

KEYSER INDUSTRIES INC 401K PLAN

Screens Summary (Data as of 06-30-2025)

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	12.49	19.09	16.74	13.85	🟢	15.75	0.99	10.87	🟢	🇺🇸	✖	0.44	🟢	3	2-Basic	Low Risk		
percentile rank			64	37	17	6														
# of funds in category			1,431	1,323	1,210	916									04-30-2025	03-11-2022	12-31-2022			
Vanguard 500 Index Admiral	VFIAX	Large Blend Index	15.12	19.66	16.60	13.60	🟢	15.80	1.00	7.59	🟢	🇺🇸	🟢	0.04	🟢	3	1-Low	Low Risk		
percentile rank			28	23	21	9														
# of funds in category			1,431	1,323	1,210	916									04-30-2025	02-15-2022	12-31-2022			
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	15.01	25.36	17.35	17.84	🟢	17.73	0.93	20.92	🟢	🇺🇸	🟢	0.44	🟢	2	2-Basic	Low Risk		
percentile rank			57	36	19	6														
# of funds in category			1,107	1,057	977	768									05-31-2025	04-07-2022	12-31-2022			
American Funds Washington Mutual R6	RWMGX	Large Value	16.90	17.30	16.44	12.76	🟢	13.23	0.80	28.02	🟢	🇺🇸	🟢	0.26	🟢	2	1-Low	Low Risk		
percentile rank			9	63	27	39														
# of funds in category			1,431	1,323	1,210	916									04-30-2025	02-15-2022	12-31-2022			
MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	15.64	15.88	9.72	11.80	🟢	18.64	0.87	16.62	🟢	🇺🇸	🟢	0.66	🟢	4	2-Basic	Low Risk		
percentile rank			38	36	44	16														
# of funds in category			507	492	459	379									05-31-2025	02-15-2022	12-31-2022			
American Century Mid Cap Value I	AVUAX	Mid-Cap Value	10.72	8.44	11.97	8.37	🟢	15.62	0.81	21.26	🟢	🇺🇸	🟢	0.78	🟢	3	1-Low	Medium Risk		
percentile rank			35	77	79	44														
# of funds in category			421	392	366	287									05-31-2025	02-15-2022	12-31-2022			
MFS New Discovery R4	MNDJX	Small Growth	7.62	9.08	4.51	8.43	🟢	19.66	0.84	11.50	🟢	🇺🇸	🟢	1.03	🟢	4	—	Medium Risk		
percentile rank			44	69	85	44														
# of funds in category			554	537	522	405									05-31-2025	—	12-31-2022			
Macquarie Small Cap Value Instl	DEVIX	Small Value	7.36	8.70	13.55	7.31	🟢	21.73	0.93	13.01	🟢	🇺🇸	🟢	0.85	🟢	3	—	Medium Risk		
percentile rank			32	56	56	40														
# of funds in category			501	484	453	373									05-31-2025	—	12-31-2022			
Non-US Stock																				
JPMorgan Emerging Markets Equity L	JMIEX	Diversified Emerging Mkts	15.00	8.78	3.89	6.00	🟢	17.85	1.01	19.84	🟢	🇺🇸	🟢	0.90	🟢	3	2-Basic	Low Risk		
percentile rank			38	73	86	22														
# of funds in category			778	720	638	459									05-31-2025	02-15-2022	12-31-2022			
American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	18.79	15.13	11.36	6.53	🟢	15.10	0.98	16.76	🟢	🇺🇸	🟢	0.54	🟢	3	1-Low	Low Risk		
percentile rank			39	48	31	40														
# of funds in category			764	713	669	469									05-31-2025	02-15-2022	12-31-2022			
Vanguard International Growth Adm	VWILX	Foreign Large Growth	17.94	13.87	7.34	9.60	🟢	20.94	1.23	15.52	🟢	🇺🇸	🟢	0.25	🟢	3	—	Low Risk		
percentile rank			32	48	55	6														
# of funds in category			391	368	336	224									05-31-2025	—	12-31-2022			
⚠ Vanguard International Value Inv	VTRIX	Foreign Large Value	13.71	12.51	10.70	5.58	🟢	16.02	1.00	15.10	🟢	🇺🇸	✖	0.36	🟢	3	—	Medium Risk		
percentile rank			97	92	83	77														
# of funds in category			359	344	325	241									05-31-2025	—	12-31-2022			
American Funds New Perspective R6	RNPGX	Global Stock	18.08	18.88	13.84	12.17	🟢	15.79	1.05	24.59	🟢	—	🟢	0.41	🟢	2	2-Basic	Low Risk		
percentile rank			23	32	15	15														
# of funds in category			338	323	285	193									05-31-2025	02-15-2022	12-31-2022			

KEYSER INDUSTRIES INC 401K PLAN

Screens Summary (Data as of 06-30-2025)

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>	
Alternative																			
Invesco Balanced-Risk Commodity Strat R6	IBRFXX	Commodities Broad Basket	2.93	1.21	12.04	3.25	✔	10.04	0.80	14.59	✔	—	—	1.15	✔	—	—	—	
percentile rank			64	35	78	39													
# of funds in category			109	100	96	69										—	—	—	
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	10.33	3.55	6.53	5.94	✔	20.28	1.03	29.15	✔	—	✔	0.13	✔	2	1-Low	Low Risk	
percentile rank			30	51	66	46													
# of funds in category			225	218	201	153										05-31-2025	02-15-2022	12-31-2022	
Fixed Income																			
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	6.56	5.14	1.72	3.22	✔	4.53	0.54	10.77	✔	—	—	0.85	✔	3	—	—	
percentile rank			29	12	10	7													
# of funds in category			107	101	96	60										05-31-2025	—	—	
BlackRock High Yield Instl	BHYIX	High Yield Bond	9.97	10.25	6.43	5.32	✔	6.78	1.00	15.51	✔	—	—	0.58	✔	—	2-Basic	—	
percentile rank			24	11	21	11													
# of funds in category			629	602	560	437										—	02-15-2022	—	
PIMCO Real Return I2	PRLPX	Inflation- Protected Bond	6.58	2.76	1.85	2.74	✔	7.03	1.02	6.48	✔	—	—	0.60	✔	3	—	—	
percentile rank			18	27	21	12													
# of funds in category			161	152	141	117										05-31-2025	—	—	
Baird Aggregate Bond Inst	BAGIX	Intermediate- Term Bond	6.21	3.18	-0.33	2.15	✔	7.36	1.01	24.77	✔	📊	—	0.30	✔	4	1-Low	—	
percentile rank			33	20	30	17													
# of funds in category			523	480	423	301										05-31-2025	02-15-2022	—	
PIMCO Income I2	PONPX	Multisector Bond	9.20	7.18	4.27	4.43	✔	5.95	0.81	18.27	✔	—	—	0.93	✔	4	—	—	
percentile rank			18	31	26	7													
# of funds in category			377	356	310	213										05-31-2025	—	—	
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	5.21	5.30	2.99	2.56	✔	0.81	-0.03	14.50	✔	—	—	0.58	✖	3	—	—	
percentile rank			61	29	42	25													
# of funds in category			257	212	188	114										05-31-2025	—	—	
Target Date																			
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	12.10	8.39	6.53	5.96	✔	8.28	0.93	13.50	✔	—	✖	0.29	✔	3	—	—	
percentile rank			1	18	1	1													
# of funds in category			95	85	79	47										05-31-2025	—	—	
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	12.22	8.86	6.91	6.27	✔	8.72	0.89	13.50	✔	—	✔	0.30	✔	2	—	—	
percentile rank			1	10	1	1													
# of funds in category			102	92	88	55										05-31-2025	—	—	
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	12.75	9.52	7.26	6.68	✔	9.20	0.86	13.50	✔	—	✔	0.30	✔	3	—	—	
percentile rank			1	13	7	1													
# of funds in category			131	117	106	62										05-31-2025	—	—	
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	12.73	10.20	7.78	7.34	✔	9.68	0.85	13.50	✔	—	✔	0.31	✔	3	—	Low Risk	
percentile rank			1	17	5	1													
# of funds in category			193	178	151	99										05-31-2025	—	06-30-2022	

KEYSER INDUSTRIES INC 401K PLAN

Screens Summary (Data as of 06-30-2025)

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	13.55	11.84	9.07	8.23		10.73	0.88	13.50		—		0.33		3	—	Low Risk
percentile rank			1	3	2	1												
# of funds in category			239	223	190	130										05-31-2025	—	12-31-2022
American Funds 2035 Trgt Date Retire R6	RFCTX	Target Date	14.63	13.75	10.64	9.35		11.80	0.90	13.50		—		0.34		3	—	Low Risk
percentile rank			1	2	6	1												
# of funds in category			235	214	183	130										05-31-2025	—	12-31-2022
American Funds 2040 Trgt Date Retire R6	RFCTX	Target Date	16.14	15.77	11.95	10.08		13.00	0.94	13.50		—		0.36		2	—	Low Risk
percentile rank			1	2	12	1												
# of funds in category			235	218	185	130										05-31-2025	—	12-31-2022
American Funds 2045 Trgt Date Retire R6	RFCTX	Target Date	16.52	16.32	12.23	10.28		13.43	0.93	13.50		—		0.37		2	—	Low Risk
percentile rank			1	3	19	1												
# of funds in category			229	214	183	130										05-31-2025	—	12-31-2022
American Funds 2050 Trgt Date Retire R6	RFCTX	Target Date	16.52	16.63	12.27	10.35		13.63	0.92	13.50		—		0.37		2	—	Low Risk
percentile rank			1	6	28	1												
# of funds in category			233	216	185	130										05-31-2025	—	12-31-2022
American Funds 2055 Trgt Date Retire R6	RFCTX	Target Date	16.49	16.90	12.25	10.34		13.86	0.93	13.50		—		0.39		2	—	Low Risk
percentile rank			1	4	39	1												
# of funds in category			228	213	182	130										05-31-2025	—	12-31-2022
American Funds 2060 Trgt Date Retire R6	RFCTX	Target Date	16.50	16.95	12.23	10.33		13.91	1.17	10.27		—		0.39		2	—	Low Risk
percentile rank			1	4	45	1												
# of funds in category			227	212	176	73										05-31-2025	—	12-31-2022
American Funds 2065 Trgt Date Retire R6	RFVFX	Target Date	16.47	16.98	12.25	—		13.89	1.17	5.50		—		0.39		2	—	Low Risk
percentile rank			1	4	48	—												
# of funds in category			292	180	86	—										05-31-2025	—	12-31-2022
American Funds 2070 Trgt Date Retire R6	RFBFX	Target Date	16.48	—	—	—	—	—	—	1.50		—		0.39		2	—	—
percentile rank			1	—	—	—												
# of funds in category			292	180	86	—										05-31-2025	—	—

Balanced																		
Vanguard LifeStrategy Cnsvr Gr Inv	VSCGX	Target Risk	10.51	8.47	5.11	5.38		9.47	0.98	3.35				0.12		3	1-Low	—
percentile rank			24	25	57	15												
# of funds in category			248	—	—	—										05-31-2025	07-19-2023	—
Vanguard LifeStrategy Growth Inv	VASGX	Target Risk	14.51	14.09	10.75	8.66		13.15	0.99	3.35				0.14		3	1-Low	Low Risk
percentile rank			29	21	28	15												
# of funds in category			200	—	—	—										05-31-2025	07-19-2023	12-31-2022
Vanguard LifeStrategy Income Inv	VASIX	Target Risk	8.31	5.63	2.27	3.62		7.83	0.94	3.35				0.11		4	1-Low	—
percentile rank			36	68	86	54												
# of funds in category			77	—	—	—										05-31-2025	07-19-2023	—
Vanguard LifeStrategy Mod Gr Inv Shrs	VSMGX	Target Risk	12.53	11.28	7.92	7.05		11.27	0.98	3.35				0.13		3	1-Low	Low Risk
percentile rank			24	26	44	14												
# of funds in category			467	—	—	—										05-31-2025	07-19-2023	12-31-2022