



Subject: Plan Change Notice January 2025

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

Dear Participant:

It was recently communicated that there is a Plan Change Notice for January 2025 available to you. Please note that the plan changes that were initially slated to take affect on January 3, 2025 have been post poned until April 1, 2025. You will receive an electronic notice prior to that time, letting you know when the updated Plan Change Notice is available. We apologize for any inconvenience this may have caused you.

As a reminder, documents are made available online at:

<https://www.smyrnareadymix.com/>

To access documents, you will need to scroll to the bottom of the page and select:

SRM 401(k) Plan Information

The following new Notices & Disclosures are now available:

2023 Summary Annual Report

2024 SRM Fee Disclosure

2025 SRM QDIA Notice

Please note, these documents are not required to be available on the website for more than one year, or, if later, after it is superseded by a subsequent version of the document.

You have the right to request and obtain a paper version of any posted plan document at no cost, and to request a paper version. You also have the right, free of charge, to opt out of electronic delivery and receive only paper copies of required Documents. If you would like to make any changes or request paper version, please contact your SRM Plan Contact using the contact information below:

Beth Smotherman

1000 Hollingshead Circle Murfreesboro, TN 37129

SRM-HR@smyrnareadymix.com 615-355-1028