

## Alliance Coal, LLC and Affiliates Profit Sharing and Savings

As Of 03/31/2021

**Investment Information**

The following table shows the Plan's investment options, including:

- General investment information;
- Historical fund performance and an appropriate benchmark for the same period of time; and
- Fee information, including asset based fees (often called the expense ratio), plus other shareholder-type fees or investment restrictions. Total Annual Operating Expenses are referred to as the Gross Expense Ratio and represent the cost of running a fund as compared to the profit earned by the fund. Fees shown in the Redemption Type Fees are in addition to Total Annual Operating Expenses. Net Operating Expenses are referred to as the Net Expense Ratio and represent the gross expense ratio minus any fee waivers or expense reimbursements made to investors by the fund. **The Net Expense Ratio reflects the amount of money each fund investor actually pays for fund operating costs.**

Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

Information about an option's principal risks is available on the Web site(s).

GENERAL INFORMATION		HISTORICAL PERFORMANCE				FEE INFORMATION			
Plan Investment (Morningstar Category)	Average Annual Total Return as of 03/31/2021				Total Annual		Net Expense		Redemption Type Fees
	1yr.	5yr.	10yr.	Inception	As a %	Per \$1,000	As a %	Per \$1,000	
American Century Inflation-Adjs Bond (Morningstar US Treasury Inflation-Protec) <a href="http://www.tcrfund.com/fund/INT150/025081597">http://www.tcrfund.com/fund/INT150/025081597</a>	9.08	N/A	N/A	4.47					
	7.29	3.74	3.35	(since 07/28/2017)	0.22%	\$2.20	0.22%	\$2.20	
Metropolitan West Total Return Bond (Morningstar US Core Bond TR Hedged USD) <a href="http://www.tcrfund.com/fund/INT150/592905764">http://www.tcrfund.com/fund/INT150/592905764</a>	3.65	3.76	N/A	4.17					
	0.63	3.07	3.38	(since 07/29/2011)	0.38%	\$3.80	0.38%	\$3.80	
Vanguard Total Bond Market (Morningstar US Core Bond TR Hedged USD) <a href="http://www.tcrfund.com/fund/INT150/921937504">http://www.tcrfund.com/fund/INT150/921937504</a>	0.55	3.08	3.40	N/A					
	0.63	3.07	3.38		0.04%	\$0.40	0.035%	\$0.35	
Morley Stable Value (Morningstar Cash TR USD) <a href="http://www.tcrfund.com/fund/INT150/852320381">http://www.tcrfund.com/fund/INT150/852320381</a>	1.84	1.88	1.62	N/A					
	0.09	1.11	0.58		0.20%	\$2.00	0.20%	\$2.00	
American Beacon Small Cap Value (Morningstar US Small Value TR USD) <a href="http://www.tcrfund.com/fund/INT150/02368A638">http://www.tcrfund.com/fund/INT150/02368A638</a>	102.13	11.76	9.85	N/A					
	103.31	10.25	9.71		0.83%	\$8.30	0.83%	\$8.30	
Dodge & Cox Stock (Morningstar US Large Value TR USD) <a href="http://www.tcrfund.com/fund/INT150/256219106">http://www.tcrfund.com/fund/INT150/256219106</a>	75.26	15.86	12.96	N/A					
	46.12	11.36	10.18		0.52%	\$5.20	0.52%	\$5.20	
MFS Growth (Morningstar US Large Growth TR USD) <a href="http://www.tcrfund.com/fund/INT150/552985673">http://www.tcrfund.com/fund/INT150/552985673</a>	49.88	20.61	N/A	18.15					
	55.78	20.77	16.89	(since 08/26/2011)	0.53%	\$5.30	0.53%	\$5.30	
Invesco Developing Markets (Morningstar Emerging Markets GR USD) <a href="http://www.tcrfund.com/fund/INT150/00143W859">http://www.tcrfund.com/fund/INT150/00143W859</a>	53.74	12.94	N/A	8.19					
	61.81	12.55	4.41	(since 12/29/2011)	0.82%	\$8.20	0.82%	\$8.20	
AB Small Cap Growth (Morningstar US Small Growth TR USD) <a href="http://www.tcrfund.com/fund/INT150/01878H802">http://www.tcrfund.com/fund/INT150/01878H802</a>	96.44	27.52	N/A	19.50					
	81.92	19.43	13.36	(since 06/30/2015)	0.82%	\$8.20	0.82%	\$8.20	

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American Funds EuroPacific Growth (Morningstar Global Markets ex-US GR USD) <a href="http://www.tcfund.com/fund/INT150/298706821">http://www.tcfund.com/fund/INT150/298706821</a>	60.79 52.16	12.90 10.61	7.72 6.00	N/A	0.46%	\$4.60	0.46%	\$4.60	
T. Rowe Price Overseas Stock (Morningstar Global Markets ex-US GR USD) <a href="http://www.tcfund.com/fund/INT150/77956H435">http://www.tcfund.com/fund/INT150/77956H435</a>	53.98 52.16	10.03 10.61	N/A 6.00	8.02 (since 08/28/2015)	0.66%	\$6.60	0.66%	\$6.60	
Vanguard Institutional Index (Morningstar US Large Cap TR USD) <a href="http://www.tcfund.com/fund/INT150/922040100">http://www.tcfund.com/fund/INT150/922040100</a>	56.34 55.35	16.27 17.06	13.89 14.31	N/A	0.04%	\$0.40	0.035%	\$0.35	
Vanguard Mid-Cap Index (Morningstar US Mid Cap TR USD) <a href="http://www.tcfund.com/fund/INT150/922908835">http://www.tcfund.com/fund/INT150/922908835</a>	70.61 73.83	14.60 15.50	12.30 12.95	N/A	0.04%	\$0.40	0.04%	\$0.40	
Vanguard Mid Cap Growth (Morningstar US Mid Core TR USD) <a href="http://www.tcfund.com/fund/INT150/921937728">http://www.tcfund.com/fund/INT150/921937728</a>	70.30 68.33	17.33 13.82	N/A 12.58	15.61 (since 09/27/2011)	0.07%	\$0.70	0.07%	\$0.70	
Vanguard Mid Cap Value Index (Morningstar US Mid Value TR USD) <a href="http://www.tcfund.com/fund/INT150/921937694">http://www.tcfund.com/fund/INT150/921937694</a>	69.87 74.94	11.64 11.08	N/A 11.36	13.89 (since 09/27/2011)	0.07%	\$0.70	0.07%	\$0.70	
Vanguard Total International Stock Index (Morningstar Global Markets ex-US GR USD) <a href="http://www.tcfund.com/fund/INT150/921909784">http://www.tcfund.com/fund/INT150/921909784</a>	52.83 52.16	10.00 10.61	5.25 6.00	N/A	0.08%	\$0.80	0.08%	\$0.80	
JPMCB SmartRetirement Passive Blend Inc (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcfund.com/fund/INT150/20260H600">http://www.tcfund.com/fund/INT150/20260H600</a>	11.52 20.75	7.56 6.76	5.84 5.49	N/A	50.00%				
JPMCB SmartRetirement Passive Blend 2020 (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcfund.com/fund/INT150/202919361">http://www.tcfund.com/fund/INT150/202919361</a>	12.27 26.08	8.68 8.69	6.99 7.18	N/A	50.00%				
JPMCB SmartRetirement Passive Blend 2025 (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcfund.com/fund/INT150/202919320">http://www.tcfund.com/fund/INT150/202919320</a>	16.12 29.78	9.94 9.53	7.71 7.77	N/A	50.00%				
JPMCB SmartRetirement Passive Blend 2030 (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcfund.com/fund/INT150/202919270">http://www.tcfund.com/fund/INT150/202919270</a>	19.25 35.26	11.05 10.51	8.29 8.39	N/A	50.00%				
JPMCB SmartRetirement Passive Blend 2035 (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcfund.com/fund/INT150/202919239">http://www.tcfund.com/fund/INT150/202919239</a>	22.01 41.93	11.87 11.44	8.70 8.90	N/A	50.00%				
JPMCB SmartRetirement Passive Blend 2040 (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcfund.com/fund/INT150/202919189">http://www.tcfund.com/fund/INT150/202919189</a>	24.44 47.89	12.63 12.09	9.07 9.19	N/A	50.00%				
JPMCB SmartRetirement Passive Blend 2045 (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcfund.com/fund/INT150/202919148">http://www.tcfund.com/fund/INT150/202919148</a>	26.30 51.57	12.86 12.40	9.19 9.26	N/A	50.00%				

GENERAL INFORMATION  Plan Investment  (Morningstar Category)	HISTORICAL PERFORMANCE  Average Annual Total Return as of 03/31/2021				FEE INFORMATION				
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					As a %	Per \$1,000	As a %	Per \$1,000	
JPMCB SmartRetirement Passive Blend 2050 (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcrfund.com/fund/INT150/20260H204">http://www.tcrfund.com/fund/INT150/20260H204</a>	26.32 52.97	12.89 12.46	9.22 9.21	N/A		50.00%			
JPMCB SmartRetirement Passive Blend 2055 (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcrfund.com/fund/INT150/20260H493">http://www.tcrfund.com/fund/INT150/20260H493</a>	51.46 53.35	12.03 12.45	N/A 9.11	10.23 (since 02/08/2013)		50.00%			
JPMCB SmartRetirement Passive Blend 2060 (Morningstar Lifetime Allocation Moderate) <a href="http://www.tcrfund.com/fund/INT150/48128E857">http://www.tcrfund.com/fund/INT150/48128E857</a>	26.39 53.51	N/A 12.41	N/A 9.00	12.06 (since 11/30/2016)		50.00%			
Devon Energy Corporation (Custom) <a href="http://www.benefitwebaccess.net/myneestegg/perf">http://www.benefitwebaccess.net/myneestegg/perf</a>	237.59 4.60	-2.30 6.40	-11.69 7.20	7.27 (since 09/29/1988)					
Williams Company Stock*  <a href="http://www.benefitwebaccess.net/myneestegg/performance/wmb">http://www.benefitwebaccess.net/myneestegg/performance/wmb</a>	80.98 N/A	14.74 N/A	4.72 N/A	7.10 (since 06/01/1972)					

Fees and expenses are only one of several factors that you should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account. You may visit the Employer Benefit Security Administration Web Site for an example demonstrating the long term effect of fees and expenses.

\*There is a risk to holding substantial portions of your assets in the securities of any one company. To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

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As Of 03/31/2021

**Excessive Trading Restrictions**

## AB Small Cap Growth

Excessive trading violation will result in a trading restriction period of 90 days. Maximum of 1 round trip allowed per 60 days period.

## American Beacon Small Cap Value

Maximum of 1 round trip allowed per 90 days period.

## American Century Inflation-Adjs Bond

A round trip is defined as a buy and sell that occur within 7 days. Maximum of 1 round trip allowed per 1 year period.

## MFS Growth

Maximum of 2 round trips allowed per 3 month period.

## Metropolitan West Total Return Bond

Maximum of 2 round trips allowed per 30 days period.

## Vanguard Institutional Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

## Vanguard Mid Cap Growth

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

## Vanguard Mid Cap Value Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

## Vanguard Mid-Cap Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

## Vanguard Total Bond Market

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.

## Vanguard Total International Stock Index

A round trip is defined as a buy and sell that occur within 30 days. Excessive trading violation will result in a trading restriction period of 30 days. Maximum of 1 round trip allowed per 30 days period.