

**REFERENCE GUIDE FOR  
TALLEY CONSTRUCTION COMPANY, INC. 401(K) PROFIT SHARING PLAN AND TRUST**

EMPLOYER: Talley Construction Company, Inc.  
 ADDRESS: 1751 McFarland Avenue, Rossville, Georgia 30741  
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 CONTACT NAME: Lynn Chambers ACCOUNT # 860004  
 EMPLOYER EIN: 62-1462015  
 FISCAL YEAR END: December 31  
 PLAN YEAR END: December 31st  
 VALUATION DATE: daily  
 PLAN NUMBER: 001  
 TRUSTEE(S): ING National Trust  
 ADMINISTRATOR: Employer is the Administrator  
 PARTICIPATING EMPLOYER(S): T.J. Hunt I, LLC and Retro Industries, LLC  
 EFFECTIVE DATE OF PLAN: February 1, 1994  
 EFFECTIVE DATE OF RESTATEMENT: January 1, 2016

<b>PLAN SPECS</b>	<b>EXPLANATION</b>	<b>QUEST/PG</b>
<b>Eligible Employees</b>	For all contributions: all Employees are eligible EXCEPT: union Employees nonresident aliens	13 p.4
<b>Eligibility Requirements</b>	For all contributions:	14 p.5
-Eligibility age	age 21	
-Eligibility service	six (6) months	
<b>Eligibility-Include Service</b>		
-With	Southeastern Materials, Inc.	16 p.7
<b>Entry Date</b>	For all contributions: 1st day of next month	15 p.6
<b>Service Crediting Method</b>	defaults apply	17 p.7
<b>Vesting</b>		18 p.8
-Schedule	for Employer Nonelective profit sharing contributions: the following schedule applies (except 100% vested upon Normal Retirement Age, upon death, or if disabled): 2-20; 3-40; 4-60; 5-80; 6-100%	
-Schedule	for matching contributions: the following schedule applies (except 100% vested upon Normal Retirement Age, upon death, or if disabled): 2-20; 3-40; 4-60; 5-80; 6-100%	
<b>Vesting-Include Service</b>		
-With	Southeastern Materials, Inc.	16 p.7
<b>Vesting - Other</b>		
-Safe harbor	"ADP test safe harbor contributions": 100% immediate	27 p.15
<b>Retirement</b>		
-Normal	NRA: age 65 NRD: date on which Participant attains NRA	20 p.10 21 p.10
-Early	ERD: date on which Participant attains age 55 and completes 10 Years of Service for eligibility	22 p.10
<b>Compensation</b>	W-2 wages for PY	23 p.10
-Limitation Year	Plan Year (same as compensation determination period)	
<b>Adjustments to Compensation</b>		23 p.10
-All contributions	exclude Compensation paid while not a Participant in the component of the Plan for which compensation is being used	
<b>Post-severance Compensation</b>		24 p.11
<b>Adjustments</b>		
-All contributions	include post-severance regular compensation	

	include leave cashouts	
	include deferred compensation	
<b>Employee Contributions</b>		
-Elective Deferral		25 p.12
	maximum percentage allowed	
	Catch-Up Contributions permitted. Match on Catch-Ups	
	Roth Elective Deferrals permitted	12 p.3
	Participants may modify salary deferral elections:	Admin Proc
	each payroll period	
	salary deferral election applies to irregular pay	Admin Proc
	unless separate salary deferral election is made	
	suspended elective deferrals will resume after suspension	Admin Proc
-Rollovers	accepted by Plan	12 p.3
	from Participants who are Employees or from Eligible Employees	
<b>Employer Contributions</b>		
-Safe Harbor Plan	With the following provisions	27 p.15
	safe harbor effective February 1, 2009	
	basic match: 100% up to 3% of Compensation plus 50% of Compensation from 3 to 5%	
	determined each PY	
-Matching contributions		28 p.17
	discretionary	
	allocation conditions for matching contributions:	
	no conditions to share in matching contribution	
-Profit Sharing		29 p.19
	contribution: discretionary	
	integrated allocation: with 5.7% and TWB	
-Allocation Conditions	for Employer Nonelective profit sharing contributions:	30 p.21
	share if employed at end of year	
	if terminated: share if completed more than 500 Hours of Service	
	conditions waived if termination due to death, disability or termination of employment after Normal Retirement Age	
<b>Forfeitures</b>		Admin Proc
	used to pay Plan expenses or otherwise used at Employer's discretion	
	Forfeiture (other than match): reduce Employer contribution	
	Forfeiture (match): reduce match	
<b>Distributions</b>		
-Form of distributions	distributions may be made in:	34 p.22
	lump-sum, installments and partial withdrawals; and distributed in cash only	
	no annuities	
-Termination	distributions upon termination:	35 p.23
	as soon as feasible after termination	
	rollovers excluded in \$5,000 threshold	
	forced cash-outs if less than \$5,000	
-Hardship distribution	Permitted from:	37 p.24
	Pre-Tax Elective Deferrals and Roth Elective Deferrals	
	limitations on hardship distributions:	
	-safe harbor standards for all Accounts	
	-hardship distributions for expenses of a Beneficiary are allowed	
-In-service distributions	permitted from: all Accounts	38 p.25
	conditions for in-service distribution from certain Accounts:	
	-Participant must be age 59.5	
	limitations for in-service distribution:	
	-only if fully Vested	
<b>Miscellaneous</b>		
-Loans	not permitted	45 p.28
-Directed Investments	Permitted, with ERISA 404(c) compliance	Admin Proc
	may direct all Accounts	
-Rollover distributions	allowed at any time	46 p.28

-ADP test	ADP ratio based on the following: safe harbor Plan, no testing	44 p.27
-ACP test	ACP ratio based on the following: safe harbor Plan, no testing	44 p.27
-Insurance	not permitted	Admin Proc