

RETIREMENT PLAN

401(k) Benefit*



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COMPANIES



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We are providing this information so that you have an overview of upcoming changes and enhancements to your 401(k) and profit sharing benefits. Please contact your Benefits Administrator with questions.

401(k) BENEFIT Q&A

Why a new 401(k) plan?	There are currently over 20 separate retirement plans with varying benefits throughout Oldcastle Materials. The new plan will be consistent throughout the company and it will be more robust and cost-effective for our employees.
When does the change take effect?	January 1, 2010
What action do I need to take if I already have a 401(k)?	No action will be required at this time; you will receive detailed information from Fidelity in November.
Who is Fidelity Investments?	Fidelity Investments is one of the world's largest providers of financial services and the leading provider of workplace savings plans in the United States.
What are the benefits of the Fidelity Plan?	Extensive investment options, online planning tools, offices in some areas and world-class customer service will make it easier for you to make investment and retirement decisions.
When am I eligible for this plan if I do not already participate in one?	You must be 18 years old and complete 90 days of employment in order to begin your employee contributions. The company match will begin after 12 months of employment and 1000 hours of service.
Can I participate in this plan if I am a union member?	You may or may not qualify depending on your union contract. Your local Benefits Administrator will advise you.
What is the minimum and maximum percent that I can contribute?	The minimum that you can contribute is 1% and the maximum is 75%, subject to the annual limits established by the IRS.
What will the company match be on my contributions?	There is a 100% company match on the first 4% of your contributions.
When will the company match contributions be vested?	The matched contributions will be immediately vested.

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401(k) Benefit Q&A – continued

How and when will my 401(k) deductions occur?	Deductions and matching contributions will be credited each payroll period.
Can I take a hardship withdrawal against my 401(k)?	A hardship withdrawal (as defined by the IRS) is permitted, but penalty fees and income taxes will apply.
Are loans permitted?	Yes, loans will be permitted with certain limitations and must meet the IRS criteria.
What about in-service withdrawals?	At age 59½ you are eligible to withdraw from your 401(k) without incurring penalty fees, although income tax laws still apply.
If I currently have a loan, how will I repay it?	Fidelity will assume the loan and you will be able to pay it off under the original terms (this is considered a “grandfathered” provision).
Will I be able to purchase CRH/Oldcastle stock?	Yes, CRH/Oldcastle stock will be an option in the consolidated plan.
Can I roll over funds from a prior employer’s retirement plan?	Yes, the plan will accept qualified rollovers of eligible balances.
Am I required to participate?	Your participation in the 401(k) plan is strictly voluntary. However, this option is a part of your total compensation package. Oldcastle Materials encourages participation to help you prepare for your future and retirement.
When will I get my statements?	You will receive annual statements in the mail and quarterly statements will be available on line showing your contributions, company matches and investment gains and losses.
How will I be able to change my contributions and investments?	Fidelity will have a variety of ways for you to access your account.