

KEYSER INDUSTRIES INC 401K PLAN

Screens Summary (Data as of 12-31-2024)

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
US Stock																			
JPMorgan US Equity R6	JUEMX	Large Blend	24.21	8.72	15.97	13.53	✔	17.06	0.97	10.38	✔	🇺🇸	✖	0.44	✔	3	2-Basic	Low Risk	
percentile rank			37	27	4	4													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	03-11-2022	12-31-2022	
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	24.97	8.89	14.48	13.06	✔	17.40	1.00	7.09	✔	🇺🇸	✔	0.04	✔	3	1-Low	Low Risk	
percentile rank			24	23	21	8													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	02-15-2022	12-31-2022	
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	34.17	10.63	20.27	17.87	✔	19.88	0.95	20.43	✔	🇺🇸	✔	0.44	✔	2	2-Basic	Low Risk	
percentile rank			24	9	5	4													
# of funds in category			1,117	1,050	980	762										11-30-2024	04-07-2022	12-31-2022	
American Funds Washington Mutual R6	RWMGX	Large Value	19.34	8.82	12.41	11.69	✔	14.42	0.80	27.52	✔	🇺🇸	✔	0.26	✔	2	1-Low	Low Risk	
percentile rank			69	25	65	55													
# of funds in category			1,468	1,339	1,232	914										11-30-2024	02-15-2022	12-31-2022	
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	14.79	0.00	9.17	11.60	✔	20.71	0.90	16.12	✔	🇺🇸	✔	0.66	✔	4	2-Basic	Low Risk	
percentile rank			52	52	51	15													
# of funds in category			512	496	457	370										11-30-2024	02-15-2022	12-31-2022	
American Century Mid Cap Value I	AVUAX	Mid-Cap Value	8.76	4.54	7.49	8.16	✔	16.64	0.80	20.77	✔	🇺🇸	✔	0.78	✔	3	1-Low	Medium Risk	
percentile rank			73	62	75	48													
# of funds in category			436	405	384	293										11-30-2024	02-15-2022	12-31-2022	
MFS New Discovery R4	MNDJX	Small Growth	6.33	-5.10	4.70	8.99	✔	21.61	0.86	11.01	✔	🇺🇸	✔	1.03	✔	4	—	Medium Risk	
percentile rank			93	82	91	52													
# of funds in category			565	547	530	401										11-30-2024	—	12-31-2022	
Macquarie Small Cap Value Instl	DEVIX	Small Value	11.14	2.23	7.22	7.55	✔	22.60	0.93	12.51	✔	🇺🇸	✔	0.86	✔	3	—	Medium Risk	
percentile rank			30	82	79	47													
# of funds in category			498	474	449	353										11-30-2024	—	12-31-2022	
Non-US Stock																			
JPMorgan Emerging Markets Equity L	JMIEX	Diversified Emerging Mkts	3.48	-6.19	-0.01	4.21	✔	18.82	1.01	19.35	✔	🇺🇸	✔	0.91	✔	4	2-Basic	Low Risk	
percentile rank			74	86	80	35													
# of funds in category			794	714	639	434										11-30-2024	02-15-2022	12-31-2022	
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	3.68	0.60	3.94	4.72	✔	16.37	0.98	16.26	✔	🇺🇸	✔	0.54	✔	3	1-Low	Low Risk	
percentile rank			64	58	68	65													
# of funds in category			771	705	668	442										11-30-2024	02-15-2022	12-31-2022	
Vanguard International Growth Adm	VWILX	Foreign Large Growth	9.48	-4.54	6.64	8.68	✔	22.71	1.23	15.02	✔	🇺🇸	✔	0.26	✔	3	—	Low Risk	
percentile rank			17	65	13	8													
# of funds in category			390	371	340	215										11-30-2024	—	12-31-2022	
Vanguard International Value Inv	VTRIX	Foreign Large Value	1.04	1.21	4.06	4.61	✔	17.15	0.97	14.61	✔	🇺🇸	✖	0.39	✔	3	—	Medium Risk	
percentile rank			86	83	66	40													
# of funds in category			380	353	326	225										11-30-2024	—	12-31-2022	
American Funds New Perspective R6	RNPGX	Global Stock	17.16	2.90	11.48	11.47	✔	18.20	1.09	24.10	✔	—	✔	0.41	✔	3	2-Basic	Low Risk	
percentile rank			37	31	26	16													
# of funds in category			343	326	279	196										11-30-2024	02-15-2022	12-31-2022	

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			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	5.83	3.45	7.32	2.57	🟢	11.28	0.70	14.10	🟢	—	—	1.14	🟢	—	—	—	
percentile rank			45	66	46	35													
# of funds in category			111	103	98	67										—	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	4.92	-4.69	2.99	5.06	🟢	21.84	1.03	28.65	🟢	—	🟢	0.13	🟢	3	1-Low	Low Risk	
percentile rank			66	62	64	52													
# of funds in category			229	219	203	150										11-30-2024	02-15-2022	12-31-2022	
Fixed Income																			
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	5.57	1.32	1.62	2.82	🟢	5.15	0.56	10.27	🟢	—	—	0.85	🟢	4	—	—	
percentile rank			9	4	5	5													
# of funds in category			119	114	98	60										11-30-2024	—	—	
BlackRock High Yield Instl	BHYIX	High Yield Bond	8.63	3.38	4.37	5.07	🟢	8.50	0.99	15.01	🟢	—	—	0.58	🟢	—	2-Basic	—	
percentile rank			21	29	24	13													
# of funds in category			642	596	555	433										—	02-15-2022	—	
PIMCO Real Return I2	PRLPX	Inflation-Protected Bond	2.48	-2.21	2.03	2.19	🟢	7.42	1.02	5.98	🟢	—	—	0.60	🟢	3	—	—	
percentile rank			18	30	19	23													
# of funds in category			158	150	141	104										11-30-2024	—	—	
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	1.85	-2.07	0.11	1.76	🟢	7.95	1.01	24.27	🟢	🟡	—	0.30	🟢	4	1-Low	—	
percentile rank			34	28	27	18													
# of funds in category			542	482	434	294										11-30-2024	02-15-2022	—	
PIMCO Income I2	PONPX	Multisector Bond	5.31	1.94	2.79	4.16	🟢	6.72	0.82	17.77	🟢	—	—	0.93	🟢	4	—	—	
percentile rank			63	27	32	6													
# of funds in category			372	341	297	204										11-30-2024	—	—	
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	6.31	3.99	2.89	2.45	🟢	1.25	-0.01	14.01	🟢	—	—	0.58	🔴	2	—	—	
percentile rank			24	38	22	16													
# of funds in category			255	203	185	112										10-31-2024	—	—	
Target Date																			
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	8.16	2.21	4.99	5.24	🟢	9.04	0.89	13.01	🟢	—	🔴	0.29	🟢	3	—	—	
percentile rank			17	1	3	1													
# of funds in category			100	89	82	48										11-30-2024	—	—	
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	8.50	2.19	5.29	5.57	🟢	9.61	0.86	13.01	🟢	—	🟢	0.30	🟢	3	—	—	
percentile rank			10	3	4	3													
# of funds in category			113	103	93	56										11-30-2024	—	—	
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	8.94	2.31	5.63	6.00	🟢	10.15	0.84	13.01	🟢	—	🟢	0.30	🟢	3	—	—	
percentile rank			11	2	9	2													
# of funds in category			164	147	132	80										11-30-2024	—	—	
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	9.34	2.22	6.23	6.68	🟢	10.85	0.84	13.01	🟢	—	🟢	0.31	🟢	3	—	Low Risk	
percentile rank			13	7	2	2													
# of funds in category			218	202	175	115										11-30-2024	—	06-30-2022	

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			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	10.86	2.77	7.18	7.63	✔	12.05	0.87	13.01	✔	—	✔	0.33	✔	3	—	Low Risk
percentile rank			9	10	1	1												
# of funds in category			252	233	201	135										11-30-2024	—	12-31-2022
American Funds 2035 Trgt Date Retire R6	RFCTX	Target Date	12.73	3.35	8.43	8.71	✔	13.37	0.91	13.01	✔	—	✔	0.34	✔	3	—	Low Risk
percentile rank			5	10	1	1												
# of funds in category			247	224	194	134										11-30-2024	—	12-31-2022
American Funds 2040 Trgt Date Retire R6	RFCTX	Target Date	14.79	4.14	9.40	9.35	✔	14.61	0.94	13.01	✔	—	✖	0.36	✔	3	—	Low Risk
percentile rank			2	7	1	1												
# of funds in category			246	228	196	135										11-30-2024	—	12-31-2022
American Funds 2045 Trgt Date Retire R6	RFCTX	Target Date	15.17	4.23	9.60	9.52	✔	15.05	0.93	13.01	✔	—	✖	0.37	✔	3	—	Low Risk
percentile rank			6	15	6	1												
# of funds in category			242	224	194	134										11-30-2024	—	12-31-2022
American Funds 2050 Trgt Date Retire R6	RFCTX	Target Date	15.43	4.20	9.64	9.59	✔	15.32	0.93	13.01	✔	—	✖	0.37	✔	3	—	Low Risk
percentile rank			15	29	6	1												
# of funds in category			244	226	196	135										11-30-2024	—	12-31-2022
American Funds 2055 Trgt Date Retire R6	RFCTX	Target Date	15.58	4.15	9.60	9.57	✔	15.56	0.94	13.01	✔	—	✔	0.39	✔	3	—	Low Risk
percentile rank			19	37	9	1												
# of funds in category			241	223	193	129										11-30-2024	—	12-31-2022
American Funds 2060 Trgt Date Retire R6	RFCTX	Target Date	15.60	4.14	9.59	—	✔	15.61	1.20	9.77	✔	—	✔	0.39	✔	3	—	Low Risk
percentile rank			20	40	13	—												
# of funds in category			239	221	186	51										11-30-2024	—	12-31-2022
American Funds 2065 Trgt Date Retire R6	RFCTX	Target Date	15.64	4.14	—	—	✔	15.61	1.20	5.00	✔	—	✔	0.39	✔	3	—	Low Risk
percentile rank			23	45	—	—												
# of funds in category			244	177	64	—										11-30-2024	—	12-31-2022
American Funds 2070 Trgt Date Retire R6	RFCTX	Target Date	—	—	—	—	—	—	—	1.00	✖	—	✖	0.39	✔	3	—	—
percentile rank			—	—	—	—												
# of funds in category			244	177	64	—										11-30-2024	—	—

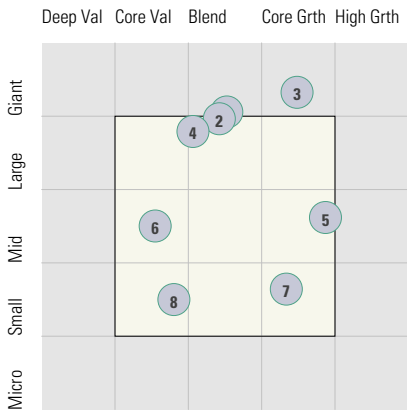
Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	7.54	0.93	3.99	4.82	✔	10.49	1.03	2.85	✖	—	✔	0.12	✔	3	1-Low	—
percentile rank			48	50	56	30												
# of funds in category			458	442	406	299										11-30-2024	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	13.18	3.61	7.99	7.95	✔	14.58	1.03	2.85	✖	—	✔	0.14	✔	3	1-Low	Low Risk
percentile rank			40	43	34	28												
# of funds in category			306	302	274	225										11-30-2024	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	4.66	-0.46	1.87	3.15	✔	8.64	1.03	2.85	✖	—	✔	0.11	✔	4	1-Low	—
percentile rank			71	72	76	57												
# of funds in category			150	140	136	105										11-30-2024	07-19-2023	—
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	10.31	2.29	6.00	6.41	✔	12.51	1.01	2.85	✖	—	✔	0.13	✔	3	1-Low	Low Risk
percentile rank			58	61	65	53												
# of funds in category			736	696	652	495										11-30-2024	07-19-2023	12-31-2022

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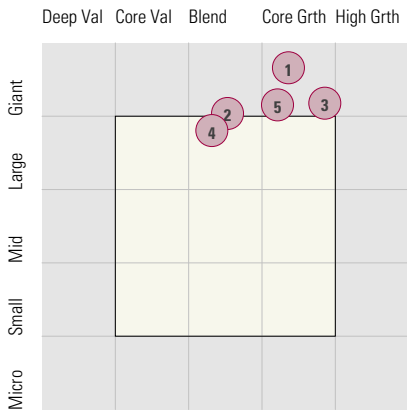
Style Analysis (Data as of 12-31-2024)

Style Analysis

Morningstar Style Box US Stock



Morningstar Style Box Non-US Stock



		Category	Super Sectors %			Asset Allocation %			Avg Mkt Cap M\$
			Cyclical	Defensive	Sensitive	Cash	US Stock	Foreign	
1	JPMorgan US Equity R6	Large Blend	29.53	15.92	54.55	1.56	95.33	3.11	376.75
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38
3	JPMorgan Large Cap Growth R6	Large Growth	24.87	10.46	64.67	3.99	93.46	2.55	581.80
4	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89
5	MFS Mid Cap Growth R6	Mid-Cap Growth	29.60	13.66	56.74	1.11	91.54	7.35	30.27
6	American Century Mid Cap Value I	Mid-Cap Value	30.55	40.94	28.52	1.65	87.37	10.98	22.40
7	MFS New Discovery R4	Small Growth	18.51	29.63	51.85	3.08	86.24	10.68	6.02
8	Macquarie Small Cap Value Instl	Small Value	54.95	9.76	35.29	1.11	97.68	1.22	5.59

		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	40.11	11.35	48.55	17.75	71.53	10.71	34.30	65.70	66.33
2	American Funds Intl Gr and Inc R6	Foreign Large Blend	36.43	21.80	41.76	12.63	29.98	57.38	86.75	13.25	57.70
3	Vanguard International Growth Adm	Foreign Large Growth	34.16	16.78	49.05	27.29	30.88	41.82	79.44	20.56	82.17
4	Vanguard International Value Inv	Foreign Large Value	43.10	17.61	39.31	10.95	39.95	49.11	80.11	19.89	34.15
5	American Funds New Perspective R6	Global Stock	27.28	22.05	50.66	58.63	11.96	29.38	95.42	4.58	179.18

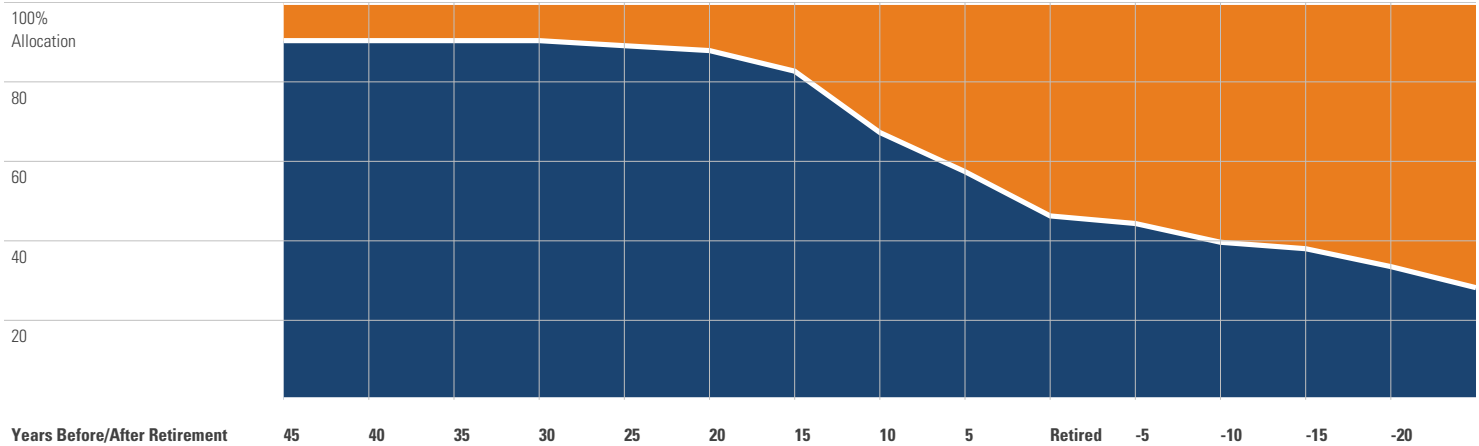
		Category	Super Sectors %				Other Stats		Credit Quality %		
			US Govt Debt	Mtg	US Credit	Non US	Avg Eff Duration		Inv Grade	Below Inv Grade	NR/NA
1	PIMCO International Bond (USD-Hdg) I-2	Global Bond	45.51	10.28	4.38	0.00	6.39		96.17	3.83	0.00
2	BlackRock High Yield Instl	High Yield Bond	0.34	0.00	82.60	0.00	3.14		5.68	93.09	1.23
3	PIMCO Real Return I2	Inflation-Protected Bond	63.30	5.92	3.74	0.00	6.92		97.00	3.00	0.00
4	Baird Aggregate Bond Inst	Intermediate-Term Bond	28.07	21.85	43.22	0.00	6.08		99.80	0.20	0.00
5	PIMCO Income I2	Multisector Bond	28.82	16.21	10.66	0.00	3.28		87.20	12.80	0.00
6	PIMCO Short-Term I2	Ultrasort Bond	20.62	3.52	47.65	0.00	0.21		98.70	1.30	0.00

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Target Date Analysis (Data as of 12-31-2024)

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	39.50	29.12	10.38	55.02	10.60	3.59	4.97	0.51	148.49
American Funds 2015 Trgt Date Retire R6	40.60	29.87	10.73	53.79	12.07	5.64	5.08	0.53	155.91
American Funds 2020 Trgt Date Retire R6	45.27	33.39	11.88	49.42	12.74	5.34	4.75	0.55	159.75
American Funds 2025 Trgt Date Retire R6	47.29	34.47	12.82	47.50	12.90	4.75	4.69	0.53	162.80
American Funds 2030 Trgt Date Retire R6	57.66	42.01	15.65	37.35	12.10	1.97	4.47	0.52	155.95
American Funds 2035 Trgt Date Retire R6	66.96	48.61	18.35	28.11	12.90	1.78	4.39	0.53	147.34
American Funds 2040 Trgt Date Retire R6	80.66	56.94	23.72	14.49	10.46	1.09	4.32	0.53	140.14
American Funds 2045 Trgt Date Retire R6	85.33	59.53	25.80	9.87	1.77	0.54	4.27	0.54	135.89
American Funds 2050 Trgt Date Retire R6	86.35	60.25	26.10	8.94	1.83	0.39	4.23	0.48	134.05
American Funds 2055 Trgt Date Retire R6	87.29	60.31	26.98	8.08	1.88	0.25	4.19	0.43	131.40
American Funds 2060 Trgt Date Retire R6	87.26	60.25	27.01	8.11	1.88	0.25	4.19	0.44	128.19
American Funds 2065 Trgt Date Retire R6	87.23	60.24	26.99	8.13	1.88	0.26	4.20	0.44	128.05
American Funds 2070 Trgt Date Retire R6	87.22	60.23	26.99	8.30	1.56	0.26	4.03	0.43	123.82