

**SMYRNA READY MIX 401(K) PROFIT SHARING PLAN AND TRUST**  
**PLAN HIGHLIGHTS**

**IMPORTANT:** *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

<b>Eligibility</b>	
<b>Excluded Employees:</b>	<p>You are excluded from the Plan if you are a member of any of the following classes of employees:</p> <ul style="list-style-type: none"> <li>Employees covered by a collective bargaining agreement, for purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions.</li> <li>Any leased employee, for purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions.</li> <li>Non-resident aliens, for purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions.</li> </ul>
<b>Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions:</b>	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> <li>Attain age 18</li> <li>Complete 3 month(s) of service.</li> </ul>
<b>Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions:</b>	You will enter the Plan on the date you meet the eligibility criteria specified above.
<b>Special Enrollment Date:</b>	If you were employed as an Eligible Employee with the Employer on 01/01/2013, effective 01/01/2013 you will be immediately eligible to participate in the Plan.
<b>Contributions</b>	
<b>Elective Deferral:</b>	You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan as of each pay period. Federal law also limits the amount you may elect to defer under the Plan (\$24,500 in 2026). However, if you are age 50 or over, you may defer an additional amount up to \$8,000 (in 2026). If you are between the ages of 60 - 63 as of the end of the calendar year, you may be able to defer an additional amount, increasing your catch-up limit to the "enhanced catch-up limit" of up to \$11,250 (for 2026). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.
<b>Employer Matching Contributions:</b>	The Employer will make an Employer Matching Contribution on your behalf in an amount determined by a special schedule. Please see the Summary Plan Description for more information concerning the Matching Contribution formula.
<b>Non-Elective</b>	The Employer may, in its sole discretion, make a Non-Elective Contribution on your behalf in an

<b>Contributions:</b>	amount determined by the Employer. Such contribution, if made, will be allocated based on the amount of your compensation above and below the integration level. You will receive a larger allocation based on compensation above the integration level. Please see the Summary Plan Description for more information concerning the Non-Elective formula. You must complete at least 500 hours of service during the Applicable Period or be employed by the Employer on the last day of the Applicable Period in order to receive a Non-Elective Contribution. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Non-Elective Contributions will be each Plan Year.
<b>Rollovers:</b>	The Plan may accept a Rollover Contribution made on behalf of any Employee not excluded from the Plan, regardless of whether such Employee has met the age and service requirements of the Plan.

#### **Vesting**

<b>Fully Vested Accounts:</b>	You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account and Qualified Non-Elective Contribution Account.
<b>Employer Matching Contribution Account and Non-Elective Contribution Account:</b>	Your interest in your Employer Matching Contribution Account and Non-Elective Contribution Account will vest based on your Years of Vesting Service according to a 1-4 year graded vesting schedule (25% per year starting with one year of vesting service).

#### **Investing Plan Contributions**

<b>Investments:</b>	You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law. The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.
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#### **Distributions and Loans**

<b>Distributions from the plan:</b>	<p>You may receive a distribution from your account under the following circumstances:</p> <ul style="list-style-type: none"> <li>• Immediately after your employment terminates</li> <li>• After age 59-1/2</li> <li>• From the Rollover Contribution Account at any time</li> <li>• Death</li> </ul>
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#### **Contact Information**

Plan Administrator:  
Smyrna Ready Mix Concrete, LLC  
Address: 1000 Hollingshead Circle, Murfreesboro, Tennessee 37129  
Phone number: 615-355-1025

*Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.*