

# Notice of changes to your retirement plan investment options

**Plan name: Smyrna Ready Mix 401(k) Profit Sharing Plan and Trust**

**Effective: March 31, 2025**

Effective March 31, 2025, the investment option(s) listed in the table that follows will be added to the plan. At that time, you may move existing assets or direct any future contributions into this new investment option by accessing the participant website at [myretirement.americanfunds.com](http://myretirement.americanfunds.com) or by calling (800) 204-3731. Plan information and prospectuses are available on the website. Be sure to read the prospectuses carefully before investing.

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Prices and results will vary, so you may lose money. Investing for short periods makes losses more likely. For current information and month-end results, visit [americanfundsretirement.com](http://americanfundsretirement.com).

One way to assess an investment's results is to compare its results with those of a comparable benchmark or index. The benchmarks and their returns are shown in the table. Check your investment's annual and semi-annual reports to shareholders for more information.

## Investment addition(s)

The following investment options will be added to the plan effective March 31, 2025:

### Investment options and returns as of 12/31/2024

| Investment name<br>Benchmark<br>Investment manager  | Share class    | Inception date | Average annual total returns (%) |          |         | Total return (%) | Expense ratios (%) |      | Gross expenses per \$1,000 |
|---|----------------|----------------|----------------------------------|----------|---------|------------------|--------------------|------|----------------------------|
|   |                |                | Lifetime since inception         | 10 years | 5 years | 1 year           | Gross              | Net  |                            |
| <b>Growth investments</b>                           |                |                |                                  |          |         |                  |                    |      |                            |
| <b>Fidelity International Index</b>                 | <b>No Load</b> | 09/08/11       | 6.38                             | 5.38     | 4.87    | 3.71             | 0.04               | 0.04 | \$0.40                     |
| MSCI All Country World Index (ACWI) ex USA          |                |                | 5.26                             | 4.80     | 4.10    | 5.53             |                    |      |                            |
| Fidelity Investments. Shareholder type fees – none. |                |                |                                  |          |         |                  |                    |      |                            |
| <b>Fidelity Mid Cap Index</b>                       | <b>No Load</b> | 09/08/11       | 12.29                            | 9.63     | 9.93    | 15.35            | 0.03               | 0.03 | \$0.30                     |
| S&P 500 Index                                       |                |                | 14.94                            | 13.10    | 14.53   | 25.02            |                    |      |                            |
| Fidelity Investments. Shareholder type fees – none. |                |                |                                  |          |         |                  |                    |      |                            |
| <b>Growth-and-income investments</b>                |                |                |                                  |          |         |                  |                    |      |                            |
| <b>Fidelity 500 Index</b>                           | <b>Other</b>   | 05/04/11       | 13.53                            | 13.09    | 14.51   | 25.00            | 0.02               | 0.02 | \$0.20                     |
| S&P 500 Index                                       |                |                | 13.54                            | 13.10    | 14.53   | 25.02            |                    |      |                            |
| Fidelity Investments. Shareholder type fees – none. |                |                |                                  |          |         |                  |                    |      |                            |

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## Investment-related disclosure

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### Please read the following important disclosure.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses. Expense ratios are as of each fund's prospectus or other fund disclosure available at the time of publication. Net expense ratios reflect any current waivers and/or reimbursements to the funds; gross expense ratios do not. When applicable, investment results reflect fee waivers and/or expense reimbursements, without which results would have been lower. Past results are not predictive of results in future periods. For more information, please refer to your plan's website.

Returns for less than one year aren't annualized, but are calculated as cumulative total returns.

Because your retirement plan offers other investments besides the American Funds, the share classes may vary. To learn more about these share classes, please read the most recent prospectuses or other fund disclosures, if applicable.

Investments other than American Funds are not managed by Capital Group, the investment manager for the American Funds. Refer to the prospectus, if applicable, or your plan's financial professional for more information.

### Share Class

American Funds Class R-6 shares

were first offered on May 1, 2009. Class R-6 share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Please refer to each fund's prospectus for more information on specific expenses.

### Manager

The American Funds are managed by Capital Group, one of the largest investment management organizations in the world. Since 1931, the company has invested with a long-term focus based on thorough research and attention to risk – an investment style similar to that of most people saving for retirement.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

### Important information about outside funds

Because your plan offers investments that aren't managed by Capital Group (the investment manager for the American Funds), the share classes may vary. If you're interested in learning more about these share classes, please read the most recent prospectuses, if applicable. The prospectus also contains details about specific investment risks and

key financial data, such as fees and expenses. You can obtain prospectuses from your employer.

Results for non-American Funds are based on the specified share class. Results are calculated by Morningstar. Due to differing calculation methods, the results shown here may differ from those calculated by individual fund companies.

Non-American Funds may include waivers and/or reimbursements, without which results would be lower and net expense ratios higher. Please refer to each fund's most recent prospectus for details.

Non-American Funds results for periods before a share class was sold are hypothetical and may be based, in part, on returns for periods prior to the class's actual inception. Generally, these hypothetical returns reflect the performance of an older share class of the fund, which may be adjusted to reflect the fees and expense of the newer share class. Please refer to each fund's prospectus for dates of first sale and specific expense adjustment information.

Information about investments other than the American Funds is provided by Morningstar, Inc. Results displayed for some of these investments may represent hypothetical results for periods prior to the inception dates of the share classes and are based on Morningstar's calculations. Past results are not predictive of future results. If you have questions about the results,

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contact your employer or your plan's financial professional. The information shown on these pages may not be copied or distributed, and we cannot guarantee it to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. There have been periods when the investments have lagged the indexes.

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