

WESTMORELAND ELECTRIC SERVICES 401K

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

Fund Removed from Approved List

Fund on Watch List

			Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
Name	Ticker	Asset Class	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 <i>Updated</i>	Commit. Level <i>Updated</i>	Carbon Risk <i>Updated</i>	
US Stock																			
T. Rowe Price Dividend Growth <i>percentile rank</i> <i># of funds in category</i>	PRDGX	Large Blend	13.50 <i>89</i> <i>1,468</i>	5.01 <i>82</i> <i>1,339</i>	10.71 <i>84</i> <i>1,232</i>	11.38 <i>61</i> <i>914</i>	🟢	15.13	0.83	24.77	🟢	🇺🇸	🟢	0.64	🟢	4 11-30-2024	— —	Low Risk 12-31-2022	
Vanguard 500 Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VFIAX	Large Blend Index	24.97 <i>24</i> <i>1,468</i>	8.89 <i>23</i> <i>1,339</i>	14.48 <i>21</i> <i>1,232</i>	13.06 <i>8</i> <i>914</i>	🟢	17.40	1.00	7.09	🟢	🇺🇸	🟢	0.04	🟢	3 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
Fidelity Contrafund <i>percentile rank</i> <i># of funds in category</i>	FCNTX	Large Growth	35.97 <i>14</i> <i>1,117</i>	10.77 <i>8</i> <i>1,050</i>	17.51 <i>24</i> <i>980</i>	15.29 <i>26</i> <i>762</i>	🟢	18.87	0.89	34.31	🟢	🇺🇸	🟢	0.39	🟢	1 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
American Funds Washington Mutual R6 <i>percentile rank</i> <i># of funds in category</i>	RWMGX	Large Value	19.34 <i>69</i> <i>1,468</i>	8.82 <i>25</i> <i>1,339</i>	12.41 <i>65</i> <i>1,232</i>	11.69 <i>55</i> <i>914</i>	🟢	14.42	0.80	27.52	🟢	🇺🇸	🟢	0.26	🟢	2 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
Neuberger Berman Mid Cap Growth Inst <i>percentile rank</i> <i># of funds in category</i>	NBMLX	Mid-Cap Growth	24.53 <i>14</i> <i>512</i>	1.71 <i>28</i> <i>496</i>	10.66 <i>31</i> <i>457</i>	10.84 <i>30</i> <i>370</i>	🟢	21.98	0.96	4.96	🟢	🇺🇸	🟢	0.69	🟢	3 11-30-2024	— —	Medium Risk 12-31-2022	
American Century Mid Cap Value I <i>percentile rank</i> <i># of funds in category</i>	AVUAX	Mid-Cap Value	8.76 <i>73</i> <i>436</i>	4.54 <i>62</i> <i>405</i>	7.49 <i>75</i> <i>384</i>	8.16 <i>48</i> <i>293</i>	🟢	16.64	0.80	20.77	🟢	🇺🇸	🟢	0.78	🟢	3 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
MFS New Discovery R4 <i>percentile rank</i> <i># of funds in category</i>	MNDJX	Small Growth	6.33 <i>93</i> <i>565</i>	-5.10 <i>82</i> <i>547</i>	4.70 <i>91</i> <i>530</i>	8.99 <i>52</i> <i>401</i>	🟢	21.61	0.86	11.01	🟢	🇺🇸	🟢	1.03	🟢	4 11-30-2024	— —	Medium Risk 12-31-2022	
Macquarie Small Cap Value Instl <i>percentile rank</i> <i># of funds in category</i>	DEVIX	Small Value	11.14 <i>30</i> <i>498</i>	2.23 <i>82</i> <i>474</i>	7.22 <i>79</i> <i>449</i>	7.55 <i>47</i> <i>353</i>	🟢	22.60	0.93	12.51	🟢	🇺🇸	🟢	0.86	🟢	3 11-30-2024	— —	Medium Risk 12-31-2022	
Non-US Stock																			
American Funds New World R6 <i>percentile rank</i> <i># of funds in category</i>	RNWGX	Diversified Emerging Mkts	6.88 <i>44</i> <i>794</i>	-0.94 <i>39</i> <i>714</i>	5.07 <i>16</i> <i>639</i>	6.57 <i>1</i> <i>434</i>	🟢	15.98	0.79	25.56	🟢	🇺🇸	🟢	0.57	🟢	3 11-30-2024	1-Low 02-15-2022	Medium Risk 12-31-2022	
American Funds Intl Gr and Inc R6 <i>percentile rank</i> <i># of funds in category</i>	RIGGX	Foreign Large Blend	3.68 <i>64</i> <i>771</i>	0.60 <i>58</i> <i>705</i>	3.94 <i>68</i> <i>668</i>	4.72 <i>65</i> <i>442</i>	🟢	16.37	0.98	16.26	🟢	🇺🇸	🟢	0.54	🟢	3 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
Vanguard Developed Markets Index Admiral <i>percentile rank</i> <i># of funds in category</i>	VTMGX	Foreign Large Blend Index	3.04 <i>75</i> <i>771</i>	0.89 <i>50</i> <i>705</i>	4.76 <i>42</i> <i>668</i>	5.47 <i>28</i> <i>442</i>	🟢	18.00	1.09	11.86	🟢	🇺🇸	🟢	0.08	🟢	3 11-30-2024	1-Low 02-15-2022	Low Risk 12-31-2022	
Invesco Oppenheimer International Gr Y <i>percentile rank</i> <i># of funds in category</i>	OIGYX	Foreign Large Growth	-1.50 <i>92</i> <i>390</i>	-4.58 <i>66</i> <i>371</i>	3.31 <i>69</i> <i>340</i>	4.64 <i>78</i> <i>215</i>	🟢	21.61	1.22	12.77	🟢	🇺🇸	🟢	0.86	🟢	3 11-30-2024	— —	Low Risk 12-31-2022	
Vanguard International Value Inv <i>percentile rank</i> <i># of funds in category</i>	VTRIX	Foreign Large Value	1.04 <i>86</i> <i>380</i>	1.21 <i>83</i> <i>353</i>	4.06 <i>66</i> <i>326</i>	4.61 <i>40</i> <i>225</i>	🟢	17.15	0.97	14.61	🟢	🇺🇸	🔴	0.39	🟢	3 11-30-2024	— —	Medium Risk 12-31-2022	

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⊖ 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 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

Alternative																		
PIMCO Commodity Real Return Strat I2	PCRPX	Commodities Broad Basket	4.66	1.76	7.17	1.76	✔	16.33	1.09	6.17	✔	—	—	1.10	✔	3	—	—
percentile rank			76	95	48	58												
# of funds in category			111	103	98	67										11-30-2024	—	—
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	—	—
Eaton Vance Income Fund of Boston I	EIBIX	High Yield Bond	7.34	3.46	4.25	4.83	✔	7.90	0.91	10.17	✔	—	—	0.75	✔	—	—	—
percentile rank			59	27	27	20												
# of funds in category			642	596	555	433										—	—	—
BlackRock Inflation Protected Bond Instl	BPRIX	Inflation- Protected Bond	1.86	-2.21	2.02	2.12	✔	7.42	1.02	6.81	✔	—	—	0.84	✖	3	—	—
percentile rank			52	29	22	35												
# 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	—	—
Federated Hermes Govt Ultrashort IS	FGUSX	Ultrashort Bond	5.65	3.70	2.49	1.80	✖	0.94	0.07	27.50	✔	—	—	0.26	✔	—	—	—
percentile rank			52	64	67	74												
# of funds in category			255	203	185	112										—	—	—

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	—	—

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Fund Removed from Approved List

Fund on Watch List

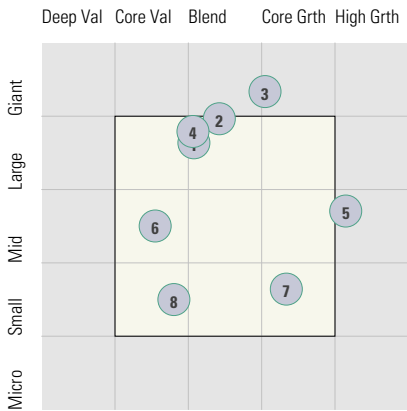
Name	Ticker	Asset Class	Trailing Performance and Risk							Management			Style		Expense		ESG Metrics		
			1 Yr	3 Yr	5 Yr	10 Yr	Pass/ Fail	Std Dev 3 Yr %	Beta 3 Yr %	Tenure	Pass/ Fail	Style Box	Pass/ Fail	Exp Ratio	Pass/ Fail	Sustain. Rating	Commit. Level	Carbon Risk	
																Updated	Updated	Updated	
American Funds 2025 Trgt Date Retire R6 percentile rank # of funds in category	RFDTX	Target Date	9.34 13 218	2.22 7 202	6.23 2 175	6.68 2 115	✔ 	10.85 	0.84 	13.01 	✔ 	— 	✔ 	0.31 	✔ 	3 	— 	Low Risk 06-30-2022	
American Funds 2030 Trgt Date Retire R6 percentile rank # of funds in category	RFETX	Target Date	10.86 9 252	2.77 10 233	7.18 1 201	7.63 1 135	✔ 	12.05 	0.87 	13.01 	✔ 	— 	✔ 	0.33 	✔ 	3 	— 	Low Risk 12-31-2022	
American Funds 2035 Trgt Date Retire R6 percentile rank # of funds in category	RFFTX	Target Date	12.73 5 247	3.35 10 224	8.43 1 194	8.71 1 134	✔ 	13.37 	0.91 	13.01 	✔ 	— 	✔ 	0.34 	✔ 	3 	— 	Low Risk 12-31-2022	
American Funds 2040 Trgt Date Retire R6 percentile rank # of funds in category	RFGTX	Target Date	14.79 2 246	4.14 7 228	9.40 1 196	9.35 1 135	✔ 	14.61 	0.94 	13.01 	✔ 	— 	✖ 	0.36 	✔ 	3 	— 	Low Risk 12-31-2022	
American Funds 2045 Trgt Date Retire R6 percentile rank # of funds in category	RFHTX	Target Date	15.17 6 242	4.23 15 224	9.60 6 194	9.52 1 134	✔ 	15.05 	0.93 	13.01 	✔ 	— 	✖ 	0.37 	✔ 	3 	— 	Low Risk 12-31-2022	
American Funds 2050 Trgt Date Retire R6 percentile rank # of funds in category	RFITX	Target Date	15.43 15 244	4.20 29 226	9.64 6 196	9.59 1 135	✔ 	15.32 	0.93 	13.01 	✔ 	— 	✖ 	0.37 	✔ 	3 	— 	Low Risk 12-31-2022	
American Funds 2055 Trgt Date Retire R6 percentile rank # of funds in category	RFKTX	Target Date	15.58 19 241	4.15 37 223	9.60 9 193	9.57 1 129	✔ 	15.56 	0.94 	13.01 	✔ 	— 	✔ 	0.39 	✔ 	3 	— 	Low Risk 12-31-2022	
American Funds 2060 Trgt Date Retire R6 percentile rank # of funds in category	RFUTX	Target Date	15.60 20 239	4.14 40 221	9.59 13 186	— — 51	✔ 	15.61 	1.20 	9.77 	✔ 	— 	✔ 	0.39 	✔ 	3 	— 	Low Risk 12-31-2022	
American Funds 2065 Trgt Date Retire R6 percentile rank # of funds in category	RFVTX	Target Date	15.64 23 244	4.14 45 177	— — 64	— — —	✔ 	15.61 	1.20 	5.00 	✔ 	— 	✔ 	0.39 	✔ 	3 	— 	Low Risk 12-31-2022	
American Funds 2070 Trgt Date Retire R6 percentile rank # of funds in category	RFBFX	Target Date	— — 244	— — 177	— — 64	— — —	— 	— 	— 	1.00 	✖ 	— 	✖ 	0.39 	✔ 	3 	— 	— —	
Balanced																			
BlackRock Global Allocation Instl percentile rank # of funds in category	MALOX	Global Allocation	9.24 35 358	1.17 58 342	6.01 19 329	5.51 23 255	✔ 	12.24 	0.92 	8.00 	✔ 	🇺🇸 	✖ 	0.85 	✔ 	3 	— 	Low Risk 09-30-2022	

WESTMORELAND ELECTRIC SERVICES 401K

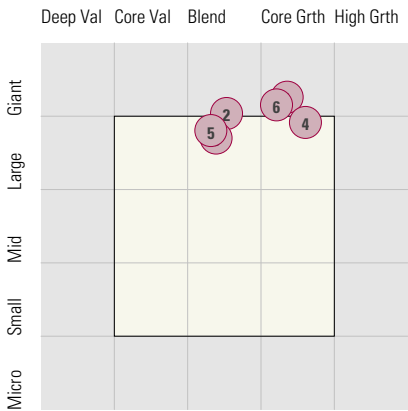
Style Analysis (Data as of 12-31-2024)

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	31.47	26.83	41.70	1.52	93.54	4.93	180.59		
2	Vanguard 500 Index Admiral	Large Blend Index	28.32	18.14	53.53	0.10	99.34	0.56	362.38		
3	Fidelity Contrafund	Large Growth	31.18	13.35	55.46	1.22	91.25	5.47	566.44		
4	American Funds Washington Mutual R6	Large Value	30.04	27.95	42.01	3.20	89.56	7.20	204.89		
5	Neuberger Berman Mid Cap Growth Inst	Mid-Cap Growth	31.02	13.29	55.70	0.26	94.50	5.24	35.21		
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		

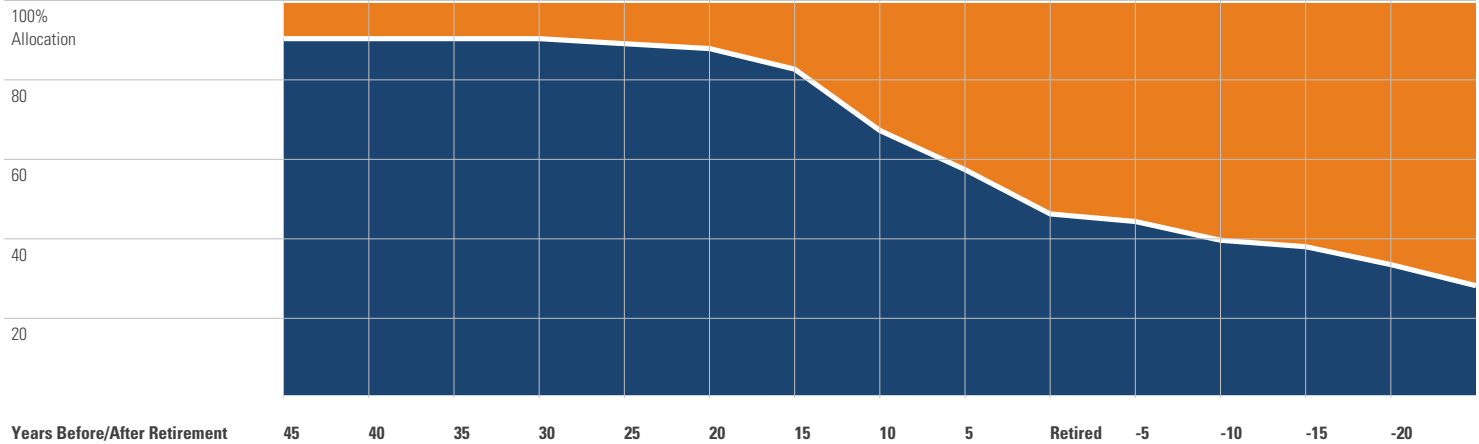
Non-US Stock Funds			Super Sectors %			Regional Exposure %			Market Maturity %		
		Category	Cyclical	Defensive	Sensitive	Americas	Greater Asia	Greater Europe	Develop-ed	EM%	Avg Mkt Cap M\$
1	American Funds New World R6	Diversified Emerging Mkts	40.46	19.44	40.09	31.83	45.97	22.21	54.30	45.70	80.24
2	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 Developed Markets Index Admiral	Foreign Large Blend Index	42.13	20.07	37.81	11.37	35.62	53.00	99.40	0.60	32.20
4	Invesco Oppenheimer International Gr Y	Foreign Large Growth	27.21	25.48	47.30	14.37	20.19	65.43	93.88	6.12	53.08
5	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
6	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
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	45.51	10.28	4.38	0.00	6.39		96.17	3.83	0.00
2	Eaton Vance Income Fund of Boston I	High Yield Bond	0.00	0.00	87.24	0.00	3.13		2.46	94.67	2.87
3	BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	81.73	6.65	3.15	0.00	6.84		96.23	0.88	2.89
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	Federated Hermes Govt Ultrashort IS	Ultrashort Bond	7.66	69.83	0.00	0.00	0.69		100.00	0.00	0.00

WESTMORELAND ELECTRIC SERVICES 401K

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