



**CELEBRATE**

**EVERY STEP**

WORKING TOGETHER TO HELP BUILD  
HEALTHY HABITS, ONE STEP AT A TIME



**Your guide to  
The TAG Two West Aggregate Retirement Plan -  
Associated Ready Mixed Concrete, Inc.**





# NEW OPPORTUNITIES

## AHEAD



**Welcome to The TAG Two West Aggregate Retirement Plan. Your retirement plan is an important benefit you shouldn't overlook. It offers a powerful way to enhance your long-term financial well-being by investing in yourself. This book is a great way to get started. It includes:**

- Your plan website, [Transamerica.com/portal/home](https://Transamerica.com/portal/home).
- Plan highlights
- Investment information

We work with Transamerica, a company that's been helping people feel better about their futures for over 80 years. And they believe in going beyond numbers. Considering all that can affect personal finances, Transamerica supports you in developing healthy physical and financial habits so you can add more years to your life, and more life to your years.

Sincerely,

Associated Ready Mixed Concrete, Inc.

# LET TRANSAMERICA BE YOUR GUIDE

Track your finances  
like you track your steps



## Transamerica App

This app is **designed** to help you manage your retirement plan account, no matter where you are.

**Most of your retirement income will come from you.** Social Security covers only about 33% of the average retiree's income.<sup>1</sup> In reality, the majority of your retirement income will likely come from either your own investments in The TAG Two West Aggregate Retirement Plan or from part-time employment after retirement. If your goal is to live comfortably and work less in retirement, consider your role in investing for your future today.

# 20 years

Based on today's average life expectancy, you may need retirement income for two or more decades

## HOW MUCH IS ENOUGH?

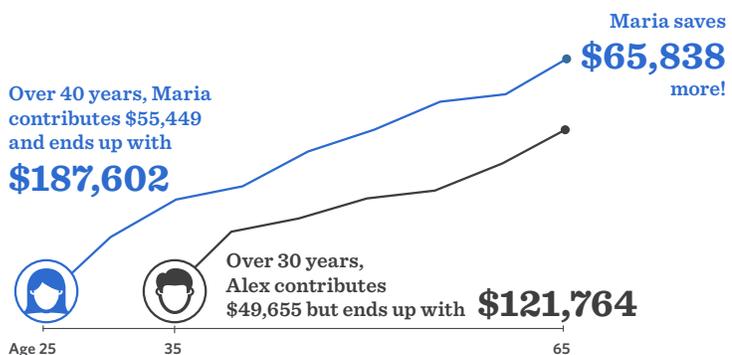
Everyone's situation is different. You'll need to replace a significant portion of your final working salary to maintain your living standard in retirement. Once you're enrolled and create an online account, you can log in to access tools and calculators to help estimate what kind of retirement income you may need. Fortunately, you're already enrolled to contribute 3% — a good start! Think about contributing at least enough to take advantage of your employer's full matching contribution. Matching contributions may be subject to plan vesting requirements.

## Tip:

Have you thought about how your daily habits today will affect your health and healthcare costs in retirement?

## The early bird gets the worm

Retirement income can vary depending on whether a person starts contributing to a retirement plan at age 25 or age 45.



Example assumes starting salaries of \$30,000 (Maria) and \$40,000 (Alex), respectively, 3% annual pretax salary deferral with 2% annual pay increases, a 6% return on investment, and a 25% federal income tax bracket. Illustration is hypothetical and not meant to reflect the return of any specific investment.

<sup>1</sup>Fast Facts & Figures About Social Security, 2017.

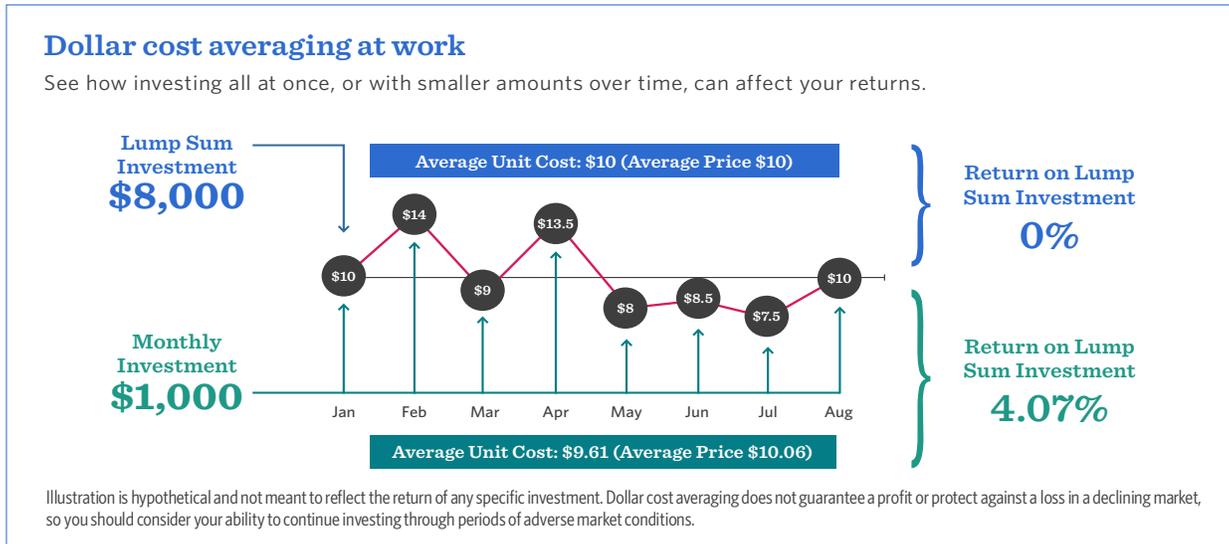
# SMALL STEPS CAN ADD UP OVER TIME

One way to keep up with inflation and your income needs in retirement is by contributing a little bit more each year. Annual increases to your retirement account contributions are like **birthday presents to your future self**.

You can increase your contributions online, say, each year on your birthday by 1% or 2%, or as your pay increases over time.

You can increase contributions automatically using our auto-increase services.

Please keep in mind your ability to continue the auto-increase service even in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.



## HOW DOLLAR COST AVERAGING AND TIME MAY WORK IN YOUR FAVOR

When you're investing for the long term, the time is always right. And a disciplined approach — putting away equal amounts on a regular basis, regardless of which way the investment markets move — could reduce your stress by potentially reducing your average cost. The approach is known as dollar cost averaging. Despite the ups and downs of the share price, by contributing a consistent amount each month, your total cost may be reduced.

Dollar cost averaging is a **conservative approach to investing** that provides an alternative to making a lump sum investment in securities at one time. This strategy allows investors to commit to purchasing a fixed-dollar amount of a particular investment on a regular schedule, regardless of the share price.

Using this strategy, an investor purchases more shares of a stock when share prices are lower, and fewer shares when prices are higher, usually

resulting in a lower average cost per share.

No matter how the market is fluctuating, regular investment purchases may lower the average cost per share and **increase your total number of shares** purchased over time.

Dollar cost averaging does not guarantee a profit or protect against a loss in a declining market, so you should consider your ability to continue investing through periods of adverse market conditions.

**Thanks to compounding — the earnings on your earnings — even small, regular increases can make a big difference over time.**

### **PLAYING CATCH UP CAN BE A GOOD THING**

**50 or older? Good news!** If you'll be at least 50 years old this year, you may be able to make extra "catch-up" contributions above the regular IRS voluntary deferral limit, \$6,000 in 2019.

## **READY, SET, ENROLL!**

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You will be automatically enrolled in the plan after you become eligible. Easy! Unless you change your contribution rate (or opt-out), 3% of your pay will be deducted from your paycheck each pay period on a pretax basis and contributed to your account automatically.

## **AN IMPORTANT STEP: BENEFICIARIES**

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### **To Do:**

Choose your beneficiaries.  
Update as needed.

- Look for "Beneficiaries" in your account Home menu on your plan website.

## **YOUR ACCOUNT**

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If you haven't already, go to **Transamerica.com/portal/home** and click log in to register a new account. Follow the instructions to choose contributions, investments, and more.

The *OnTrack*<sup>®</sup> tool, which produce *Your Retirement Outlook*<sup>®</sup>, can help you personalize your retirement income goal and decide how much to invest.

**Complete your retirement profile** in the *OnTrack*<sup>®</sup> tool for a comprehensive view of *Your Retirement Outlook*<sup>®</sup>. To get started, log in to your account and click "Update" on your Account Overview page or "OnTrack" in the Resource Center menu.

**Important: The projections or other information generated by the engine (which produces *Your Retirement Outlook*<sup>®</sup>) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future**

**results. Results derived from the tool may vary with each use and over time.** Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

**You have the option to opt in for e-documents. These automatic email alerts can help you save time, reduce clutter, and go green. You'll receive an email when your account-related materials are available online.** Sign up by logging in to your account at [Transamerica.com/portal/home](https://Transamerica.com/portal/home).

## DISCOVER WHAT RETIREMENT MEANS TO YOU

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Whether you're just starting out, need a few reminders on how to stay on course, or could use some advanced tips on how to make your retirement investments work for you, this is a great place to start.

### Where to go for help

- Financial glossary [Transamerica.com/glossary](https://Transamerica.com/glossary)
- [Transamerica.com/discover](https://Transamerica.com/discover)
- Transamerica online support **877-717-8858** (for help logging in)
- Estimate your Social Security income at [SSA.gov](https://SSA.gov)

The material in this retirement plan guide was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

*Securities are offered through Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. All Transamerica companies identified are affiliated but are not affiliated with your employer.*

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[Transamerica.com/  
discover](https://Transamerica.com/discover)

Find out more on how to estimate your retirement income.

# PLAN HIGHLIGHTS FOR

## The TAG Two West Aggregate Retirement Plan - Associated Ready Mixed Concrete, Inc.

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These highlights represent only an overview of plan provisions. For full details, including any conditions or restrictions, please refer to the Summary Plan Description.

### YOUR CONTRIBUTIONS

#### Eligibility

You must be at least 18 years of age.

You must complete 3 month(s) of service, and during this period, you must complete 250 hours of service.

#### Entry Date(s)

Your entry date is the first day of any month.

#### Contribution Limits

Your traditional contributions are deducted from your paycheck before taxes each pay period.

You can invest from 0% up to 90% of your pay, subject to the maximum amount allowed by the Internal Revenue Code limits.

#### IRS Contribution Limits

The IRS limits how much you can contribute each year; the current before-tax IRS annual limit is \$19,000 in 2019.

#### Updating Your Contribution Rate

You may increase or decrease your contribution to the plan each payroll period. Changes will take effect as soon as administratively feasible.

You may also stop making contributions at any time.

#### Rollovers

You may roll over your plan account balance from a prior qualified retirement plan at any time.

#### Vesting

Vesting refers to your "ownership" of your plan account — the portion to which you are entitled even if you leave the plan. You are always 100% vested in your own contributions, including any rollover or transfer contributions you have made, plus any earnings on them.

Review the fees and expenses you pay, including any charges associated with transferring your account, to see if consolidating your accounts could help reduce your costs. Be sure to consider whether such a transfer changes any features or benefits that may be important to you.

## COMPANY CONTRIBUTIONS

### MATCHING CONTRIBUTIONS

The company will make a non-discretionary matching contribution of 50% of the first 6% of compensation that you contribute to the plan. The company matching contribution will not exceed 6% of your eligible compensation.

Catch-up contributions are accounted for when calculating employer matching contributions.

#### Eligibility

You must be at least 18 years of age.

You must complete 3 month(s) of service, and during this period, you must complete 250 hours of service.

#### Entry Date(s)

Your entry date is the first day of any month.

#### Vesting

The company's contributions are vested as follows:

YEARS OF SERVICE*	PERCENT VESTED
Upon completion of 2 years	20%
Upon completion of 3 years	40%
Upon completion of 4 years	60%
Upon completion of 5 years	80%
Upon completion of 6 years	100%

### NON-MATCHING CONTRIBUTIONS

The company may make a discretionary non-matching contribution to the plan on behalf of all eligible employees.

If you are not employed on the last day of the plan year you will not be eligible to receive non-matching contributions.

To be eligible to receive non-matching contributions, you must complete 1,000 hours of service during the plan year, or one period of service if elapsed time.

#### Eligibility

You must be at least 18 years of age.

You must complete 3 month(s) of service, and during this period, you must complete 250 hours of service.

#### Entry Date(s)

Your entry date is the first day of any month.

## Vesting

The company's contributions are vested as follows:

YEARS OF SERVICE*	PERCENT VESTED
Upon completion of 2 years	20%
Upon completion of 3 years	40%
Upon completion of 4 years	60%
Upon completion of 5 years	80%
Upon completion of 6 years	100%

*\*A year of service for vesting credit for company contributions is based either on completion of 1,000 hours of service or elapsed time. If the plan uses elapsed time, credit is given regardless of the number of hours worked in a designated twelve-month-period. Please see the plan's summary plan description for more information on how service is calculated.*

## PREDECESSOR EMPLOYER

Your years of service with a predecessor of the company will count toward your eligibility.

## INVESTMENT CHOICES

You decide how your account will be invested among the available choices. The way contributions are invested in your account is referred to as your "investment allocation." You may change your allocation any business day of the Plan Year.

If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be invested in the Target Date Series that most closely matches a projected retirement age at 65.

Target Date: These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The investment choices' allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Some of the investment choices offered by the plan contain trading restrictions. Prior to finalizing your investment choices under the plan, please refer to your "Investment Choices" for more information on these restrictions.

To obtain a complete set of Investment Fact Sheets containing detailed, up-to-date information on each of the investment choices, contact your plan administrator or log on to **Transamerica.com/portal/home**. In the Fund and Fee Information section, select "Small organization" and click Learn More to enter your contract ID and SUB ID.



Log in at  
[Transamerica.com/portal/home](https://Transamerica.com/portal/home)  
or call 800-401-8726.

To access your Fund Performance Overview and Investment Fact Sheets, follow the simple steps outlined below:

Step 1: Go to **Transamerica.com/portal/home**.

Step 2: In the Fund and Fee Information section, select "Small organization" and click Learn More to enter your contract ID.

Step 3: Enter your Contract ID and SUB ID and click "Submit".

## **LOANS + DISTRIBUTIONS**

Your plan offers a loan feature, so you may borrow from your account based on certain provisions. However, as a general rule, loans should be taken from retirement investments only as a last resort. Please check with your plan administrator and refer to your Summary Plan Description for details.

Consider when you take money out of your retirement plan account, it's no longer earning money for you on a tax-deferred basis, and you may lose potential growth to help fund your retirement. If you decide to suspend contributions to your retirement plan account while making your loan repayments, you further reduce your retirement savings.

While you are actively employed you may be able to take withdrawals from the vested portion of your account, under some circumstances and subject to the plan's rules. For more information, log on to your plan's website or call your plan's toll-free number. Withdrawals of before-tax contributions, and of earnings on any contributions, will be subject to income tax, and withdrawals made before age 59½ may be subject to an additional 10% penalty. Please check with your plan administrator and/or refer to your Summary Plan Description for details.

## **IN SERVICE WITHDRAWALS**

### **HARDSHIP**

If you meet the definition of hardship, you may be eligible to make a withdrawal from the plan. For more information about the strict rules governing hardship withdrawals, refer to your Summary Plan Description.

Plan loans withdrawals are subject to plan restrictions. You may have to provide documentation in order to qualify for certain plan loans withdrawals.

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# ARE YOU READY?

## IT'S TIME TO CREATE YOUR INVESTMENT STRATEGY!

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**Want to learn more about healthy, wealthy habits you can start today? Visit [Transamerica.com/portal/home](https://www.transamerica.com/portal/home).**

Your contributions will be automatically invested in the Target Date Series — designed to allocate 100% allocation of your contribution to one investment choice that most closely matches a projected retirement at age at 65.

These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

**To make a different choice, read on!**

# STRENGTHEN YOUR INVESTMENT KNOWLEDGE

Here are some helpful concepts to consider as you examine your investment strategy.

## ASSET ALLOCATION AND DIVERSIFICATION

Spreading your risk among different types of investments is important to building a strategy to pursue your goals throughout retirement. This way, temporary downturns in one type of investment may not affect your whole portfolio. To do so, you should familiarize yourself with two key concepts:

- **Asset allocation**, an overall strategy for dividing your investments across the major asset classes (stocks/equities, bonds/fixed income, and cash equivalents); and
- **Diversification**, or dividing your investments within those classes (for example, among domestic and foreign stocks, shares of large and small companies, bonds of different qualities and terms, etc.).

Asset allocation and diversification do not assure or guarantee better performance, cannot eliminate the risk of investment losses, and do not protect against an overall declining market.

## YOUR STRATEGY DEPENDS ON TWO FACTORS:

- Your time horizon (how long you have until you'll need the money); and
- Your risk tolerance (how well you tend to handle the market's ups and downs).

## UNDERSTANDING ASSET CLASSES

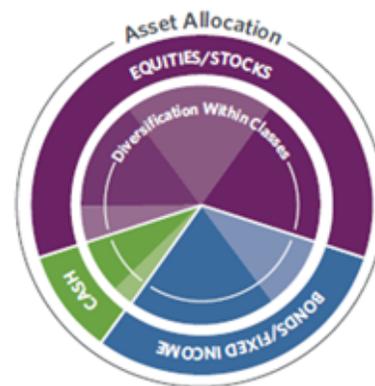
The investment choices available through your retirement plan fall into a combination of three broad asset classes. Asset classes are categories of investments that exhibit similar characteristics and may behave similarly in the marketplace.

### Equities

Stocks are also known as equities. They allow you to buy shares of an individual company. In essence, you become an owner of that company, albeit a very small owner. These are generally the riskiest of the three asset classes, since their value tends to fluctuate more from day to day — but they also have the potential for the highest returns.

### Fixed-income investments

Next, we have bonds, or fixed-income investments. With bonds, you essentially loan money to companies or governments. In exchange for your investment, the entity pays you interest for a pre-determined number of years. At the end of the term, the bond will mature and (provided the entity



Example is hypothetical and does not represent any particular investment or constitute an investment recommendation.

can cover its debts), you'll receive your initial money back, plus interest. While bonds are generally considered more conservative than stocks, they can be impacted by inflation and interest rate changes.

### Cash equivalents

The third kind of security is cash or cash equivalents.

All three types of securities can be included in mutual funds. Instead of worrying about which individual stocks to own, or what bonds to purchase, you can invest in multiple companies and bond types through mutual funds.

Fund managers create different funds for different tastes. One fund could focus on big, established companies, while another one focuses on low-risk bonds. Whatever the choice, the fund manager determines the investment strategy and decides what goes into the fund. You then purchase shares of the overall fund, giving you access to many different stocks, bonds, and/or cash equivalents.

## NEED HELP WITH INVESTMENT DECISIONS? WE'VE GOT OPTIONS.



[Transamerica.com/  
discover](https://www.transamerica.com/discover)

Find budget and health basics, a primer on investing, and resources for all stages of your life journey.

If you're looking for guidance when it comes to what you can invest in, check out some of these options:

### ONTRACK®

The *OnTrack*® tool, which produces Your Retirement Outlook®, can help you personalize your retirement income goal and decide how much to invest. You can access this tool by logging in at

[Transamerica.com/portal/home](https://www.transamerica.com/portal/home). The weather icons generated by the tool give you a real-time snapshot of how your current strategy is working.

**Important: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time.**

Please visit your plan website for more information regarding the criteria and methodology used, the tool's limitations and key assumptions, and other important information.

## TARGET DATE SERIES

### How Target Date Funds Work

A glide path charts the course for your investment mix over time.\*



\*The glide path illustrated in this graph does not represent a specific asset allocation at any given time.

## TARGET DATE FUNDS

Each fund targets its investment mix to a specific year. The fund manager

chooses and rebalances its holdings based on your time horizon: The farther away from the target date, the higher the allocation to stock; as the target date approaches, the funds gradually shifts their focus toward more conservative bond investments on a schedule called a “**glide path.**” Each fund is designed as a total investment solution, meant to allocate 100% of your account.

You have been invested in a fund whose target date is closest to the year in which you will turn 65, but you can choose a different investment if you wish.

These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Fund prospectuses and other information, are available at [Transamerica.com/portal/home](https://www.transamerica.com/portal/home) or you can request one at 800-401-8726.



You can also consider speaking to a financial professional about your specific situation.

## YOU CAN ALSO BUILD YOUR OWN PORTFOLIO

You can build your own portfolio by choosing among the “core” funds in your plan. Your plan offers a range of choices that enable you to diversify among various asset classes and investment styles. Prospectuses and fund information are available on your plan website.

Once you determine the investment mix that is right for you, your plan’s **auto-rebalance** service can help you maintain your mix automatically (sign up on your plan website). To create your portfolio, go to the Manage menu in your online account to update Future Allocations (where to invest new contributions) as well as Current Allocations (transfer/exchange existing balances).



Your plan’s funds, performance overview and summaries are also located in the back of this book.

For information on creating an online account, turn to the welcome section of this book.

Please use the Investment Mix worksheet in the back of this book to help



## Pick your own investments

Build your own portfolio with your choice of funds.

**you calculate your investment allocations.**

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# INVESTMENT CHOICES: PERFORMANCE OVERVIEW AND SUMMARIES

## The TAG Two West Aggregate Retirement Plan - Associated Ready Mixed Concrete, Inc.

The performance data quoted represents past performance and does not guarantee future results. An investment in these investment choices, other than the Transamerica Stable Value investment choice(s), is subject to market risk. The investment return and principal value of an investment will fluctuate; thus an investor's shares/units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. Please go to [Transamerica.com/portal/home](https://www.transamerica.com/portal/home) to obtain performance current to the most recent month-end. Additional information on all the investment choices, including investment strategy, is available on the investment fact sheets. Please refer to the disclosure page for additional information.

ASSET CLASS - INVESTMENT CHOICE	YEAR TO DATE	LAST QUARTER	1 YEAR	Average Annual Total or Since Inception Performance*			Expense Ratio (% of fund assets)
				3 YEARS	5 YEARS	10 YEARS	
<b>PERFORMANCE SHOWN IN PERCENTAGES AS OF 08/31/2019</b>							
<b>SHORT BONDS/STABLE/MMKT†</b>							
<b>STABLE VALUE</b>							
Transamerica Stable Value Advantage Account (Class: N/A)	1.61	1.60	1.53	1.39	1.43	1.87	0.00
<b>INTERM./LONG-TERM BOND</b>							
<b>INTERMEDIATE-TERM BONDS</b>							
State Street U.S. Bond Index Ret Acct (Class: N/A)	9.12	4.11	10.19	3.07	3.34	3.98	0.05
<b>LARGE-CAP STOCKS</b>							
<b>LARGE-CAP VALUE STOCKS</b>							
State Street Russell Large Cap Value Index Ret Acct (Class: N/A)	13.78	4.89	0.63	8.10	6.62	11.56	0.04
<b>LARGE-CAP BLEND STOCKS</b>							
TA Vanguard Total Stock Market Index Ret Acct (Class: Admiral)	17.99	6.35	1.32	12.24	9.59	13.40	0.04
<b>LARGE-CAP GROWTH STOCKS</b>							
State Street Russell Large Cap Growth Index Ret Acct (Class: N/A)	23.23	8.43	4.21	16.95	13.00	15.50	0.04
<b>SMALL/MID-CAP STOCKS</b>							
<b>MID-CAP BLEND STOCKS</b>							
State Street S&P Mid Cap Index Ret Acct (Class: N/A)	14.34	4.34	-6.47	8.00	7.17	12.85	0.04
<b>SMALL-CAP VALUE STOCKS</b>							
State Street Russell Small Cap Value Index Ret Acct (Class: N/A)	7.33	0.60	-14.89	5.07	4.59	10.31	0.05
<b>SMALL-CAP BLEND STOCKS</b>							
State Street Russell Small Cap Index Ret Acct (Class: N/A)	11.93	2.39	-12.79	7.98	6.56	11.80	0.05
<b>SMALL-CAP GROWTH STOCKS</b>							
State Street Russell Small Cap Growth Index Ret Acct (Class: N/A)	16.18	4.01	-11.13	10.49	7.94	13.06	0.05
<b>INTERNATIONAL STOCKS</b>							
<b>WORLD/FOREIGN STOCKS</b>							
State Street International Index Ret Acct (Class: N/A)	9.95	1.88	-2.96	6.24	2.19	5.33	0.05
<b>EMERGING MARKET STOCKS</b>							
State Street Emerging Markets Index Ret Acct (Class: N/A)	3.79	-0.23	-4.46	5.59	0.18	3.81	0.10

† See description of this asset class in the investment choices summary section.

**Not FDIC Insured | May Lose Value | No Bank Guarantee**

PERFORMANCE SHOWN IN PERCENTAGES AS OF 08/31/2019

ASSET CLASS - INVESTMENT CHOICE	YEAR TO DATE	LAST QUARTER	1 YEAR	Average Annual Total or Since Inception Performance*			Expense Ratio (% of fund assets)
				3 YEARS	5 YEARS	10 YEARS	NET
<b>MULTI-ASSET/OTHER</b>							
<b>TARGET DATE INVESTMENT CHOICES</b>							
TA BlackRock Lifepath Index Retirement Ret Acct (Class: N/A) (*Performance Inception: 05/31/2011)	11.15	4.19	5.54	5.70	4.63	5.52*	0.10
TA BlackRock Lifepath Index 2020 Ret Acct (Class: N/A) (*Performance Inception: 05/31/2011)	11.43	4.24	5.13	6.22	4.92	6.04*	0.10
TA BlackRock Lifepath Index 2025 Ret Acct (Class: N/A) (*Performance Inception: 05/31/2011)	12.15	4.24	4.19	6.91	5.33	6.51*	0.10
TA BlackRock Lifepath Index 2030 Ret Acct (Class: N/A) (*Performance Inception: 05/31/2011)	12.70	4.21	3.29	7.47	5.64	6.90*	0.10
TA BlackRock Lifepath Index 2035 Ret Acct (Class: N/A) (*Performance Inception: 05/31/2011)	13.23	4.20	2.46	8.03	5.96	7.24*	0.10
TA BlackRock Lifepath Index 2040 Ret Acct (Class: N/A) (*Performance Inception: 05/31/2011)	13.67	4.18	1.67	8.49	6.19	7.57*	0.10
TA BlackRock Lifepath Index 2045 Ret Acct (Class: N/A) (*Performance Inception: 05/31/2011)	14.00	4.16	1.07	8.73	6.33	7.77*	0.10
TA BlackRock Lifepath Index 2050 Ret Acct (Class: N/A) (*Performance Inception: 05/31/2011)	14.14	4.14	0.83	8.76	6.36	7.92*	0.10
TA BlackRock Lifepath Index 2055 Ret Acct (Class: N/A) (*Performance Inception: 05/31/2011)	14.17	4.15	0.82	8.78	6.38	8.07*	0.10
TA BlackRock Lifepath Index 2060 Ret Acct (Class: N/A) (*Performance Inception: 02/29/2016)	14.15	4.13	0.80	9.08	11.92*	N/A	0.10

\* Performance shown since inception is from the performance inception date of the separate account or underlying investment as shown on the Investment Choices Performance Overview.

## SUMMARIES

### SHORT BONDS/STABLE/MMKT

**Stable Value Investment Choices:** The Transamerica stable value investment choices are backed by the general account of Transamerica Life Insurance Company (TLIC) or Transamerica Financial Life Insurance Company (TFLIC). While TLIC or TFLIC declare rates and back the principal and interest of these investment choices, any guarantees are subject to the claims paying ability of the insurance company. This investment choice is not guaranteed by the FDIC or any other government agency. Although plan participants generally may withdraw assets from the stable value investment choice without restrictions, TLIC/TFLIC may impose a hold period at the contract level in the event of a full contract discontinuance, partial contract discontinuance, or certain transfers. Certain unaffiliated separate account stable value investment choices (which are not supported by an insurance company general account) also may be available for investment under your plan. These stable value investment choices instead invest in stable value fund collective investment trusts.

Please note that not all stable value investment choices may be available for your plan, and some are only available when combined with a specified investment choice line-up. Certain stable value investment choices are subject to book value adjustments for withdrawals under certain circumstances, and the fees associated with stable value investment choices generally reflect different crediting rate/charge structure combinations. Please consult your financial advisor for more information regarding the stable value investment choices available for your plan, including any alternative investment choice line-ups.

### STABLE VALUE

#### Transamerica Stable Value Advantage Account (Class: N/A)

Inception Date: 08/30/2006

**Investment Objective:** Best suited for investors seeking a stable return and safety of principal.

\*\*See Disclosure Page for more details.

## SUMMARIES (CONTINUED)

A hold period can apply on the plan's assets in a Stable Value investment choice, although participant-directed transactions will continue to be processed. If a plan sponsor wishes to remove a Transamerica Stable Value investment choice as an option from the plan, then depending on the contract, TLIC/TFLIC may impose a hold for up to a 270-day period on the Stable Value investment choice assets at the plan level if the most recently announced upcoming credited rate has increased or has not changed. Transamerica will provide at least 45 days advance notice of any interest rate change for each semi-annual period. Additionally, under limited circumstances, Transamerica may impose up to a 12-month delay period on all withdrawal requests from all plan sponsors at the plan level.

### INTERM./LONG-TERM BOND

#### INTERMEDIATE-TERM BONDS

##### State Street U.S. Bond Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48\*\*

Advisor: State Street Global Advisors

**Investment Objective:** The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Barclays U.S. Aggregate Bond Index (the "Index") over the long term.

### LARGE-CAP STOCKS

#### LARGE-CAP VALUE STOCKS

##### State Street Russell Large Cap Value Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48\*\*

Advisor: State Street Global Advisors

**Investment Objective:** The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 1000 Value Index (the "Index") over the long term.

#### LARGE-CAP BLEND STOCKS

##### TA Vanguard Total Stock Market Index Ret Acct (Class: Admiral)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Trading Restrictions: Type A\*\*

Advisor: Vanguard Group Inc

**Investment Objective:** The investment seeks to track the performance of a benchmark index that measures the investment return of the overall stock market.

#### LARGE-CAP GROWTH STOCKS

##### State Street Russell Large Cap Growth Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48\*\*

Advisor: State Street Global Advisors

**Investment Objective:** The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 1000 Growth Index (the "Index") over the long term.

### SMALL/MID-CAP STOCKS

#### MID-CAP BLEND STOCKS

##### State Street S&P Mid Cap Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48\*\*

Advisor: State Street Global Advisors

**Investment Objective:** The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P MidCap 400 Index (the "Index") over the long term.

#### SMALL-CAP VALUE STOCKS

##### State Street Russell Small Cap Value Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48\*\*

Advisor: State Street Global Advisors

**Investment Objective:** The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 2000 Value Index (the "Index") over the long term.

\*\*See Disclosure Page for more details.

## SUMMARIES (CONTINUED)

### SMALL-CAP BLEND STOCKS

#### State Street Russell Small Cap Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48\*\*

Advisor: State Street Global Advisors

**Investment Objective:** The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 2000 Index (the "Index") over the long term.

### SMALL-CAP GROWTH STOCKS

#### State Street Russell Small Cap Growth Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48\*\*

Advisor: State Street Global Advisors

**Investment Objective:** The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the Russell 2000 Growth Index (the "Index") over the long term.

## INTERNATIONAL STOCKS

### WORLD/FOREIGN STOCKS

#### State Street International Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48\*\*

Advisor: State Street Global Advisors

**Investment Objective:** The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the MSCI ACWI ex-USA Index (the "Index") over the long term.

### EMERGING MARKET STOCKS

#### State Street Emerging Markets Index Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 48\*\*

Advisor: State Street Global Advisors

**Investment Objective:** The Fund seeks an investment return that approximates as closely as practicable, before expenses, the performance of the MSCI Emerging Markets Index (the "Index") over the long term.

## MULTI-ASSET/OTHER

### TARGET DATE INVESTMENT CHOICES

#### TA BlackRock Lifepath Index Retirement Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

#### TA BlackRock Lifepath Index 2020 Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

#### TA BlackRock Lifepath Index 2025 Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

#### TA BlackRock Lifepath Index 2030 Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

\*\*See Disclosure Page for more details.

## SUMMARIES (CONTINUED)

### TA BlackRock Lifepath Index 2035 Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

### TA BlackRock Lifepath Index 2040 Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

### TA BlackRock Lifepath Index 2045 Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

### TA BlackRock Lifepath Index 2050 Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

### TA BlackRock Lifepath Index 2055 Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

### TA BlackRock Lifepath Index 2060 Ret Acct (Class: N/A)

Inception Date: 03/15/2017

Expense Type: Type 49\*\*

Advisor: BlackRock Institutional Trust Company NA

**Investment Objective:** The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name.

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\*\*See Disclosure Page for more details.

## DISCLOSURES

The separate account investment choices offered are exempt from registration with the SEC; therefore, no prospectuses are filed for them. However, certain of the separate account investment choices, other than the Stable Value investment choice(s) and Collective Investment Trusts, invest in mutual funds which are subject to SEC registration.

**Prospectuses or summary prospectuses, if available, for these mutual funds can be ordered directly from the fund company or obtained upon request from Transamerica Retirement Solutions at [Transamerica.com/portal/home](https://www.transamerica.com/portal/home). Investors should consider the investment objectives, risks, and charges and expenses of the fund carefully before investing. The prospectus for each fund contains this and other important information about that fund. Read each prospectus carefully before investing. Additional information on all the investment choices is available on the investment fact sheets.**

Certain accounts are operated by persons who have claimed an exclusion, granted to operators of insurance companies and their separate accounts, from registration as a "commodity pool operator" with respect to the accounts under the Commodity Exchange Act, and therefore, are not subject to registration or regulation with respect to the accounts under the Commodity Exchange Act.

## PERFORMANCE

The performance data given represents past performance and should not be considered indicative of future results. An investment in these investment choices, other than the Transamerica Stable Value investment choice(s), is subject to market risk. Principal value and investment return will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than the original investment. Current performance may be lower or higher than the performance quoted herein. Separate account investment choice statistics change over time. The investment choice is not FDIC insured, may lose value and is not guaranteed by a bank or other financial institution.

## DISCLOSURES (CONTINUED)

Performance shown is average annual total separate account investment choice returns (except last quarter and year-to-date) for the period indicated, net of the total operating expenses of the separate account and underlying investment (if applicable) as listed on the Investment Choices Performance Overview. Performance returns reflect reinvestment of dividends and capital gains distributions. Performance does not reflect the deduction of any applicable contract asset charge, discontinuance charge or service fee. Application of the contract asset charge and any discontinuance charges or service fees deducted from an account would reduce a participant's return.

For separate account investment choices invested in mutual fund shares, except as otherwise indicated, historical performance prior to the separate account investment choice inception date is hypothetical and calculated utilizing past performance for the underlying mutual fund with the deduction of the separate account fees reflected.

Performance shown since inception is from the performance inception date of the separate account or underlying investment as shown on the Investment Choices Performance Overview.

### ASSET CLASSES

The investment choices have been assigned to various asset classes by Transamerica Retirement Solutions. They may not be representative of that particular asset class in the future.

### EXPLANATION OF INVESTMENT STYLES AND RISKS

**Stable Value:** *An investment that seeks to preserve principal, and provide consistent returns and liquidity. Stable value investment choices seek capital preservation, but they do carry potential risks. Stable value investment choices may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investment choices are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.*

**Intermediate-Term Bonds:** *Debt securities issued by governments, corporations, and others, typically with durations of 3.5 to 6 years. The value of bonds changes in response to changes in economic conditions, interest rates, and the creditworthiness of individual issuers. Bonds can lose value as interest rates rise, and an investor can lose principal.*

**Large-Cap Value Stocks:** *An investment category that mostly comprises stocks of large companies that are believed to be priced below what they are really worth. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.*

**Large-Cap Blend Stocks:** *An investment category that mostly comprises both value and growth stocks of large companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Blend strategies are subject to both growth and value risks.*

**Large-Cap Growth Stocks:** *An investment category that mostly comprises stocks of large companies whose earnings are expected to grow more quickly than the market average. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investments. Most growth investments offer higher potential capital appreciation but usually at above-average risk. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.*

**Mid-Cap Blend Stocks:** *An investment category that mostly comprises a blend of value and growth stocks of mid-size companies. Stocks have historically offered the potential for greater long-term returns, but also entail greater short-term risks than other investment choices. Mid-cap shares may be more vulnerable to market downturns, and their prices could be more volatile, than those of larger companies. Blend strategies are subject to both growth and value risks.*

**Small-Cap Value Stocks:** *An investment category that mostly comprises stocks of small companies that are believed to be priced below what they are really worth. Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the opinion of the portfolio managers who invest in them.*

**Small-Cap Blend Stocks:** *An investment category that mostly comprises a blend of both value and growth stocks of small companies. Stocks of small companies involve additional risks, including a higher risk of failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market. Blend strategies are subject to both growth and value risks.*

**Small-Cap Growth Stocks:** *An investment category that mostly comprises stocks of small companies whose earnings are expected to rise faster than the market average. Small-company stocks involve additional risks, including a higher risk of*

## DISCLOSURES (CONTINUED)

failure, and are not as well established as large, blue-chip companies. Historically, small-company stocks have experienced greater price volatility than the overall market average. Growth stocks can perform differently than other types of stocks and the market as a whole and can be more volatile than other types of stocks.

**World/Foreign Stocks:** This investment category focuses on stocks of companies primarily (world, a.k.a. global) or exclusively (foreign, a.k.a. international) outside the United States and involves special additional risks. The risks of world /foreign stocks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging, or developing, markets may accentuate these risks.

**Emerging Market Stocks:** This investment category focuses on stocks of companies in emerging or developing countries or regions. Emerging market stocks involve special additional risks, including but not limited to, currency risk, political risk, and risk associated with varying accounting standards. Historically, emerging market stocks have experienced a greater degree of price volatility than stocks from developed markets.

**Target Date Investment Choices:** Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The investment choices' allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

### CHARGES, FEES, AND EXPENSES

Deposits made by plan participants are not subject to any front-end loads/sales fees of the underlying mutual fund. Therefore, such fees are not reflected in the performance reported.

**Type 48:** The expense ratio quoted reflects the maximum total operating expenses of the investment choice, which include the underlying TLIC Separate Account Maintenance Charge, assessed by Transamerica (if applicable). For separate accounts that invest in underlying investments, the expense ratio also includes any expenses collected by the underlying investment, if applicable. There may also be charges to your balance in the separate accounts for contract asset charges or service fees, as applicable under your contract, which are not reflected on the fact sheets.

**Type 49:** The expense ratio quoted reflects the maximum total operating expenses of the investment choice, which reflects the total operating expenses of the underlying investment, net of any fee waivers. There may also be charges to your balance in the separate accounts for contract asset charges or service fees, as applicable under your contract, which are not reflected on the fact sheets.

### CONTRACT TERMINATION CHARGES

Depending on the features elected by your plan a discontinuance charge may apply at the time the investment contract is terminated.

### CONTRACT ASSET CHARGES (CACs)

Contract asset charges (CACs) are assessed each Month according to the terms of the plan's contract and vary based upon the amount of assets held under the contract on the 15th of each month. Based on the plan asset information provided to Transamerica, the initial monthly CAC rate assessed to the plan is estimated to be 0.0500%.

Plan sponsors should consult their contract and participants should consult their enrollment kit for the CAC charges applicable to their plan.

Note, the commission option selected by your plan's broker will affect the contract asset charges payable under the group variable annuity contract.

### TRADING RESTRICTIONS

The ability to exchange units of the separate account may be restricted in the event that a sponsor or participant engages in trading patterns which are detrimental to the separate account or the underlying investment.

Investment choices may be subject to certain transfer restrictions. Participant-directed transfers into this contract account may be limited. Additionally, plan-level restrictions may apply. Automatic scheduled transactions such as payroll contributions, loan repayment, etc. may not be subject to these restrictions. However, you may transfer funds out of this contract account at any time. These restrictions may be changed at any time to comply with any restrictions on trading imposed by the underlying mutual fund.

Type A: Transfers into the investment choice are restricted for a rolling 30-day period once a transfer out has been made.

## DISCLOSURES (CONTINUED)

### ADDITIONAL NOTES

- The information contained in the investment choice performance overview and the attached investment profiles is date-sensitive and only valid for the current quarter. This information is generally updated quarterly. You should obtain updated information from your plan administrator to ensure you have the most current information.
- Translations of any materials or text into languages other than English are intended solely as a convenience to the non-English language speakers and are not legally binding. Such materials and their translation help to facilitate the administration and operation of the plan and are not intended as an investment solicitation or an investment recommendation. We have attempted to provide an accurate translation of the original material in English, but due to the nuances in translating to a foreign language, slight differences may exist. Assistance may be available to non-English language speakers in order to help understand the retirement plan materials and any applicable related investment disclosure materials (which may be available only in the English language) for the investment options under the plan. Such assistance may be accessed through your employer or by calling our Customer Contact Center and asking to speak with a Spanish-speaking representative. You should carefully review the content of any prospectus applicable to an investment before you invest.
- This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.
- *Transamerica Retirement Solutions (TRS) is affiliated with Massachusetts Fidelity Trust Company (MFTC) through which TRS provides certain investment education services to plan participants and other administrative services on behalf of the plan. MFTC is an Iowa trust company with its principal office located at 4333 Edgewood Road NE, Cedar Rapids, IA 52499.*
- *Plan related recordkeeping and administration services are provided by Transamerica Retirement Solutions, LLC (Transamerica). The investment choices are available through a contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), 440 Mamaroneck Avenue, Harrison, New York 10528, or Transamerica Financial Life Insurance Company ("TFLIC"), TA-AP-2001-CONT or TA-PC-2000-CONT. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. Certain limitations on the number of investment choices for your plan will still apply. For complete information, contact your Transamerica representative.*
- *Transamerica Stable Value Advantage Account - Returns shown for the Transamerica Stable Value Advantage Account are the annual effective credited rates as set by TFLIC, for the periods shown. Historical returns prior to 12-31-06 reflect the annual effective credited rates of the Transamerica Stable Value Account, an investment in the same TFLIC general account, as set by TFLIC. No adjustments have been made to the returns shown for those periods. Application of the contract asset charge and any discontinuance charges or service fees deducted from an account would reduce a participants return. The Transamerica Stable Value Advantage Account is available under contract form number TA-AP-2001-CONT, a group variable annuity contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), 440 Mamaroneck Avenue, Harrison, New York 10528. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. The Transamerica Stable Value Advantage Account is an investment choice held by the general account of TFLIC. The assets in the general account are supported by the financial stability of TFLIC. While TFLIC declares interest rates and backs the principal and interest of this investment choice, any guarantees are subject to the claims paying ability of the insurance company. This account is not guaranteed by the FDIC or any other government agency. Although plan participants generally may withdraw assets from the Stable Value investment choice without restrictions, a hold can apply on the plan's assets in a Stable Value investment choice. If a plan sponsor wishes to remove a Transamerica Stable Value investment choice as an option from the plan, then depending on the contract, TFLIC may impose a hold for up to a 270-day period on the Stable Value investment choice assets at the plan level if the most recently announced upcoming credited rate has increased or has not changed. Transamerica will provide at least 45 days advance notice of any interest rate change for each semi-annual period. Additionally, under limited circumstances, Transamerica may impose up to a 12-month delay period on all withdrawal requests from all plan sponsors at the plan level. Returns shown for the Transamerica Stable Value Advantage Account are the annual effective credited rates as set by TFLIC, for the periods shown. Historical returns prior to 12-31-06 reflect the annual effective credited rates of the Transamerica Stable Value Account, an investment in the same TFLIC general account, as set by TFLIC. No adjustments have been made to the returns shown for those periods. Application of the contract asset charge and any discontinuance charges or service fees deducted from an account would reduce a participants return.*

## The TAG Two West Aggregate Retirement Plan - Associated Ready Mixed Concrete, Inc. 932512-00028

Good news! Associated Ready Mixed Concrete, Inc. offers automatic enrollment and saving features in the The TAG Two West Aggregate Retirement Plan to help make plan participation fast and easy.

### Here is how it works:

If you meet eligibility requirements, you will be automatically enrolled in the plan at 3% on a pretax basis.

This means that at each payroll period, a deduction of your before-tax contributions will be automatically contributed to the plan and invested in the Target Date Series that most closely matches a projected retirement age at 65.

Enroll or make changes online or over the phone to set up or make changes to your contribution rate, investment choices, and future contribution elections.

### ENROLL ONLINE

Have your Social Security number and a personal email address ready. Providing a personal email address is important so we can keep in touch about your account.

1. Visit [Transamerica.com/portal/home](https://www.transamerica.com/portal/home).
2. Click the red log in button.
3. Click "Create an account".
4. Follow the secure steps to create your account.
5. Sign in to your account to see the "My Profile" menu on the top of the screen.
6. Click on "My Profile", and then select "Personal Information".
7. From this page, you can verify your personal information, address, and enter phone numbers for activity alerts.

**Tip:** Consider signing up for alerts to receive email, phone, or text notifications when changes are made to your account.

### ENROLL OVER THE PHONE

Call us to enroll in your plan and register with *Transamerica Voice Pass*. This will allow you to set up a voice biometric password for your account so you won't have to remember codes or PINs with our interactive voice response system.

When you speak with one of our representatives, ask them about restricting online access (if you do not want to enroll online) and adding a security question or phrase for all phone access to your account.

1. Call **800-401-8726**.
2. Follow the prompts to set up a voice password. This voice biometrics password can save time and provide an additional layer of security — you'll be asked for it every time you call us.
3. We recommend you choose a self-selected security question for all over-the-phone account access.

If you DO NOT want to be automatically enrolled in the 401(k) plan, you must elect not to participate at this time.

**Please Note: You can enroll today or any day in the future. Generally, the contribution you elect will go into effect on the plan's next entry date; however, you will need to check with your employer to find out the exact date your payroll deductions will start. Refer to your enrollment workbook or Summary Plan Description for your plan's specific entry dates.**

By completing the enrollment process online, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan.

Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization online, you understand that neither Associated Ready Mixed Concrete, Inc., the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

## The TAG Two West Aggregate Retirement Plan - Associated Ready Mixed Concrete, Inc. 932512-00028

This worksheet is designed to help you enter your investment selections during the enrollment process. Please don't submit this worksheet.

### OPTION A: TARGET DATE SERIES

The Target Date Series investment choices are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your projected retirement date. These investment options are diversified and structured to grow more conservative as the investment option's target date approaches.

Select only one, otherwise, proceed to Option B.

TARGET DATE FUND NAME:	SELECT ONE:
R3CM TA BlackRock Lifepath Index Retirement Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CP TA BlackRock Lifepath Index 2020 Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CR TA BlackRock Lifepath Index 2025 Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CT TA BlackRock Lifepath Index 2030 Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CV TA BlackRock Lifepath Index 2035 Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CX TA BlackRock Lifepath Index 2040 Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3CZ TA BlackRock Lifepath Index 2045 Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3D3 TA BlackRock Lifepath Index 2050 Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3D5 TA BlackRock Lifepath Index 2055 Ret Acct (Class: N/A)	<input type="checkbox"/> 100%
R3D7 TA BlackRock Lifepath Index 2060 Ret Acct (Class: N/A)	<input type="checkbox"/> 100%

### OPTION B: CREATE YOUR OWN INVESTMENT PORTFOLIO

If you prefer to create your own investment portfolio, just select from the following available investment choices. All elections must be in whole percentages and total 100%. If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be invested in the Target Date Series that most closely matches a projected retirement age at 65.

ASSET CLASS	SUB ASSET CLASS	INVESTMENT CHOICE	% OF CONTRIBUTION
<b>SHORT BONDS/STABLE/MMKT</b>			
	STABLE VALUE	Q1QQ Transamerica Stable Value Advantage Account (Class: N/A)	_____ .0%
<b>INTERM./LONG-TERM BOND</b>			
	INTERMEDIATE-TERM BONDS	R3BV State Street U.S. Bond Index Ret Acct (Class: N/A)	_____ .0%
<b>LARGE-CAP STOCKS</b>			
	LARGE-CAP VALUE STOCKS	R3C5 State Street Russell Large Cap Value Index Ret Acct (Class: N/A)	_____ .0%
	LARGE-CAP BLEND STOCKS	R3ER TA Vanguard Total Stock Market Index Ret Acct (Class: Admiral)	_____ .0%
	LARGE-CAP GROWTH STOCKS	R3C9 State Street Russell Large Cap Growth Index Ret Acct (Class: N/A)	_____ .0%
<b>SMALL/MID-CAP STOCKS</b>			
	MID-CAP BLEND STOCKS	R3BT State Street S&P Mid Cap Index Ret Acct (Class: N/A)	_____ .0%
	SMALL-CAP VALUE STOCKS	R3BX State Street Russell Small Cap Value Index Ret Acct (Class: N/A)	_____ .0%

ASSET CLASS	SUB ASSET CLASS	INVESTMENT CHOICE	% OF CONTRIBUTION
<b>SMALL/MID-CAP STOCKS</b>			
	SMALL-CAP BLEND STOCKS	R3BP State Street Russell Small Cap Index Ret Acct (Class: N/A)	_____0%
	SMALL-CAP GROWTH STOCKS	R3C7 State Street Russell Small Cap Growth Index Ret Acct (Class: N/A)	_____0%
<b>INTERNATIONAL STOCKS</b>			
	WORLD/FOREIGN STOCKS	R3BR State Street International Index Ret Acct (Class: N/A)	_____0%
	EMERGING MARKET STOCKS	R3C3 State Street Emerging Markets Index Ret Acct (Class: N/A)	_____0%
<b>MULTI-ASSET/OTHER</b>			
	TARGET DATE INVESTMENT CHOICES	R3CM TA BlackRock Lifepath Index Retirement Ret Acct (Class: N/A)	_____0%
		R3CP TA BlackRock Lifepath Index 2020 Ret Acct (Class: N/A)	_____0%
		R3CR TA BlackRock Lifepath Index 2025 Ret Acct (Class: N/A)	_____0%
		R3CT TA BlackRock Lifepath Index 2030 Ret Acct (Class: N/A)	_____0%
		R3CV TA BlackRock Lifepath Index 2035 Ret Acct (Class: N/A)	_____0%
		R3CX TA BlackRock Lifepath Index 2040 Ret Acct (Class: N/A)	_____0%
		R3CZ TA BlackRock Lifepath Index 2045 Ret Acct (Class: N/A)	_____0%
		R3D3 TA BlackRock Lifepath Index 2050 Ret Acct (Class: N/A)	_____0%
		R3D5 TA BlackRock Lifepath Index 2055 Ret Acct (Class: N/A)	_____0%
		R3D7 TA BlackRock Lifepath Index 2060 Ret Acct (Class: N/A)	_____0%

**Total for all investment choices must equal 100%: 100.0%**

SOCIAL SECURITY NO.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Four Simple Steps**

1. Contact your plan administrator or refer to your Summary Plan Description to make sure you're eligible to roll over your plan account balance from a prior qualified retirement plan.
2. Contact your prior company and request a rollover distribution. If you have an Individual Retirement Account (IRA), contact the investment manager [custodian] for your IRA and request a withdrawal. Be sure to have the distribution check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) and have it sent directly to you.
3. Complete the Rollover Form below.
4. Return this form along with your distribution check to: Transamerica P.O. Box 28566, New York, NY 10087-8566. For overnight mailing: JPMorgan Chase TFLIC-Lockbox 28566, 7th Floor East Side 4 Metrotech Center Brooklyn, NY 11245.

**You must first enroll into the plan and designate a beneficiary**

**1. EMPLOYEE INFORMATION (PLEASE PRINT)**

Married                       Not Married

First Name: \_\_\_\_\_ M.I. \_\_\_\_\_

Last Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ Apt. No. \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Date of Hire: \_\_\_\_\_

**2. PREVIOUS PLAN/IRA INFORMATION**

Name of prior plan \_\_\_\_\_

<b>TYPE OF PLAN (MARK ONE)*</b>					
<input type="checkbox"/> 401(k)	<input type="checkbox"/> 403(a)	<input type="checkbox"/> 403(b)	<input type="checkbox"/> Profit Sharing Plan	<input type="checkbox"/> Defined Benefit Plan	<input type="checkbox"/> Money Purchase Plan
<input type="checkbox"/> Gov't. 457	<input type="checkbox"/> Conduit IRA	<input type="checkbox"/> Traditional IRA	<input type="checkbox"/> Simple IRA	<input type="checkbox"/> SEP IRA	
<b>FOR ROTH 401(K) ROLLOVERS:</b>		<input type="checkbox"/> Roth 401(k) Direct	Please complete the information below. This information should have been provided by your rollover institution.		
		<input type="checkbox"/> Roth 401(k) Indirect (earnings only permitted)	Year of First Roth 401(k) Contribution _____		
			Roth Contribution Basis _____ (This is the non-taxable portion of your distribution)		

\* Your plan may not accept rollovers from all plan types listed above. Contact your plan administrator to make sure your rollover qualifies. The tax costs with a Roth IRA conversion can be significant. Contributions are subject to taxes that were previously deducted, including any accumulated earnings. You may also be pushed into a higher tax bracket, especially if converting a large amount of money.

**PREVIOUS PLAN/IRA INFORMATION CONTACT:**

First Name \_\_\_\_\_ M.I. \_\_\_\_\_

Last Name \_\_\_\_\_

Mailing Address \_\_\_\_\_ Apt. No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone Number \_\_\_\_\_

**3. TAX INFORMATION**

- All of this distribution amount would be taxable to me if I did not roll it over.
- This rollover includes after-tax contributions in the amount of \$ \_\_\_\_\_.  
The remainder would be taxable income to me if I did not roll it over.
- No part of this rollover is a minimum required distribution.
- No part of this rollover is a hardship withdrawal.

**Please note the following important information:**

- 5. Transamerica cannot accept after-tax amounts if the cost basis is not provided. If you are unsure of your after-tax cost basis, contact your previous plan administrator to obtain/confirm this information. If this information is not received, it will be assumed that the deposit represents pretax amounts only.
- 6. If you are already enrolled in the plan, your incoming rollover will be invested according to your existing investment allocation for payroll contributions.
- 7. If you are not enrolled in the plan, or your elections do not equal 100%, your incoming rollover will be invested in the Target Date Series that most closely matches a projected retirement age at 65. *You can subsequently reallocate your investment at any time, subject to plan provisions.*

**4. EMPLOYEE AUTHORIZATION**

I wish to contribute a single sum rollover in the amount of \$ \_\_\_\_\_, which represents a distribution from another qualified retirement plan. **A check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) is attached.** I understand the withdrawal restrictions that apply to these contributions.

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_









# THE FINE PRINT

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The information in this enrollment workbook is intended to be educational and to provide you with information regarding your retirement. Different assumptions concerning earnings, taxes, investment rates of return, and retirement age will generally yield different results. This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact your financial professional.

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