

WESTMORELAND ELECTRIC SERVICES 401K

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
Alternative																		
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	-7.65	10.26	8.67	-0.71	✔	18.04	-	5.17	✔	—	—	1.09	✔	3	-	-
<i>percentile rank</i>			67	67	34	60												
<i># of funds in category</i>			114	109	104	67									06-30-2023	-	-	
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
<i>percentile rank</i>			52	62	43	44												
<i># of funds in category</i>			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	-	-
<i>percentile rank</i>			21	9	16	3												
<i># of funds in category</i>			114	107	101	63									11-30-2023	-	-	
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	12.05	2.96	5.43	4.39	✔	7.85	-	9.16	✔	—	—	0.75	✔	-	-	-
<i>percentile rank</i>			58	22	22	18												
<i># of funds in category</i>			706	652	619	465												
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation-Protected Bond	3.73	-0.98	3.27	2.20	✔	7.32	-	6.88	✔	—	—	0.56	✔	3	-	-
<i>percentile rank</i>			57	48	24	33												
<i># of funds in category</i>			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	-
<i>percentile rank</i>			20	31	18	9												
<i># of funds in category</i>			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	-	-
<i>percentile rank</i>			35	26	41	2												
<i># of funds in category</i>			371	335	284	177									11-30-2023	-	-	
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	5.10	1.80	1.80	1.27	✖	0.88	-	26.49	✔	—	—	0.26	✔	-	-	-
<i>percentile rank</i>			81	70	77	75												
<i># of funds in category</i>			245	216	195	116												
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	-	-
<i>percentile rank</i>			74	1	11	1												
<i># of funds in category</i>			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	-	-
<i>percentile rank</i>			87	1	11	1												
<i># of funds in category</i>			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	-	-
<i>percentile rank</i>			85	1	21	1												
<i># of funds in category</i>			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
<i>percentile rank</i>			73	4	9	4												
<i># of funds in category</i>			278	248	216	126									11-30-2023	-	06-30-2022	

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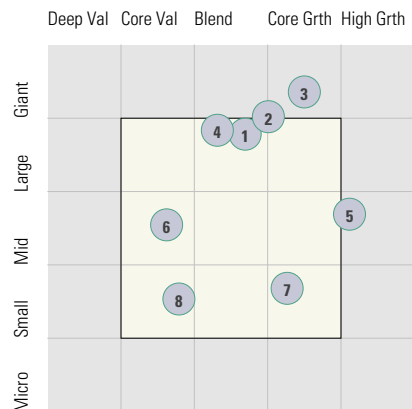
Name	Ticker	Asset Class	Trailing Performance and Risk				Management			Style		Expense		ESG Metrics					
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																	Updated	Updated	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	RFFTX	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	RFCTX	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																			
BlackRock Global Allocation Instl	MALOX	Global Allocation	12.62	0.39	7.57	4.80	✔	11.89	-	7.00	✔	🗄	✔	0.84	✔	3	-	Low Risk	
<i>percentile rank</i>			36	79	21	28													
<i># of funds in category</i>			420	407	396	285									11-30-2023	-	09-30-2022		

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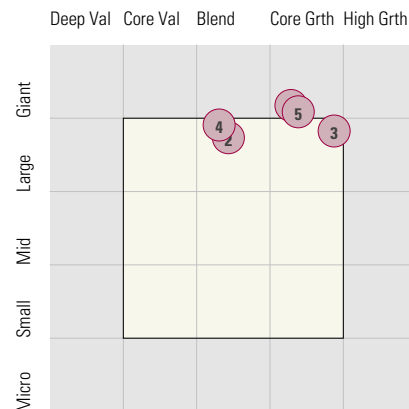
Style Analysis (Data as of 12-31-2023)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



● US Stock Funds			Super Sectors %			Asset Allocation %			
	Category		Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	Avg Mkt Cap M\$
1	T. Rowe Price Dividend Growth	Large Blend	29.24	31.16	39.61	2.97	90.81	6.21	134.89
2	Vanguard 500 Index Admiral	Large Blend Index	28.24	21.13	50.64	0.27	99.17	0.56	241.88
3	Fidelity® Contrafund®	Large Growth	29.51	15.43	55.06	2.35	90.39	4.98	394.88
4	American Funds Washington Mutual R6	Large Value	26.43	29.26	44.31	3.12	90.30	6.55	145.74
5	Neuberger Berman Mid Cap Growth Inst	Mid-Cap Growth	24.83	20.42	54.77	2.65	94.56	2.80	25.61
6	American Century Mid Cap Value I	Mid-Cap Value	32.98	35.97	31.05	2.43	84.77	12.80	16.67
7	MFS New Discovery R4	Small Growth	20.74	23.00	56.25	3.31	82.52	14.17	4.41
8	Delaware Small Cap Value Instl	Small Value	49.12	9.88	41.00	0.50	97.18	2.32	4.21

● Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
	Category		Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Developed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	38.31	22.24	39.44	35.96	39.10	24.94	57.94	42.06	60.60
2	Vanguard Developed Markets Index Admiral	Foreign Large Blend Index	41.06	21.35	37.60	10.38	36.03	53.58	99.41	0.59	31.81
3	Invesco Oppenheimer International Gr Y	Foreign Large Growth	31.94	24.80	43.26	12.94	15.41	71.66	95.44	4.56	43.05
4	Vanguard International Value Inv	Foreign Large Value	43.43	16.49	40.07	11.72	37.96	50.32	81.26	18.74	32.73
5	American Funds New Perspective R6	Global Stock	29.33	24.49	46.18	59.28	10.42	30.29	96.07	3.93	117.31

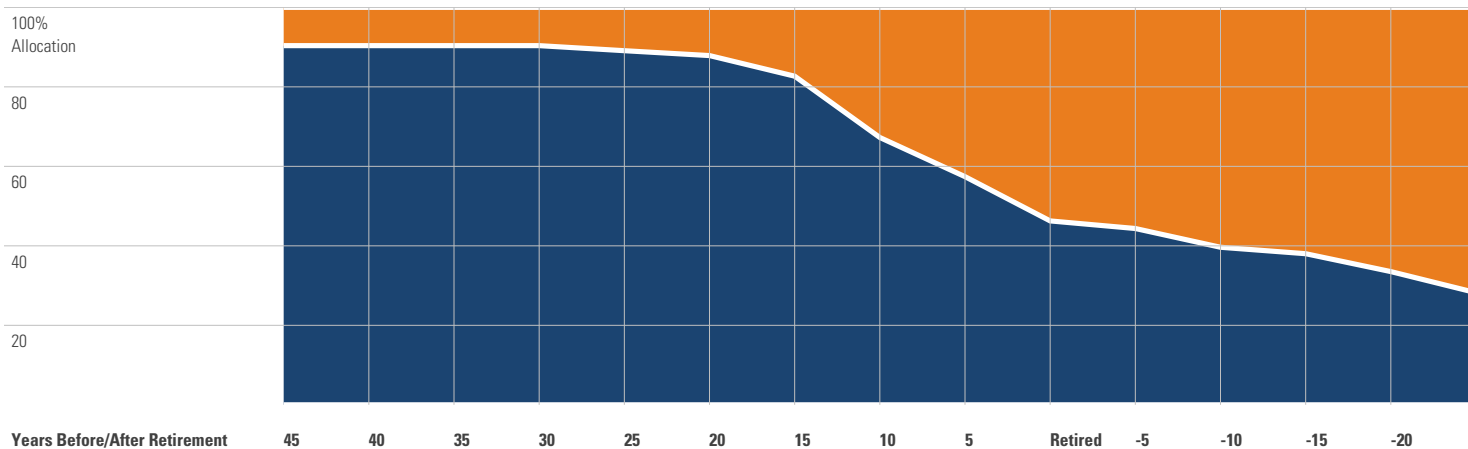
● Fixed Income Funds			Super Sectors %				Other Stats		Credit Quality %		
	Category		US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration	Inv Grade	Below Inv Grade	NR/NA	
1	PIMCO International Bond (USD-Hdg) I-2	Global Bond	43.73	6.71	3.44	0.00	5.91	97.21	2.79	0.00	
2	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	89.80	0.00	3.66	6.17	91.33	2.50	
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	72.41	4.83	2.88	0.00	6.08	97.25	0.08	2.67	
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	22.55	25.51	45.75	0.00	6.15	99.90	0.10	0.00	
5	PIMCO Income I2	Multisector Bond	39.78	12.74	8.62	0.00	4.74	82.84	17.16	0.00	
6	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	3.96	68.84	0.00	0.00	0.57	100.00	0.00	0.00	

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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