

**ANNUAL DISCLOSURES FOR PARTICIPANT-DIRECTED INDIVIDUAL ACCOUNT PLAN**  
**SMYRNA READY MIX 401(K) PROFIT SHARING PLAN AND TRUST**

The following information is intended to give you notice of certain provisions of the Smyrna Ready Mix 401(K) Profit Sharing Plan and Trust that will apply for the plan year beginning 01/01/2023.

**Investment Instructions**

The Plan lets you invest your account in a number of different investment funds. Unless you choose a different investment fund or funds, your Plan account will be invested as follows:

American Funds Target Date Series

You can change how your Plan account is invested, among the Plan's offered investment funds, by turning in a new Investment Election Form to the Plan Administrator.

Please contact your Plan Sponsor

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested please refer to Please contact your Plan Sponsor

**Fees**

Your account may be charged for some or all of the costs and expenses of operating the Plan. Such expenses include the following:

The Plan will charge terminated Participants only for the expenses of receiving a distribution following termination of employment (if applicable to the Participant) in the following manner: \$75.00.

The Plan will charge active Participants only for the expenses of determining required minimum distributions (if applicable to the Participant) in the following manner: \$75.00.

The Plan will charge active Participants only for the expenses of receiving an in-service withdrawal (if applicable to the Participant) in the following manner: \$75.00.

The Plan will charge active Participants only for the expenses of processing a domestic relations order (if applicable to the Participant) in the following manner: \$350.00.

If you obtain a loan, the Plan will charge an initial loan processing fee of \$75.

Fees listed above are subject to change. Please check with the Plan Administrator to be sure you have a current fee listing.