

# Notice of changes to your retirement plan investment options

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

**Effective: July 03, 2023**

Effective July 03, 2023, the investment option(s) listed in the table below will convert to a new share class. All assets held in the current share class will be sold at the closing price on July 03, 2023.

If you're currently invested in the investment option(s) to be converted and do not want that portion of your account moved into the investment option(s) shown below, you must exchange your account balance in the investment option(s) to be converted into another plan investment option prior to the close of market on July 03, 2023. In addition, if you're currently directing future contributions into the investment option(s) that will be converted and do not want those contributions invested in the investment option(s) shown below, you must change your contribution elections prior to the close of market on July 03, 2023.

You can make changes to your account on the participant website at [myretirement.americanfunds.com](https://myretirement.americanfunds.com) or by calling (800) 204-3731. Plan information and investment prospectuses – which contain important information about investment objectives, risks, charges and expenses, if applicable – may be found on the website as well. Be sure to read the prospectuses carefully before investing.

## Share/unit class change(s)

Share class change from American Funds R-4	Assets transferred to new American Funds R-6
<b>Investment name</b>	<b>Investment name</b>
American Funds 2010 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2010 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2015 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2015 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2020 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2020 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2025 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2025 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2030 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2030 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2035 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2035 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2040 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2040 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2045 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2045 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2050 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2050 Target Date Retirement Fund <sup>®</sup> – R-6

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Share class change from American Funds R-4	Assets transferred to new American Funds R-6
<b>Investment name</b>	<b>Investment name</b>
American Funds 2055 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2055 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2060 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2060 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds 2065 Target Date Retirement Fund <sup>®</sup> – R-4	American Funds 2065 Target Date Retirement Fund <sup>®</sup> – R-6
American Funds Conservative Growth and Income Portfolio <sup>®</sup> – R-4	American Funds Conservative Growth and Income Portfolio <sup>®</sup> – R-6
American Funds Global Growth Portfolio <sup>®</sup> – R-4	American Funds Global Growth Portfolio <sup>®</sup> – R-6
American Funds Growth & Income Portfolio <sup>®</sup> – R-4	American Funds Growth & Income Portfolio <sup>®</sup> – R-6
American Funds Growth Portfolio <sup>®</sup> – R-4	American Funds Growth Portfolio <sup>®</sup> – R-6
American Funds Moderate Growth and Income Portfolio <sup>®</sup> – R-4	American Funds Moderate Growth and Income Portfolio <sup>®</sup> – R-6
American Funds Preservation Portfolio <sup>®</sup> – R-4	American Funds Preservation Portfolio <sup>®</sup> – R-6
American Funds U.S. Government Money Market Fund <sup>®</sup> – R-4	American Funds U.S. Government Money Market Fund <sup>®</sup> – R-6
American Funds' Capital World Growth And Income <sup>®</sup> – R-4	American Funds' Capital World Growth And Income <sup>®</sup> – R-6
American Funds' Europacific Growth Fund <sup>®</sup> – R-4	American Funds' Europacific Growth Fund <sup>®</sup> – R-6
American Funds' Fundamental Investors <sup>®</sup> – R-4	American Funds' Fundamental Investors <sup>®</sup> – R-6
American Funds' Intermediate Bond Fund of America <sup>®</sup> – R-4	American Funds' Intermediate Bond Fund of America <sup>®</sup> – R-6
American Funds' New Perspective Fund <sup>®</sup> – R-4	American Funds' New Perspective Fund <sup>®</sup> – R-6
American Funds' New World Fund <sup>®</sup> – R-4	American Funds' New World Fund <sup>®</sup> – R-6
American Funds' The Bond Fund Of America <sup>®</sup> – R-4	American Funds' The Bond Fund Of America <sup>®</sup> – R-6
American Funds' The Growth Fund of America <sup>®</sup> – R-4	American Funds' The Growth Fund of America <sup>®</sup> – R-6
American Funds' The Income Fund Of America <sup>®</sup> – R-4	American Funds' The Income Fund Of America <sup>®</sup> – R-6
American Funds' The Investment Company Of America <sup>®</sup> – R-4	American Funds' The Investment Company Of America <sup>®</sup> – R-6

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Share class change from American Funds R-4	Assets transferred to new American Funds R-6
<b>Investment name</b> American Funds' US Government Securities Fund® – R-4	<b>Investment name</b> American Funds' US Government Securities Fund® – R-6
American Funds' Washington Mutual Investors Fund® – R-4	American Funds' Washington Mutual Investors Fund® – R-6

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Results are for the American Funds Class R-6 shares at net asset value. Class R shares do not require an up-front or deferred sales charge. For current information and month-end results for the American Funds and any other investments in your plan, please visit [myretirement.americanfunds.com](http://myretirement.americanfunds.com) or ask your employer.

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## Investment addition(s)

The following investment options will be added to the plan effective July 03, 2023:

### Investment options and returns as of 03/31/2023

Investment name Benchmark 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>Target date investments</b>									
<b>American Funds 2065 Target Date Retirement Fund</b>	<b>R-6</b>	03/27/20	13.77	N/A	N/A	-7.15	0.38	0.38	\$3.80
S & P Target Date 2065+ Index			15.46	N/A	6.90	-5.88			
American Funds. Shareholder type fees – none.									
<b>American Funds 2060 Target Date Retirement Fund</b>	<b>R-6</b>	03/27/15	7.94	N/A	7.01	-7.22	0.38	0.38	\$3.80
S & P Target Date 2060 Index			7.40	8.38	6.87	-5.85			
American Funds. Shareholder type fees – none.									
<b>American Funds 2055 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/10	9.71	9.08	7.07	-7.11	0.38	0.38	\$3.80
S & P Target Date 2055 Index			9.20	8.34	6.83	-5.85			
American Funds. Shareholder type fees – none.									
<b>American Funds 2050 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/07	7.25	9.14	7.20	-6.93	0.38	0.38	\$3.80
S & P Target Date 2050 Index			6.16	8.22	6.78	-5.87			
American Funds. Shareholder type fees – none.									
<b>American Funds 2045 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/07	7.24	9.14	7.24	-6.72	0.37	0.37	\$3.70
S & P Target Date 2045 Index			6.03	8.01	6.66	-5.78			
American Funds. Shareholder type fees – none.									

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			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Target date investments</b>									
<b>American Funds 2040 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/07	7.19	9.05	7.20	-6.45	0.36	0.36	\$3.60
S & P Target Date 2040 Index			5.94	7.74	6.42	-5.68			
American Funds. Shareholder type fees – none.									
<b>American Funds 2035 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/07	6.99	8.73	6.86	-6.10	0.35	0.35	\$3.50
S & P Target Date 2035 Index			5.71	7.31	5.99	-5.40			
American Funds. Shareholder type fees – none.									
<b>American Funds 2030 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/07	6.54	7.96	6.03	-5.45	0.33	0.33	\$3.30
S & P Target Date 2030 Index			5.43	6.72	5.43	-4.82			
American Funds. Shareholder type fees – none.									
<b>American Funds 2025 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/07	5.96	7.16	5.51	-4.99	0.32	0.32	\$3.20
S & P Target Date 2025 Index			5.16	6.12	4.91	-4.41			
American Funds. Shareholder type fees – none.									
<b>American Funds 2020 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/07	5.33	6.29	4.99	-4.51	0.30	0.30	\$3.00
S & P Target Date 2020 Index			4.81	5.44	4.26	-4.36			
American Funds. Shareholder type fees – none.									

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			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Target date investments</b>									
<b>American Funds 2015 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/07	5.07	5.76	4.78	-4.27	0.30	0.30	\$3.00
S & P Target Date 2015 Index			4.58	4.99	4.12	-4.01			
American Funds. Shareholder type fees – none.									
<b>American Funds 2010 Target Date Retirement Fund</b>	<b>R-6</b>	02/01/07	4.79	5.30	4.54	-3.68	0.28	0.28	\$2.80
S & P Target Date 2010 Index			4.25	4.42	3.83	-3.47			
American Funds. Shareholder type fees – none.									
<b>Growth investments</b>									
<b>American Funds' Europacific Growth Fund</b>	<b>R-6</b>	04/16/84	10.23	5.99	3.25	-3.25	0.46	0.46	\$4.60
MSCI All Country World Index (ACWI) ex USA			8.06	4.17	2.47	-5.07			
American Funds. Shareholder type fees – none.									
<b>American Funds Global Growth Portfolio</b>	<b>R-6</b>	05/18/12	10.02	8.58	6.40	-8.35	0.45	0.45	\$4.50
MSCI All Country World Index (ACWI)			9.45	8.06	6.93	-7.44			
American Funds. Shareholder type fees – none.									
<b>American Funds Growth Portfolio</b>	<b>R-6</b>	05/18/12	11.05	9.73	7.18	-10.12	0.38	0.38	\$3.80
S&P 500 Index			13.40	12.24	11.19	-7.73			
American Funds. Shareholder type fees – none.									

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### Investment options and returns as of 03/31/2023

Investment name Benchmark 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>American Funds' New Perspective Fund</b>	<b>R-6</b>	03/13/73	12.33	10.70	9.35	-8.85	0.41	0.41	\$4.10
MSCI All Country World Index (ACWI)			8.54	8.06	6.93	-7.44			
American Funds. Shareholder type fees – none.									
<b>American Funds' New World Fund</b>	<b>R-6</b>	06/17/99	7.73	5.50	4.10	-6.89	0.57	0.57	\$5.70
MSCI All Country World Index (ACWI)			5.26	8.06	6.93	-7.44			
American Funds. Shareholder type fees – none.									
<b>American Funds' The Growth Fund of America</b>	<b>R-6</b>	12/01/73	13.54	12.19	9.24	-13.46	0.30	0.30	\$3.00
S&P 500 Index			11.03	12.24	11.19	-7.73			
American Funds. Shareholder type fees – none.									
<b>Growth-and-income investments</b>									
<b>American Funds' Capital World Growth And Income</b>	<b>R-6</b>	03/26/93	10.18	7.92	5.81	-4.65	0.42	0.42	\$4.20
MSCI All Country World Index (ACWI)			7.40	8.06	6.93	-7.44			
American Funds. Shareholder type fees – none.									
<b>American Funds' Fundamental Investors</b>	<b>R-6</b>	08/01/78	12.39	11.20	8.63	-5.98	0.28	0.28	\$2.80
S&P 500 Index			11.61	12.24	11.19	-7.73			
American Funds. Shareholder type fees – none.									

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			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Growth-and-income investments</b>									
<b>American Funds Growth &amp; Income Portfolio</b>	<b>R-6</b>	05/18/12	9.25	8.20	6.93	-5.98	0.34	0.34	\$3.40
S&P 500 Index			13.40	12.24	11.19	-7.73			
American Funds. Shareholder type fees – none.									
<b>American Funds' The Investment Company Of America</b>	<b>R-6</b>	01/01/34	12.25	10.97	9.02	-5.43	0.27	0.27	\$2.70
S&P 500 Index			10.90	12.24	11.19	-7.73			
American Funds. Shareholder type fees – none.									
<b>American Funds' Washington Mutual Investors Fund</b>	<b>R-6</b>	07/31/52	12.01	11.34	9.96	-5.31	0.26	0.26	\$2.60
S&P 500 Index			10.82	12.24	11.19	-7.73			
American Funds. Shareholder type fees – none.									
<b>Equity-income investments</b>									
<b>American Funds Conservative Growth and Income Portfolio</b>	<b>R-6</b>	05/18/12	6.52	5.76	5.14	-3.84	0.30	0.30	\$3.00
Morningstar Moderate Target Risk Index			6.65	5.74	4.80	-6.22			
American Funds. Shareholder type fees – none.									
<b>American Funds' The Income Fund Of America</b>	<b>R-6</b>	12/01/73	10.75	7.21	6.32	-4.06	0.26	0.26	\$2.60
Morningstar Moderate Target Risk Index			N/A	5.74	4.80	-6.22			
American Funds. Shareholder type fees – none.									



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<b>Balanced investments</b>									
<b>American Funds Moderate Growth and Income Portfolio</b>	<b>R-6</b>	05/18/12	8.23	7.27	6.03	-5.54	0.34	0.34	\$3.40
Morningstar Moderate Target Risk Index			6.65	5.74	4.80	-6.22			
American Funds. Shareholder type fees – none.									
<b>Bond investments</b>									
<b>American Funds' Intermediate Bond Fund of America</b>	<b>R-6</b>	02/19/88	4.43	1.34	1.75	-1.64	0.23	0.23	\$2.30
Bloomberg U.S. Government/Credit (1-7 years, ex BBB) Index			4.62	1.07	1.22	-0.92			
American Funds. Shareholder type fees – none.									
<b>American Funds Preservation Portfolio</b>	<b>R-6</b>	05/18/12	1.29	1.25	1.57	-1.06	0.27	0.27	\$2.70
Bloomberg 1-5 Year U.S. Government/Credit A+ Index			1.04	1.00	1.20	-0.34			
American Funds. Shareholder type fees – none.									
<b>American Funds' The Bond Fund Of America</b>	<b>R-6</b>	05/28/74	7.20	1.92	1.86	-4.68	0.22	0.22	\$2.20
Bloomberg U.S. Aggregate Index			6.76	1.36	0.91	-4.78			
American Funds. Shareholder type fees – none.									
<b>American Funds' US Government Securities Fund</b>	<b>R-6</b>	10/17/85	5.29	1.43	1.63	-4.65	0.24	0.24	\$2.40
Bloomberg U.S. Government/Mortgage-Backed Securities Index			5.54	0.96	0.55	-4.59			
American Funds. Shareholder type fees – none.									

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			Lifetime since inception	10 years	5 years	1 year	Gross	Net	
<b>Cash-equivalent investments</b>									
American Funds U.S. Government Money Market Fund	R-6	05/01/09	0.48	0.67	1.17	2.46	0.31	0.31	\$3.10
USTREAS T-Bill Auction Ave 3 Mon			0.70	0.94	1.51	3.29			
American Funds. Shareholder type fees – none.									
The annualized seven-day SEC yield for American Funds U.S. Government Money Market Fund <sup>SM</sup> , calculated in accordance with the SEC formula, was 4.55% as of 03/31/23. The yield takes into account the reimbursements of certain expenses where applicable. Without these, the yield would have been 4.55%. The yield more accurately reflects the investment's current earnings than do the investment's total returns.									

# Notice of changes to your retirement plan investment options

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## Investment-related disclosure

From April 16, 1984, through December 31, 1987, the MSCI EAFE (Europe, Australasia, Far East) Index was used because the MSCI ACWI (All Country World Index) ex USA did not yet exist. Since January 1, 1988, the MSCI ACWI ex USA has been used. The MSCI EAFE Index reflects dividends net of withholding taxes. The MSCI ACWI ex USA reflects dividends gross of withholding taxes through December 31, 2000, and dividends net of withholding taxes thereafter.

For funds with an inception date that predates the inception of their primary benchmark, there is no calculation for the benchmark's lifetime result.

Intermediate Bond Fund of America and Short-Term Bond Fund of America hold shorter term bonds

The Bloomberg Barclays U.S. Aggregate Index began on January 1, 1976. From May 28, 1974, through December 31, 1975, the Bloomberg Barclays U.S. Government/Credit Index was used.

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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. For more information, please see your plan's website.

For American Funds 2065 Target Date Retirement Fund, the investment adviser is currently reimbursing a portion of other expenses. This reimbursement will be in effect through at least January 1, 2023. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at that time. Investment results and the net expense ratio reflect the reimbursement, without which the results would have been lower and the expenses would have been higher. The expense ratios are as of each target date fund's prospectus available at the time of publication and include the weighted average expenses of the underlying American Funds.

For the American Funds Portfolio Series funds, the expense ratios are as of each fund's prospectus available at the time of publication and include the weighted average expenses of the underlying American Funds.

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

Investing outside the United States involves risks, such as currency

fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries.

The return of principal for bond funds and for funds with significant underlying bond holdings is not guaranteed. Fund shares are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds.

Fund shares of U.S. Government Securities Fund are not guaranteed by the U.S. government.

Some investment names may be abbreviated due to space limitations. For a list of the full names of the American Funds, including trademark information, visit [americanfundsretirement.com](http://americanfundsretirement.com).

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.

## 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

# Notice of changes to your retirement plan investment options

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share class of the fund without a sales charge, adjusted for typical estimated expenses. Please see 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.

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# Notice of changes to your retirement plan account

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

**Effective: July 03, 2023**

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## Plan-level expenses are now being paid for by plan participants

Effective July 03, 2023, amounts required to cover plan-level expenses will be assessed to participant accounts as a percentage of the account balance. This fee will be deducted from your account quarterly and will appear on your quarterly statement. Your employer expects that the total amount of plan-level expenses will be up to .10% of your account balance per year.

The plan may also incur unexpected expenses that may be deducted from participant accounts.

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## More information

If you have any questions, please get in touch with your plan contact.

# Notice of changes to your retirement plan account

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

**Effective: July 03, 2023**

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## TPA plan-level expenses are now being paid for by plan participants

Certain third-party administrator fees are charged to the plan for their services, such as compliance and plan document support. Effective July 03, 2023, these fees will be assessed to participant accounts on a quarterly basis and are not expected to exceed .05% annually.

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## More information

If you have any questions, please get in touch with your plan contact.

# Notice of changes to your retirement plan account

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

**Effective: July 03, 2023**

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## Advisory/RIA plan-level expenses are now being paid for by plan participants

Certain advisory/RIA fees are charged to the plan for their support, which includes conducting enrollment meetings and providing education and investment services. Effective July 03, 2023, these fees will be assessed to participant accounts on a quarterly basis and are not expected to exceed .20% annually.

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## More information

If you have any questions, please get in touch with your plan contact.