

# KEYSER INDUSTRIES INC 401K PLAN

## Screens Summary (Data as of 09-30-2024)

🔴 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
<b>US Stock</b>																		
JPMorgan US Equity R6	JUEMX	Large Blend	37.69	12.52	18.02	14.00	✔️	17.32	0.98	10.13	✔️	🇺🇸	✖️	0.44	✔️	3	2-Basic	Low Risk
<i>percentile rank</i>			11	13	2	2												
<i># of funds in category</i>			1,497	1,348	1,236	919												
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Vanguard 500 Index Admiral	VFIAX	Large Blend Index	36.29	11.87	15.93	13.34	✔️	17.52	1.00	6.84	✔️	🇺🇸	✔️	0.04	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			24	22	20	9												
<i># of funds in category</i>			1,497	1,348	1,236	919												
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JPMorgan Large Cap Growth R6	JLGMX	Large Growth	44.56	11.64	21.25	17.81	✔️	19.90	0.94	20.18	✔️	🇺🇸	✔️	0.44	✔️	2	2-Basic	Low Risk
<i>percentile rank</i>			17	13	5	3												
<i># of funds in category</i>			1,172	1,107	1,034	803												
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American Funds Washington Mutual R6	RWMGX	Large Value	32.77	12.95	14.06	12.06	✔️	14.99	0.82	27.27	✔️	🇺🇸	✔️	0.26	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			60	9	62	52												
<i># of funds in category</i>			1,497	1,348	1,236	919												
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MFS Mid Cap Growth R6	OTCKX	Mid-Cap Growth	27.90	1.43	10.20	12.05	✔️	20.10	0.92	15.87	✔️	🇺🇸	✔️	0.66	✔️	4	2-Basic	Low Risk
<i>percentile rank</i>			36	41	53	12												
<i># of funds in category</i>			548	528	493	389												
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American Century Mid Cap Value I	AVUAX	Mid-Cap Value	23.63	8.00	9.51	9.16	✔️	16.47	0.81	20.52	✔️	🇺🇸	✔️	0.78	✔️	3	1-Low	Medium Risk
<i>percentile rank</i>			69	64	72	38												
<i># of funds in category</i>			406	388	374	285												
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MFS New Discovery R4	MNDJX	Small Growth	17.59	-6.76	6.94	9.45	✔️	21.19	0.89	10.76	✔️	🇺🇸	✔️	1.04	✔️	4	-	Medium Risk
<i>percentile rank</i>			89	86	88	55												
<i># of funds in category</i>			582	558	530	407												
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Delaware Small Cap Value Instl	DEVIX	Small Value	24.58	5.57	9.12	8.05	✔️	21.71	0.93	12.26	✔️	🇺🇸	✔️	0.86	✔️	3	-	Medium Risk
<i>percentile rank</i>			37	64	76	52												
<i># of funds in category</i>			485	456	428	329												
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<b>Non-US Stock</b>																		
JPMorgan Emerging Markets Equity L	JMIEX	Diversified Emerging Mkts	19.77	-5.73	3.45	4.60	✖️	18.92	1.03	19.09	✔️	🇺🇸	✔️	0.91	✔️	4	2-Basic	Low Risk
<i>percentile rank</i>			79	91	80	31												
<i># of funds in category</i>			805	721	647	431												
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American Funds Intl Gr and Inc R6	RIGGX	Foreign Large Blend	22.17	4.30	7.58	5.08	✔️	16.70	0.99	16.01	✔️	🇺🇸	✔️	0.54	✔️	3	1-Low	Low Risk
<i>percentile rank</i>			76	56	59	67												
<i># of funds in category</i>			789	723	675	442												
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Vanguard International Growth Adm	VWILX	Foreign Large Growth	28.94	-3.65	10.76	8.97	✔️	22.88	1.22	14.77	✔️	🇺🇸	✔️	0.31	✔️	3	-	Low Risk
<i>percentile rank</i>			30	84	8	10												
<i># of funds in category</i>			407	391	342	228												
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Vanguard International Value Inv	VTRIX	Foreign Large Value	21.61	5.20	7.89	5.01	✔️	17.26	0.97	14.35	✔️	🇺🇸	✖️	0.39	✔️	3	-	Medium Risk
<i>percentile rank</i>			63	81	55	38												
<i># of funds in category</i>			365	340	314	213												
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American Funds New Perspective R6	RNPGX	Global Stock	31.71	5.46	13.85	11.77	✔️	18.55	1.10	23.85	✔️	—	✔️	0.42	✔️	3	2-Basic	Low Risk
<i>percentile rank</i>			51	34	21	14												
<i># of funds in category</i>			344	324	274	192												

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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
<b>Alternative</b>																		
Invesco Balanced-Risk Commodity Strat R6	IBRFX	Commodities Broad Basket	2.94	5.04	8.57	1.92	✔️	11.98	0.71	13.84	✔️	—	—	1.14	✔️	—	—	—
<i>percentile rank</i>			26	51	50	17												
<i># of funds in category</i>			115	106	101	66												
Vanguard Real Estate Index Admiral	VGSLX	Real Estate	34.20	2.50	4.77	7.32	✔️	22.22	1.03	28.40	✔️	—	✔️	0.13	✔️	2	1-Low	Low Risk
<i>percentile rank</i>			30	64	53	45												
<i># of funds in category</i>			247	238	219	156									08-31-2024	02-15-2022	12-31-2022	
<b>Fixed Income</b>																		
PIMCO International Bond (USD-Hdg) I-2	PFBPX	Global Bond	10.66	0.83	1.27	3.05	✔️	5.06	0.57	10.02	✔️	—	—	0.85	✔️	3	—	—
<i>percentile rank</i>			58	6	15	4												
<i># of funds in category</i>			107	105	97	60									03-31-2024			
BlackRock High Yield Instl	BHYIX	High Yield Bond	15.65	3.58	4.85	4.96	✔️	8.56	0.99	14.76	✔️	—	—	0.58	✔️	—	2-Basic	—
<i>percentile rank</i>			19	27	23	12												
<i># of funds in category</i>			670	614	579	435										—	02-15-2022	—
PIMCO Real Return I2	PRLPX	Inflation-Protected Bond	10.31	-0.56	2.81	2.41	✔️	7.31	1.01	5.73	✔️	—	—	0.60	✔️	3	—	—
<i>percentile rank</i>			22	32	21	31												
<i># of funds in category</i>			161	153	145	107									08-31-2024			
Baird Aggregate Bond Inst	BAGIX	Intermediate-Term Bond	12.58	-1.10	0.78	2.25	✔️	7.74	1.01	24.02	✔️	📊	—	0.30	✔️	4	1-Low	—
<i>percentile rank</i>			13	27	27	13												
<i># of funds in category</i>			525	464	415	287									08-31-2024	02-15-2022	—	
PIMCO Income I2	PONPX	Multisector Bond	12.62	2.33	3.51	4.26	✔️	6.61	0.81	17.52	✔️	—	—	0.93	✔️	4	—	—
<i>percentile rank</i>			53	25	24	5												
<i># of funds in category</i>			363	331	282	195									08-31-2024			
PIMCO Short-Term I2	PTSPX	Ultrashort Bond	6.03	3.29	2.63	2.24	✔️	1.30	-0.01	13.76	✔️	—	—	0.58	❌	3	—	—
<i>percentile rank</i>			68	61	36	22												
<i># of funds in category</i>			252	204	185	114									08-31-2024			
<b>Target Date</b>																		
American Funds 2010 Trgt Date Retire R6	RFTTX	Target Date	18.61	4.14	6.16	5.60	✔️	9.04	0.90	12.76	✔️	—	❌	0.29	✔️	3	—	—
<i>percentile rank</i>			9	1	2	1												
<i># of funds in category</i>			97	89	82	46									08-31-2024			
American Funds 2015 Trgt Date Retire R6	RFJTX	Target Date	19.37	4.20	6.55	5.94	✔️	9.65	0.88	12.76	✔️	—	✔️	0.30	✔️	3	—	—
<i>percentile rank</i>			4	1	3	1												
<i># of funds in category</i>			120	112	102	56									08-31-2024			
American Funds 2020 Trgt Date Retire R6	RRCTX	Target Date	20.50	4.42	6.98	6.39	✔️	10.17	0.85	12.76	✔️	—	✔️	0.31	✔️	3	—	—
<i>percentile rank</i>			8	1	9	2												
<i># of funds in category</i>			166	150	134	79									08-31-2024			
American Funds 2025 Trgt Date Retire R6	RFDTX	Target Date	21.39	4.39	7.81	7.07	✔️	10.92	0.85	12.76	✔️	—	✔️	0.32	✔️	3	—	Low Risk
<i>percentile rank</i>			18	4	2	4												
<i># of funds in category</i>			241	224	193	130									08-31-2024		06-30-2022	

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			Updated	Updated	Updated													
American Funds 2030 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFETX	Target Date	23.58 13 252	5.03 5 234	8.87 1 198	8.01 1 132	✔	12.17	0.88	12.76	✔	—	✔	0.33	✔	3	—	Low Risk
American Funds 2035 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFFTX	Target Date	26.15 6 248	5.75 8 226	10.39 1 192	9.06 1 132	✔	13.56	0.92	12.76	✔	—	✔	0.35	✔	3	—	Low Risk
American Funds 2040 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFCTX	Target Date	28.87 8 246	6.55 8 229	11.41 5 193	9.67 1 132	✔	14.84	0.96	12.76	✔	—	✖	0.37	✔	3	—	Low Risk
American Funds 2045 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFHTX	Target Date	29.73 12 243	6.69 23 226	11.66 8 192	9.86 1 132	✔	15.28	0.95	12.76	✔	—	✖	0.37	✔	3	—	Low Risk
American Funds 2050 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFITX	Target Date	30.07 18 244	6.56 43 227	11.71 3 193	9.91 1 132	✔	15.55	0.95	12.76	✔	—	✖	0.38	✔	3	—	Low Risk
American Funds 2055 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFKTX	Target Date	30.36 13 242	6.49 47 225	11.67 10 193	9.89 1 127	✔	15.79	0.95	12.76	✔	—	✔	0.38	✔	3	—	Low Risk
American Funds 2060 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFUTX	Target Date	30.49 14 239	6.45 54 222	11.65 13 183	— — 33	✔	15.82	1.23	9.52	✔	—	✔	0.39	✔	3	—	Low Risk
American Funds 2065 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFVTX	Target Date	30.43 17 248	6.46 57 178	— — 45	— — —	✔	15.82	1.23	4.75	✔	—	✔	0.39	✔	3	—	Low Risk
American Funds 2070 Trgt Date Retire R6 <i>percentile rank</i> <i># of funds in category</i>	RFBFX	Target Date	— — 248	— — 178	— — 45	— — —	—	—	—	0.75	✖	—	✔	0.39	✔	3	—	—
<b>Balanced</b>																		
Vanguard LifeStrategy Cnsvr Gr Inv <i>percentile rank</i> <i># of funds in category</i>	VSCGX	Target Risk	18.82 35 465	2.39 56 452	5.06 57 415	5.24 25 306	✔	10.34	1.03	2.60	✖	—	✔	0.12	✔	3	1-Low	—
Vanguard LifeStrategy Growth Inv <i>percentile rank</i> <i># of funds in category</i>	VASGX	Target Risk	26.88 27 313	5.87 41 307	9.82 30 280	8.37 28 231	✔	14.58	1.03	2.60	✖	—	✔	0.14	✔	3	1-Low	Low Risk
Vanguard LifeStrategy Income Inv <i>percentile rank</i> <i># of funds in category</i>	VASIX	Target Risk	14.87 47 152	0.59 78 141	2.59 79 137	3.57 51 105	✔	8.46	1.02	2.60	✖	—	✔	0.11	✔	4	1-Low	—
Vanguard LifeStrategy Mod Gr Inv Shrs <i>percentile rank</i> <i># of funds in category</i>	VSMGX	Target Risk	22.82 44 743	4.14 63 694	7.45 62 655	6.84 51 497	✔	12.43	1.01	2.60	✖	—	✔	0.13	✔	3	1-Low	Low Risk