6 | RFHTX | Target Date | 20.15 | 4.83 | 11.35 | 8.73 | ✔ | 15.14 | - | 12.01 | ✔ | - | ✔ | 0.37 | ✔ | 2 | - | Low Risk | |
| <i>percentile rank</i> | | | 21 | 31 | 7 | 1 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 267 | 237 | 211 | 123 | | | | | | | | | 11-30-2023 | - | 12-31-2022 | | |
| American Funds 2050 Trgt Date Retire R6 | RFITX | Target Date | 20.83 | 4.75 | 11.41 | 8.77 | ✔ | 15.42 | - | 12.01 | ✔ | - | ✔ | 0.38 | ✔ | 2 | - | Low Risk | |
| <i>percentile rank</i> | | | 20 | 53 | 6 | 1 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 266 | 236 | 210 | 129 | | | | | | | | | 11-30-2023 | - | 12-31-2022 | | |
| American Funds 2055 Trgt Date Retire R6 | RFKTX | Target Date | 21.40 | 4.65 | 11.35 | 8.73 | ✔ | 15.65 | - | 12.01 | ✔ | - | ✔ | 0.38 | ✔ | 2 | - | Low Risk | |
| <i>percentile rank</i> | | | 9 | 59 | 17 | 1 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 262 | 232 | 208 | 109 | | | | | | | | | 11-30-2023 | - | 12-31-2022 | | |
| American Funds 2060 Trgt Date Retire R6 | RFUTX | Target Date | 21.61 | 4.62 | 11.32 | - | ✔ | 15.68 | - | 8.77 | ✔ | - | ✔ | 0.39 | ✔ | 2 | - | Low Risk | |
| <i>percentile rank</i> | | | 10 | 64 | 25 | - | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 257 | 224 | 190 | 10 | | | | | | | | | 11-30-2023 | - | 12-31-2022 | | |
| American Funds 2065 Trgt Date Retire R6 | RFVTX | Target Date | 21.55 | 4.65 | - | - | ✔ | 15.68 | - | 4.00 | ✔ | - | ✔ | 0.39 | ✔ | 2 | - | Low Risk | |
| <i>percentile rank</i> | | | 11 | 63 | - | - | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 229 | 152 | 11 | - | | | | | | | | | 11-30-2023 | - | 12-31-2022 | | |
| Balanced | | | | | | | | | | | | | | | | | | | |
| Vanguard LifeStrategy Cnsvr Gr Inv | VSCGX | Target Risk | 12.48 | 0.46 | 5.52 | 4.77 | ✔ | 10.09 | - | 1.85 | ✖ | - | ✔ | 0.12 | ✔ | 3 | 1-Low | - | |
| <i>percentile rank</i> | | | 11 | 76 | 47 | 21 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 528 | 506 | 469 | 346 | | | | | | | | | 11-30-2023 | 07-19-2023 | - | | |
| Vanguard LifeStrategy Growth Inv | VASGX | Target Risk | 18.55 | 3.97 | 9.83 | 7.36 | ✔ | 14.41 | - | 1.85 | ✖ | - | ✔ | 0.14 | ✔ | 3 | 1-Low | Low Risk | |
| <i>percentile rank</i> | | | 22 | 55 | 32 | 24 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 366 | 350 | 324 | 250 | | | | | | | | | 11-30-2023 | 07-19-2023 | 12-31-2022 | | |
| Vanguard LifeStrategy Income Inv | VASIX | Target Risk | 9.48 | -1.34 | 3.27 | 3.36 | ✔ | 8.18 | - | 1.85 | ✖ | - | ✔ | 0.11 | ✔ | 4 | 1-Low | - | |
| <i>percentile rank</i> | | | 24 | 87 | 62 | 37 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 179 | 169 | 153 | 117 | | | | | | | | | 11-30-2023 | 07-19-2023 | - | | |
| Vanguard LifeStrategy Mod Gr Inv Shrs | VSMGX | Target Risk | 15.49 | 2.21 | 7.68 | 6.09 | ✔ | 12.21 | - | 1.85 | ✖ | - | ✔ | 0.13 | ✔ | 3 | 1-Low | Low Risk | |
| <i>percentile rank</i> | | | 30 | 72 | 61 | 47 | | | | | | | | | | | | | |
| <i># of funds in category</i> | | | 905 | 850 | 795 | 591 | | | | | | | | | 11-30-2023 | 07-19-2023 | 12-31-2022 | | |

KEYSER INDUSTRIES INC 401K PLAN

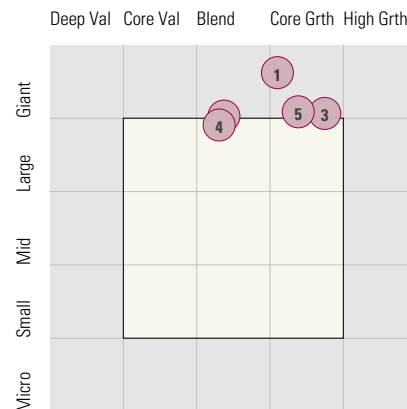
Style Analysis (Data as of 12-31-2023)

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 | 28.34 | 21.50 | 50.15 | 2.23 | 94.39 | 3.38 | 255.52 |
| 2 | Vanguard 500 Index Admiral | 28.24 | 21.13 | 50.64 | 0.27 | 99.17 | 0.56 | 241.88 |
| 3 | JPMorgan Large Cap Growth R6 | 21.91 | 11.77 | 66.31 | 2.93 | 93.58 | 3.49 | 362.67 |
| 4 | American Funds Washington Mutual R6 | 26.43 | 29.26 | 44.31 | 3.12 | 90.30 | 6.55 | 145.74 |
| 5 | MFS Mid Cap Growth R6 | 27.16 | 18.08 | 54.77 | 2.76 | 88.18 | 9.07 | 27.18 |
| 6 | American Century Mid Cap Value I | 32.98 | 35.97 | 31.05 | 2.43 | 84.77 | 12.80 | 16.67 |
| 7 | MFS New Discovery R4 | 20.74 | 23.00 | 56.25 | 3.31 | 82.52 | 14.17 | 4.41 |
| 8 | Delaware Small Cap Value Instl | 49.12 | 9.88 | 41.00 | 0.50 | 97.18 | 2.32 | 4.21 |

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 | 40.12 | 19.16 | 40.73 | 20.34 | 70.07 | 9.59 | 36.15 | 63.85 | 62.81 |
| 2 | American Funds Intl Gr and Inc R6 | 35.54 | 24.92 | 39.53 | 15.01 | 27.74 | 57.25 | 86.52 | 13.48 | 48.53 |
| 3 | Vanguard International Growth Adm | 33.48 | 23.16 | 43.35 | 23.74 | 29.19 | 47.08 | 79.91 | 20.09 | 54.71 |
| 4 | Vanguard International Value Inv | 43.43 | 16.49 | 40.07 | 11.72 | 37.96 | 50.32 | 81.26 | 18.74 | 32.73 |
| 5 | American Funds New Perspective R6 | 29.33 | 24.49 | 46.18 | 59.28 | 10.42 | 30.29 | 96.07 | 3.93 | 117.31 |

Fixed Income Funds

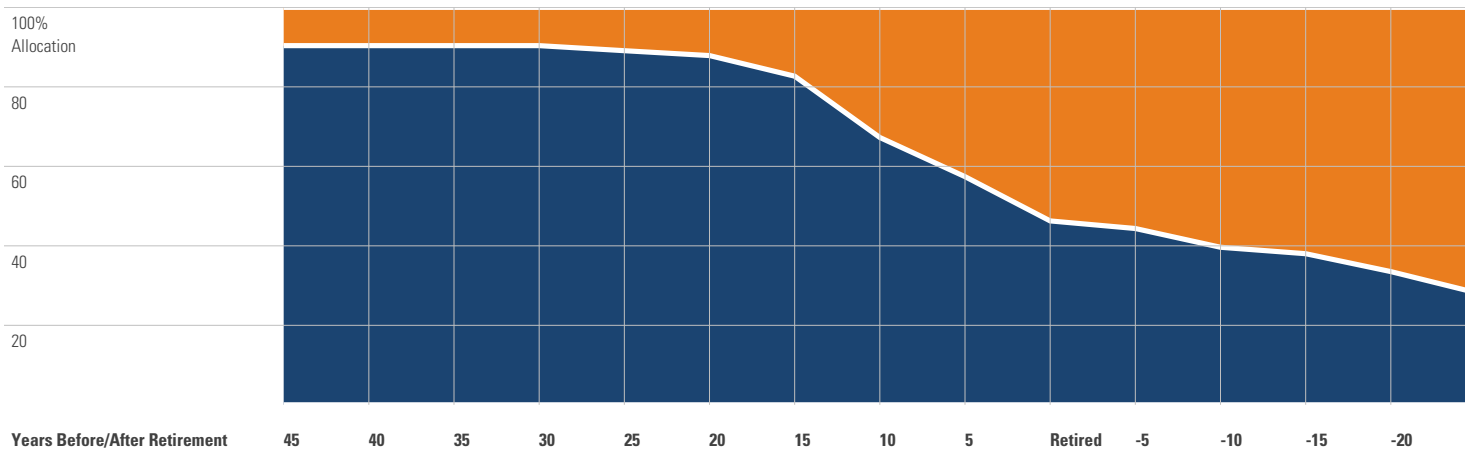
| | Category | Super Sectors % | | | | Avg Eff Duration | Credit Quality % | | |
|---|--|-----------------|-------|-----------|--------|------------------|------------------|-----------------|-------|
| | | US Govt Debt | Mtg | US Credit | Non US | | Inv Grade | Below Inv Grade | NR/NA |
| 1 | PIMCO International Bond (USD-Hdg) I-2 | 43.73 | 6.71 | 3.44 | 0.00 | 5.91 | 97.21 | 2.79 | 0.00 |
| 2 | BlackRock High Yield Bond Instl | 0.55 | 0.00 | 84.55 | 0.00 | 3.32 | 7.34 | 90.52 | 2.14 |
| 3 | PIMCO Real Return I2 | 68.31 | 3.72 | 5.83 | 0.00 | 6.57 | 97.26 | 2.74 | 0.00 |
| 4 | Baird Aggregate Bond Inst | 22.55 | 25.51 | 45.75 | 0.00 | 6.15 | 99.90 | 0.10 | 0.00 |
| 5 | PIMCO Income I2 | 39.78 | 12.74 | 8.62 | 0.00 | 4.74 | 82.84 | 17.16 | 0.00 |
| 6 | PIMCO Short-Term I2 | 20.84 | 1.35 | 45.07 | 0.00 | 0.10 | 99.45 | 0.55 | 0.00 |

KEYSER INDUSTRIES INC 401K PLAN

Target Date Analysis (Data as of 12-31-2023)

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 | 38.42 | 28.43 | 9.99 | 55.71 | 12.36 | 3.83 | 5.32 | 0.54 | 102.59 |
| American Funds 2015 Trgt Date Retire R6 | 40.30 | 29.65 | 10.65 | 53.78 | 13.82 | 5.46 | 5.34 | 0.57 | 105.00 |
| American Funds 2020 Trgt Date Retire R6 | 44.04 | 32.31 | 11.73 | 50.21 | 14.92 | 5.15 | 5.15 | 0.58 | 106.17 |
| American Funds 2025 Trgt Date Retire R6 | 49.08 | 35.42 | 13.66 | 45.23 | 15.08 | 3.87 | 5.11 | 0.58 | 103.12 |
| American Funds 2030 Trgt Date Retire R6 | 58.18 | 41.94 | 16.24 | 36.16 | 14.63 | 1.90 | 5.08 | 0.59 | 95.87 |
| American Funds 2035 Trgt Date Retire R6 | 68.58 | 49.09 | 19.49 | 25.57 | 15.33 | 1.52 | 5.24 | 0.62 | 90.56 |
| American Funds 2040 Trgt Date Retire R6 | 80.02 | 56.31 | 23.71 | 13.94 | 13.70 | 0.79 | 5.39 | 0.65 | 86.03 |
| American Funds 2045 Trgt Date Retire R6 | 83.88 | 58.70 | 25.18 | 10.13 | 4.66 | 0.32 | 5.33 | 0.65 | 84.16 |
| American Funds 2050 Trgt Date Retire R6 | 84.87 | 59.34 | 25.53 | 9.22 | 4.71 | 0.20 | 5.31 | 0.59 | 82.58 |
| American Funds 2055 Trgt Date Retire R6 | 85.59 | 59.52 | 26.07 | 8.62 | 4.81 | 0.13 | 5.23 | 0.55 | 80.33 |
| American Funds 2060 Trgt Date Retire R6 | 85.64 | 59.59 | 26.05 | 8.61 | 4.83 | 0.13 | 5.19 | 0.56 | 78.71 |
| American Funds 2065 Trgt Date Retire R6 | 85.69 | 59.62 | 26.07 | 8.55 | 4.78 | 0.13 | 5.18 | 0.56 | 78.78 |