

Enrollment guide

Superior Commercial Concrete, LLC 401(k)
Profit Sharing Plan

What's inside?

Plan and investment information, FAQs and
forms



CAPITAL
GROUP®

AMERICAN
FUNDS®

Small steps can take you far



[Scan] to enroll now





The journey to retirement

Your employer chose Capital Group, home of American Funds, as the provider for your retirement plan. We can guide you along the path to enrollment and help you plan for the future.

Since 1931, Capital Group has helped investors pursue long-term investment success.

\$2.5 trillion
Assets under management*

370,000+
Retirement plans*

2.6 million+
Plan participants*

A good plan can help you go the distance

Saving for the future may not always feel easy. But the reality is that Social Security alone won't be enough to live comfortably – especially with increasing life expectancies and longer retirements. That's why it's good to start saving as soon as possible.

Good news

Your employer offers a retirement savings plan to help you pursue your retirement goals.

You're on your way

By enrolling in your plan, you're taking steps toward your financial goals.

We're here to help

Along with your plan's financial professional, we're here to help you make the most of your plan.

* As of 12/31/23

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Why investing in your plan is a good choice



You wouldn't turn down free money

Your employer may give you money just for contributing to your retirement plan. These extra contributions can help provide the income you'll need in retirement.



Everybody loves a tax break

Making pretax contributions to your plan can reduce your taxable income now; or with Roth contributions, you can pay taxes now, and your qualified withdrawals are generally tax-free later.



It's easy to contribute

Your contribution is automatically deducted from your paycheck. That means you can set it and forget it until you want to make a change.



The power of time

Time is an important factor in growing your retirement savings. The longer you're invested, the more potential you have to earn money, thanks to compounding.



You can access your money

Your retirement plan savings are meant for retirement, but you may be able to access your money if needed. Potential tax penalties may apply.

How to enroll in your plan



Ready

Learn about the benefits and features of your employer's retirement plan.



Set

Decide how much you want to contribute and choose your funds.



Enroll!

Complete the enclosed forms and return them to your employer.

You can also:

- Designate your beneficiaries.
- Consolidate or roll over another retirement plan into your new plan.

Did you know? Social Security may only replace about **40%** of a medium earner's income in retirement. Providing the rest is up to you.

Source: Social Security Administration, *Understanding the benefits*, January 2024.

How much do you want to contribute?

Many financial professionals say you may need to save 10% to 15% of your salary each year to have enough to live on in retirement.

Small steps can help get you there

Sofia and Anthony work at the same company and are the same age. They each begin earning an annual salary of \$50,000 and contribute 6% of their pay to their retirement plan. Anthony increases his contribution by 1% each year until he reaches his 10% goal while Sofia sticks with her 6% contribution. Take a look at how Anthony's small increases would've boosted his monthly retirement income by more than 50% in the hypothetical example below.

How small increases can make a big difference over time

No increases

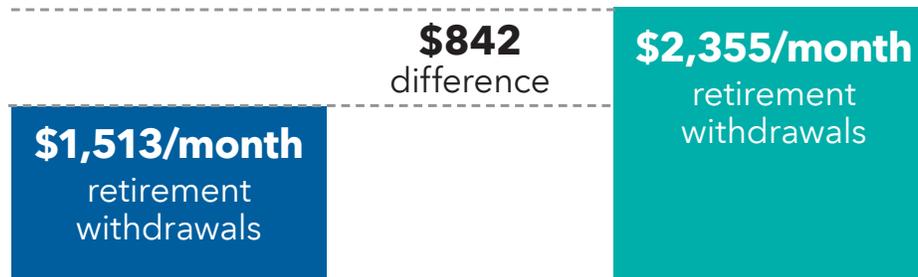


Sofia saves 6% of her pay until retirement.

Small increases



Anthony increases his 6% contribution by 1% each year until it reaches 10%.



These hypothetical examples assume a starting salary of \$50,000, a 2% annual pay increase, a 30-year accumulation period, an 8% average annual return compounded monthly and a 4% annual withdrawal rate after the accumulation period. These are point-in-time views and as such do not take into account any growth or loss during retirement. Without investment growth/loss during retirement, a 4% annual withdrawal rate would deplete retirement savings in 25 years. Examples are for illustrative purposes only and do not reflect the results of any particular investment, which may differ, or taxes that may be owed on tax-deferred contributions, including the 10% penalty for withdrawals taken before age 59½. Regular investing does not ensure a profit or protect against loss in a declining market. Investors should consider their willingness to keep investing when share prices are declining.

Where do you want to **invest your contributions?**

Your plan offers different types of investments to choose from. Learn more about these options on the following pages.



Target date funds

Get a diverse portfolio in a single fund based on a target retirement year. The investment mix automatically adjusts over time.



Individual funds

Create a personalized investment mix that's tailored to your specific investment goals and preferences.

Target date funds: keep it simple

“I like that investment professionals are managing the fund for me. That gives me time to focus on other things.”



How it works

You choose the target date fund that’s closely aligned with the year you plan to retire and begin taking withdrawals. Investment professionals handle the rest. They adjust the fund’s holdings over time to become more conservative as you near retirement.

Why choose a target date fund?

- It’s a simplified, “do-it-for-me” approach to investing.
- Each fund is designed to be a broad mix of investments, so you only need to choose one.

Choose one target date fund

 If you were born in	 Then consider choosing*
2003 and later	2070 Fund
1998 to 2002	2065 Fund
1993 to 1997	2060 Fund
1988 to 1992	2055 Fund
1983 to 1987	2050 Fund
1978 to 1982	2045 Fund
1973 to 1977	2040 Fund
1968 to 1972	2035 Fund
1963 to 1967	2030 Fund
1958 to 1962	2025 Fund
1953 to 1957	2020 Fund
1948 to 1952	2015 Fund
1947 and earlier	2010 Fund

* The table assumes you will begin taking retirement withdrawals at age 65. If you plan to begin taking withdrawals at another time, you may want to choose another target date fund that better aligns with your retirement goals.

Although target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors’ retirement goals will be met.



Ready to enroll? Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. Then complete the forms in this book and return them to your employer.

Individual funds: personalize your portfolio

“I want to choose specific funds to help me achieve my goals and complement my other investments.”



How it works

There are funds for every kind of investor. When you choose your investment mix, you create your own customized portfolio based on a number of factors, including your risk tolerance, when you expect to withdraw the money and any retirement savings you may have outside your plan.

Why choose your own investment mix?

- It's a “do-it-yourself” approach if you want to choose your own investments.
- You can tailor an investment portfolio with your specific goals in mind.

Choose investments that make sense for you

Different investments may have different objectives with varying degrees of risk-and-return potential. For example:



Capital preservation investments

Aim to preserve what you've saved but may not provide the growth needed to meet your retirement goals.

Bond and balanced investments

Typically fall in the middle in terms of risk and return.

Growth investments

Have the highest long-term return potential but also carry the highest potential risk.



Ready to enroll? Review the **Investment-related information** and **Plan-related information** sections to learn more about your investment options, including returns, fees and expenses. Then complete the forms in this book and return them to your employer.

Investment-related information

Learn about the investment options in your plan, including returns, fees and expenses.

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.

Investment options and returns as of 03/31/25

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	
Target date investments									
American Funds 2010 Target Date Retirement Fund	R-6	02/01/07	5.20	5.41	7.28	8.08	0.29	0.29	\$2.90
S & P Target Date 2010 Index			4.59	4.63	6.20	5.87			
American Funds. Shareholder type fees – none.									
American Funds 2015 Target Date Retirement Fund	R-6	02/01/07	5.47	5.70	7.73	7.90	0.30	0.30	\$3.00
S & P Target Date 2015 Index			4.92	5.03	6.87	5.81			
American Funds. Shareholder type fees – none.									
American Funds 2020 Target Date Retirement Fund	R-6	02/01/07	5.76	6.08	8.10	7.81	0.30	0.30	\$3.00
S & P Target Date 2020 Index			5.19	5.38	7.47	5.84			
American Funds. Shareholder type fees – none.									
American Funds 2025 Target Date Retirement Fund	R-6	02/01/07	6.37	6.71	8.98	7.40	0.31	0.31	\$3.10
S & P Target Date 2025 Index			5.54	5.98	8.72	5.83			
American Funds. Shareholder type fees – none.									
American Funds 2030 Target Date Retirement Fund	R-6	02/01/07	6.99	7.50	10.31	6.82	0.33	0.33	\$3.30
S & P Target Date 2030 Index			5.90	6.65	10.19	5.94			
American Funds. Shareholder type fees – none.									
American Funds 2035 Target Date Retirement Fund	R-6	02/01/07	7.54	8.50	12.26	6.68	0.34	0.34	\$3.40
S & P Target Date 2035 Index			6.28	7.33	11.74	6.01			
American Funds. Shareholder type fees – none.									
American Funds 2040 Target Date Retirement Fund	R-6	02/01/07	7.86	9.01	13.39	6.24	0.36	0.36	\$3.60
S & P Target Date 2040 Index			6.58	7.86	12.93	6.11			
American Funds. Shareholder type fees – none.									
American Funds 2045 Target Date Retirement Fund	R-6	02/01/07	7.94	9.16	13.60	5.97	0.37	0.37	\$3.70
S & P Target Date 2045 Index			6.73	8.19	13.66	6.12			
American Funds. Shareholder type fees – none.									
American Funds 2050 Target Date Retirement Fund	R-6	02/01/07	7.95	9.19	13.65	5.71	0.37	0.37	\$3.70
S & P Target Date 2050 Index			6.89	8.38	14.03	6.20			
American Funds. Shareholder type fees – none.									
American Funds 2055 Target Date Retirement Fund	R-6	02/01/10	10.25	9.13	13.52	5.25	0.39	0.39	\$3.90
S & P Target Date 2055 Index			9.69	8.45	14.16	6.19			
American Funds. Shareholder type fees – none.									

Investment-related information

Investment options and returns as of 03/31/25

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	
Target date investments									
American Funds 2060 Target Date Retirement Fund	R-6	03/27/15	9.10	9.09	13.47	5.14	0.39	0.39	\$3.90
S & P Target Date 2060 Index			8.49	8.50	14.17	6.16			
American Funds. Shareholder type fees – none.									
American Funds 2065 Target Date Retirement Fund	R-6	03/27/20	13.80	N/A	13.51	5.14	0.39	0.39	\$3.90
S & P Target Date 2065+ Index			14.54	N/A	14.28	6.28			
American Funds. Shareholder type fees – none.									
American Funds 2070 Target Date Retirement Fund¹	R-6	05/03/24	7.57	N/A	N/A	N/A	0.39	0.39	\$3.90
S & P Target Date 2065+ Index			8.09	N/A	14.28	6.28			
American Funds. Shareholder type fees – none.									
Growth investments									
AB Large Cap Growth Z	Z	09/28/92	14.34	14.13	16.71	1.43	0.51	0.51	\$5.10
S&P 500 Index			10.22	12.50	18.59	8.25			
AllianceBernstein. Shareholder type fees – none.									
American Funds' New World Fund	R-6	06/17/99	7.82	6.44	10.82	3.31	0.57	0.57	\$5.70
MSCI All Country World Index (ACWI)			5.98	8.84	15.18	7.15			
American Funds. Shareholder type fees – none.									
Invesco Discovery R6	R6	09/11/86	12.10	10.16	12.73	-4.21	0.65	0.65	\$6.50
S&P 500 Index			10.74	12.50	18.59	8.25			
Invesco. Shareholder type fees – none.									
JHancock Disciplined Value Mid Cap R6	R6	06/02/97	12.19	8.72	17.82	-0.47	0.76	0.75	\$7.60
S&P 500 Index			9.01	12.50	18.59	8.25			
John Hancock. Shareholder type fees – none.									
MFS International Growth R6	R6	10/24/95	6.25	7.88	11.68	8.65	0.73	0.72	\$7.30
MSCI All Country World Index (ACWI) ex USA			N/A	4.98	10.92	6.09			
MFS. Shareholder type fees – none.									
Principal MidCap R6	R6	12/06/00	13.54	11.68	17.70	7.76	0.59	0.59	\$5.90
S&P 500 Index			8.05	12.50	18.59	8.25			
Principal Funds. Shareholder type fees – none.									
Vanguard Mid Cap Index Admiral	Admiral	05/21/98	9.87	8.92	16.21	5.14	0.05	0.05	\$0.50
S&P 500 Index			8.17	12.50	18.59	8.25			
Vanguard. Shareholder type fees – none.									

Investment-related information

Investment options and returns as of 03/31/25

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	
Growth investments									
Vanguard Small Cap Index Admiral Shares	Inst	10/03/60	8.79	7.75	15.62	-1.58	0.05	0.05	\$0.50
S&P 500 Index			N/A	12.50	18.59	8.25			
Vanguard. Shareholder type fees – none.									
Vanguard Total Intl Stock Index Admiral	Admiral	04/29/96	5.19	5.21	11.44	6.37	0.09	0.09	\$0.90
MSCI All Country World Index (ACWI) ex USA			N/A	4.98	10.92	6.09			
Vanguard. Shareholder type fees – none.									
Growth-and-income investments									
American Funds' American Mutual Fund	R-6	02/21/50	11.78	9.94	14.87	10.29	0.27	0.27	\$2.70
S&P 500 Index			11.48	12.50	18.59	8.25			
American Funds. Shareholder type fees – none.									
Franklin Small Cap Value R6	R6	03/11/96	8.73	7.73	16.37	-0.61	0.61	0.60	\$6.10
S&P 500 Index			9.76	12.50	18.59	8.25			
Franklin Templeton Investments. Shareholder type fees – none.									
Vanguard 500 Index Admiral	Admiral	08/31/76	8.01	12.46	18.55	8.21	0.04	0.04	\$0.40
S&P 500 Index			11.57	12.50	18.59	8.25			
Vanguard. Shareholder type fees – none.									
Equity-income investments									
Janus Henderson Global Real Estate I	I	11/28/07	4.64	3.94	4.94	1.71	0.73	0.73	\$7.30
MSCI All Country World Index (ACWI)			6.31	8.84	15.18	7.15			
Janus Henderson. Shareholder type fees – none.									
Balanced investments									
American Funds' American Balanced	R-6	07/26/75	10.64	8.36	11.14	8.36	0.25	0.25	\$2.50
Morningstar Moderate Target Risk Index			N/A	6.09	8.80	5.95			
American Funds. Shareholder type fees – none.									
Bond investments									
JHancock Bond R6	R6	11/09/73	3.33	2.24	1.21	5.27	0.37	0.36	\$3.70
Bloomberg U.S. Aggregate Index			N/A	1.46	-0.40	4.88			
John Hancock. Shareholder type fees – none.									
PIMCO Income Instl	Inst	03/30/07	6.80	4.41	5.23	7.41	0.83	0.83	\$8.30
Bloomberg U.S. Aggregate Index			3.04	1.46	-0.40	4.88			
PIMCO. Shareholder type fees – none.									

Investment-related information

Investment options and returns as of 03/31/25

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	
Bond investments									
Vanguard Total Bond Market Index Adm	Adm	12/11/86	3.30	1.44	-0.41	4.87	0.04	0.04	\$0.40
Bloomberg U.S. Aggregate Index			5.30	1.46	-0.40	4.88			
Vanguard. Shareholder type fees – none.									
Capital preservation investments									
T. Rowe Price Stable Value Common Trust Fund Class A ²	N/A	09/12/88	4.34	2.07	2.16	2.70	0.45	0.45	\$4.50
Bloomberg U.S. Aggregate Index			5.34	1.46	-0.40	4.88			
T. Rowe Price. Shareholder type fees – none.									

Investment-related information

Investment-related information

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 or ask your employer.

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.

You should carefully consider fees and expenses when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account over time. For an example of the long-term effect of fees and expenses, visit the Employee Benefits Security Administration (EBSA) website at www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf. However, fees and expenses are only one of many factors to consider when you evaluate your plan investment options.

Generally, there are two types of fees and expenses associated with saving and investing through a retirement plan: (1) recordkeeping and administrative fees and (2) investment expenses. The expenses related to each investment in your plan are known as the expense ratios. Expense ratios tend to vary with the investment category; for example, a money market investment will generally have a lower expense ratio than a global equity investment, which has higher costs.

The gross expense ratio reflects the investment's total annual operating expenses. It does not include any fee waivers or expense reimbursements. The net expense ratio reflects any applicable fee waivers or expense reimbursements. This is the actual expense ratio that you paid. Expense ratios are as of each investment's prospectus or other fund disclosure available at the time of publication.

Prospectuses and other fund disclosures, SAs and annual reports, if applicable, are available free of charge by calling (800) 204-3731 or on the web at myretirement.americanfunds.com.

Portfolio turnover information is included in your investments' summary prospectuses.

For additional details, go to myretirement.americanfunds.com and select "Your Plan's

Investments." When prompted, enter your plan number, 1354751-01. If you have an established log-in, you can also access investment information by logging in and selecting "Investment Lineup."

¹ Expense ratios are based on estimates for the current fiscal year.

² Returns will vary for a stable value investment, so you may lose money. The investment does not have a prospectus. For more information about investing in it, ask your employer or your plan's financial professional.

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.

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.

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 americafundsretirement.com.

Because your retirement plan offers other investments

Investment-related information

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, 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.

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

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are the property of their respective companies.

For the American Funds Target Date Retirement Series, although the target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement goals will be met. Investment professionals manage the portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals. Investment professionals continue to manage each portfolio for approximately 30 years after it reaches its target date.

Frequently asked questions

What type of retirement plan do I have?

Your employer's plan is a defined contribution plan that includes the following:

- **401(k)**

A 401(k) lets you invest a portion of your paycheck before or after paying taxes. Making pretax contributions can reduce your taxable income now; or by making after-tax contributions, your qualified withdrawals are tax-free later.

How much can I contribute?

You decide how much of your salary you want to contribute, up to \$23,500 in 2025. If you're age 50-59 at the end of the calendar year, you can contribute an additional "catch-up" contribution of \$7,500. Starting in 2025, if you're age 60-63 at the end of the calendar year, you are subject to a higher "catch-up" limit and can contribute an additional \$11,250. Beginning with the year you turn age 64, the higher limit no longer applies and goes back to \$7,500.

How much will my employer contribute?

Your employer match is equal to 100% of what you contribute, up to 6% of your pay.

What is vesting?

The money that you contribute to your plan, plus any earnings, is always yours. Employer contributions, however, become yours over time according to the following vesting schedule.

Length of Service	Percent vested
After 1 year	0%
After 2 years	20%
After 3 years	40%
After 4 years	60%
After 5 years	80%
After 6 years	100%

What are my investment options?

- **Target date funds**

With a single fund, you get a broad mix of investments that automatically changes over time based on a target retirement date.

- **Individual funds**

You can create a portfolio based on your specific investment goals.

What if I don't choose an investment?

If you don't choose a fund, you'll be invested in your plan's default investment. You can always make changes later. Speak with your employer contact to learn more.

How does the plan affect my taxes?

You can reduce your current taxable income by making pretax contributions to your plan. That means you don't pay taxes on your contributions (or investment earnings) until you make a withdrawal.

Withdrawals before age 59½ may be subject to an additional 10% early withdrawal tax unless an exception applies.

Your plan also has a Roth option that allows you to make after-tax contributions. That means you can pay the applicable taxes on your contributions now, so you don't have to pay taxes when you make a qualified withdrawal.

Can I roll over my savings from another plan?

If you have an account balance from a previous employer's retirement plan or an IRA, you may be able to roll over that money to this plan. Contact your previous employer to get the process started.

Can I move my money if I leave the company?

You can move your savings to an IRA or another employer's retirement savings plan that accepts rollovers.

Frequently asked questions

How can I access my money?

Although your plan is intended as a means of saving for retirement, there are ways to access your money:

- **Plan loan**
You can borrow money from your account and pay yourself back, including interest. Refer to the “Plan-related information” section to learn more.
- **Hardship withdrawal**
You can take a withdrawal for certain immediate and heavy financial needs. Taxes and a potential early withdrawal penalty may apply.
- **In-service withdrawal**
You may be able to take a withdrawal before you leave your employer. Taxes and a potential early withdrawal penalty may apply.

Are there any fees associated with my plan?

The operation of a retirement plan involves expenses for ongoing administrative services. Other charges and expenses may also apply to your plan. Refer to the “Plan-related information” section to learn more.

How do I track my investments?

- Your plan’s website at **myretirement.americanfunds.com**
Your plan’s mobile app, **American Funds PlanPremier401k**
- Your quarterly statement
- Your plan’s voice response system at **(800) 204-3731**

Frequently asked questions

Have more questions about your plan?

Your employer contact

Robin Carroll

(972) 362-2850

rcarroll@industrial-concrete.com

Jeff Glass

(972) 362-2852

jglass@industrial-concrete.com

Notes

Plan-related information

This brochure is designed to meet the Department of Labor 404(a)-5 requirements.

Your employer offers the Superior Commercial Concrete, LLC 401(k) Profit Sharing Plan to help you prepare for retirement.

This document is designed to help you understand certain plan provisions, investment information and the costs associated with your plan. To request a paper copy of this Participant fee disclosure document, contact your employer.

Administrative expenses

Plan-level expenses/credits

The day-to-day operation of a retirement plan involves expenses for ongoing administrative services – such as plan recordkeeping, compliance and plan document services, investment services and trustee/custodial services – that are necessary for administering the plan as a whole. A retirement plan also offers a host of other services, such as a telephone voice response system, access to customer service representatives, retirement planning tools, electronic access to plan information, account statements and online transactions.

All or a portion of these services are paid from the plan's investments. This is reflected in each investment's expense ratio and reduces the investment returns. Additional amounts required to cover your plan's administrative expenses will be paid from the plan's forfeiture assets or from the general assets of your employer.

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

If your plan's investments generate more revenue than is necessary to cover the costs of administrative services for your plan, the excess amount will be used to pay other plan expenses or allocated to participants and will appear on your quarterly statement.

General plan information

Your investment options

You can choose from the following investment options:

- target date funds
- individual funds

Voting and other rights

The trustee or another plan fiduciary may vote or exercise any other rights associated with ownership of the investments held in your account.

Designated investment alternatives

The "Investment-related information" table(s) identify and provide information about the plan's investment options.

Investment instructions

To begin participating in your employer's retirement plan, you must first meet the plan's eligibility requirements and enroll. Once enrolled, you can provide investment instructions (i.e., make investment exchanges or change future contribution elections) in any of the following ways:

- **By phone:** Call (800) 204-3731.
- **On the internet:** Go to myretirement.americanfunds.com.

Please note: Trading activity is monitored to ensure that trading guidelines, which are described in the prospectuses, are observed. Non-American Funds may have their own trading restrictions. Please refer to the prospectuses for details.

Individual expenses

In addition to overall plan administrative expenses, there are individual service fees associated with optional features offered under your plan. Individual service fees will be

charged separately if you choose to take advantage of a particular plan feature. These fees are described below.

Loans

Although your plan is intended primarily as a means of saving for retirement, there may be times when you'll feel the need to borrow against your account balance.

If you decide to take a loan from your account, please read the following information on loan fees.

Loan fees

A loan initiation fee of \$185 will be deducted from your loan amount. Therefore, if you'd like to receive \$1,000, you'll need to request a loan for \$1,185. You'll have the opportunity to repay this fee because it's included in the amortization schedule. This fee is charged for setting up the loan and providing the amortization schedule. An ongoing maintenance fee of \$50 per year will be deducted from your account via quarterly payments for maintaining the loan on the recordkeeping system and for monitoring the loan payments received.

Expedited delivery is available for additional fees. Express delivery is available for \$40 and estimated delivery time is 2-3 business days. Direct deposit via ACH is also available for an additional fee of \$15.

One-time distribution/transaction fees

You will be charged a fee for a one-time distribution or certain other requested account transactions. The amount of the fee may vary based on the type of distribution or transaction, if applicable.

One-time distribution fee: \$100 per request

Expedited delivery is available for additional fees. Express delivery is available for \$40 and estimated delivery time is 2-3 business days.

Plan-related information

Direct deposit via ACH is also available for an additional fee of \$15.

Rollover investments from your retirement plan into an American Funds IRA, with Capital Bank and Trust as custodian, will automatically be invested in Class A shares at no sales charge regardless of the share class available in your retirement plan. Any future contributions to the IRA will be assessed the appropriate sales charge based on the applicable break points. Refer to the specific fund's prospectus for additional information.

Hardship withdrawal fee: \$75.00
per request
QDRO alternate payee distribution
fee: \$450.00 per request

Have questions?

Your plan contact

Robin Carroll
(972) 362-2850
rcarroll@industrial-concrete.com

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Employer — complete this section and retain this form for your records

Employer authorization

Name of employer, organization or company

Superior Commercial Concrete, LLC 401(k) Profit Sharing Plan 1354751-01

Name of plan Plan ID number

The employee named in Section 1 below is eligible to participate in the plan as of (mm/dd/yyyy)

Name of person authorized to sign for the employer (print) Title

X Authorized signature Date (mm/dd/yyyy)

Employee — complete sections 1-4, then return this form to your employer

1 Employee information
Please type or print clearly.

Select one of the following: New plan enrollment Changes to existing account

Full name (include middle initial) SSN

Residence address (physical address required — no P.O. boxes) City State ZIP

Mailing address (if different from residence address) City State ZIP

Email address Daytime phone

Date of birth (mm/dd/yyyy) Date of hire (mm/dd/yyyy) Country of citizenship

Marital status: Married Single

2 Employee contributions

Before completing this section, check with your plan to determine the available contribution options.

I authorize my employer to withhold from my wages each pay period:

Before-tax contributions of % OR \$

After-tax Roth contributions of % OR \$

Catch-up contributions of % OR \$

I DO NOT wish to make contributions to the plan at this time.



3 Investment selection

Before completing this section, check with your plan to determine the available investment options.

Invest my contributions as follows (Only **whole** percentages will be accepted; must total 100%.):

Investment name	Percentage
1. American Funds 2070 Target Date Retirement Fund	_____ %
2. American Funds 2065 Target Date Retirement Fund	_____ %
3. American Funds 2060 Target Date Retirement Fund	_____ %
4. American Funds 2055 Target Date Retirement Fund	_____ %
5. American Funds 2050 Target Date Retirement Fund	_____ %
6. American Funds 2045 Target Date Retirement Fund	_____ %
7. American Funds 2040 Target Date Retirement Fund	_____ %
8. American Funds 2035 Target Date Retirement Fund	_____ %
9. American Funds 2030 Target Date Retirement Fund	_____ %
10. American Funds 2025 Target Date Retirement Fund	_____ %
11. American Funds 2020 Target Date Retirement Fund	_____ %
12. American Funds 2015 Target Date Retirement Fund	_____ %
13. American Funds 2010 Target Date Retirement Fund	_____ %
14. AB Large Cap Growth Z	_____ %
15. American Funds' New World Fund	_____ %
16. Invesco Discovery R6	_____ %
17. JHancock Disciplined Value Mid Cap R6	_____ %
18. MFS International Growth R6	_____ %

Continued on next page



3 Investment selection (continued)

Investment name	Percentage
19. Principal MidCap R6	_____ %
20. Vanguard Mid Cap Index Admiral	_____ %
21. Vanguard Small Cap Index Admiral Shares	_____ %
22. Vanguard Total Intl Stock Index Admiral	_____ %
23. American Funds' American Mutual Fund	_____ %
24. Franklin Small Cap Value R6	_____ %
25. Vanguard 500 Index Admiral	_____ %
26. Janus Henderson Global Real Estate I	_____ %
27. American Funds' American Balanced	_____ %
28. JHancock Bond R6	_____ %
29. PIMCO Income Instl	_____ %
30. Vanguard Total Bond Market Index Adm	_____ %
31. T. Rowe Price Stable Value Common Trust Fund Class A	_____ %
Total	=====

Any contributions to participant accounts (conversion assets, payroll deferrals and rollovers) made before your employer updates your investment selections will be invested in the plan's default investment. Assets will remain in the default investment until you use the participant website to exchange assets into the investments of your choice.

4 Employee signature

By signing below, I acknowledge that I have authorized my employer to allocate my investments as specified in Section 3. I acknowledge that I have completed a beneficiary designation form.

X _____ Date / /
 Signature of employee (mm/dd/yyyy)

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Beneficiary Designation

Please read the instructions and information below carefully before completing this form.

The designation of a beneficiary can have important tax consequences. You are encouraged to consult your tax advisor before completing this form. You should periodically review and update your beneficiary designations as appropriate.

If you are not married at the time you designate your beneficiaries and subsequently marry, 100% of your account balance will be paid at the time of your death to the surviving spouse unless your spouse signs Section 3 of this form.

1 Information about you

Please type or print clearly.

Name of participant, Name of employer, SSN of participant, Date of birth of participant (mm/dd/yyyy), Marital status: Married, Single

2 Beneficiary designation

Beneficiaries will share equally if percentages are not provided and any amounts unpaid upon death will be divided equally. Primary and contingent beneficiaries must separately total 100% in whole percentages. If you wish to customize your designation or need more space, attach a separate page.

Primary Beneficiary(ies):

I revoke all previous designations and direct that any proceeds be distributed upon my death to the designated beneficiary(ies) below. In the event that no Primary or Contingent Beneficiaries survive me, distribute any proceeds to my estate.

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Contingent Beneficiary: (Complete only if you are naming a Primary Beneficiary above.)

1. Full name, Relationship, SSN, Date of birth, %
2. Full name, Relationship, SSN, Date of birth, %
Total 100%

Signature:

X Signature of participant, Date (mm/dd/yyyy)



3 Spousal consent

The signature of the spouse must be witnessed by either a plan representative or a notary public.

I am the spouse of the participant named in Section 1. I irrevocably consent to the designation made by my spouse to have any death benefits paid to the named beneficiary(ies) specified in Section 2. I understand that the effect of such designation is to cause my spouse's death benefit to be paid to a beneficiary other than me, that such beneficiary designation is not valid unless I consent to it and that my consent is irrevocable unless my spouse revokes the beneficiary designation.

Full name of spouse of participant (include middle initial) (print)

X _____ / /
Signature of spouse of participant Date (mm/dd/yyyy)

Either a plan representative appointed by the employer or a notary public must witness the signature of the spouse.

Name of plan representative (print) **X** _____
Signature of plan representative

Sworn to and subscribed before me, this _____ day of _____, 20_____
Month Year

in the County of _____, State of _____

X _____ / /
Signature of notary public Date commission expires (mm/dd/yyyy)

Please return this form to your employer.

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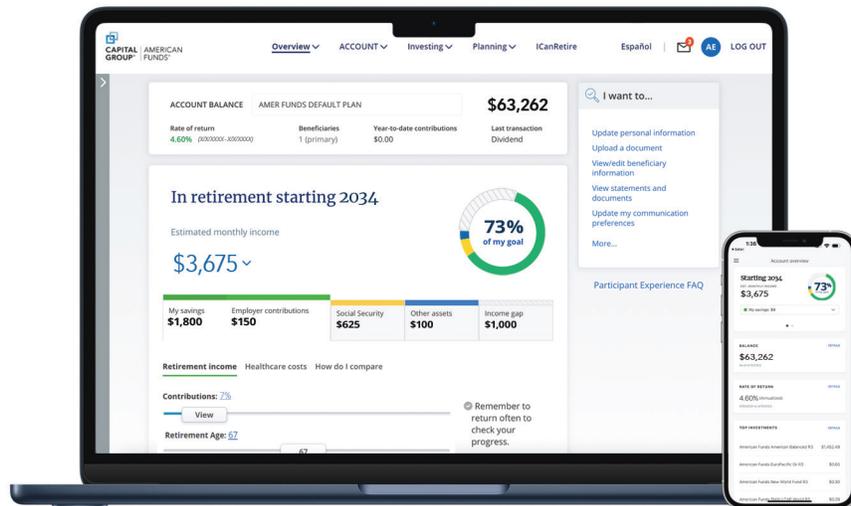
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Notes

Take steps toward a better retirement.

Log in to your plan's website or mobile app to review your projected retirement income and access other features to help you make the most of your plan.



Access your account online at myretirement.americanfunds.com

Your plan's website

 Review your projected retirement income based on your current savings.

 Learn how your savings stacks up to your peers.

 Access ICanRetire® for planning tools, tips and articles.

 Adjust your contributions or rebalance your portfolio.

 Use our interactive planning tool to review potential changes to your savings plan.

 Learn how estimated health care costs could impact your retirement income.

Your plan's mobile app

Many of the same website features can be found in the **American Funds PlanPremier401k app**, available from the App Store and Google Play.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.



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