

Oldcastle Materials, Inc. Retirement Savings Plan

2010 Plan Highlights

You can receive help reaching your financial goals for retirement with the Oldcastle Materials, Inc. Retirement Savings Plan (the Materials Plan). For additional information about the Materials Plan, visit Fidelity NetBenefits® at www.401k.com or call 1-800-835-5095.

Who is eligible?

To be eligible for the Plan, you must be 18 years of age and have 90 days of service. You can enroll on the first day of the month following the 90 day service requirement.

How do I enroll in the Plan?

Log on to Fidelity NetBenefits® at www.401k.com or call the Fidelity Benefits Center at 1-800-835-5095 to enroll in the Plan.

When is my enrollment effective?

Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

How do I designate my beneficiary?

If you have not already selected your beneficiaries, or if you have experienced a life changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service, available through Fidelity NetBenefits®, offers a straightforward, convenient process that takes just minutes. Simply log on to NetBenefits® at www.401k.com and click on "Beneficiaries" in the About You section of Your Profile. If you do not have access to the internet or prefer to complete your beneficiary information by paper form, please contact 1-800-835-5095.

How much can I contribute?

Through automatic payroll deduction, you can contribute between 1% and 75% of your eligible pay on a pretax basis, up to the annual IRS dollar limits. Annual additions to the plan (your contributions and company contributions combined) may not exceed 100% of your pay or \$49,000 for 2010 (whichever is less). In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program, up to 75% of pay. You can sign up by logging on to Fidelity NetBenefits® at www.401k.com and click on "Payroll Deductions" or by calling the Fidelity Benefits Center at 1-800-835-5095. Employees determined to be highly compensated may have additional limitations.

What are the IRS contribution limits?

The IRS contribution limit is \$16,500 for 2010.

What "catch-up" contribution can I make?

As long as you have reached or will reach age 50 by year end and are making the maximum plan or IRS pretax contribution, you may make an additional "catch-up" contribution each pay period. The maximum annual catch-up contribution is \$5,500 for 2010. You make catch-up contributions through payroll deduction, the same way you make regular contributions.

Does the Company contribute to my account?

Oldcastle helps your retirement savings grow by matching your contributions.

Oldcastle will match 100% of each pretax dollar you contribute on the first 4% of pay that you defer to your Plan. In general, employees must be employed for 12 months and work 1,000 hours to meet initial eligibility for matching contributions. In addition, Oldcastle may make an annual profit sharing contribution to your account. If you have any

questions concerning this profit sharing contribution, please contact your local human resources department. If you are a union employee, your match and/or profit sharing contribution might be different. Please contact your HR Representative.

When am I vested?

You are always 100% vested in your pretax contributions, rollover contributions and any associated earnings. Any company matching contributions made to your account after January 1, 2010 and any associated earnings will also be 100% vested. Any company profit sharing contributions made to your account and any associated earnings will vest according to the following schedule:

Years of employment	Vested percentage
1	20
2	40
3	60
4	80
5	100

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at Fidelity NetBenefits®.

How do I know if my money will last through retirement?

Fidelity's planning tools are designed to help you manage your assets as you plan for retirement. Simply log on to Fidelity NetBenefits® at www.401k.com to access these tools.

Can I take a loan from my account?

Although your plan account is intended for the future, you may borrow from your account for any reason. Generally, the Materials Plan allows you to borrow up to 50% of your pretax account balance and rollover account balance. The minimum loan amount is \$1,000, and a loan can not exceed the lesser of \$50,000 or 50% of your pretax and rollover account balance. You then pay the money back into your account, plus interest, through after-tax payroll deductions. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. You may have one loan outstanding at a time. The cost to initiate a loan is \$50, and there is a quarterly maintenance fee of \$6.25. The initiation and maintenance fees will be deducted directly from your individual plan account. If you fail to repay your loan (based on the original terms of the loan), it will be considered in "default" and treated as a distribution, making it subject to income tax and possibly to a 10% early withdrawal penalty. Defaulted loans may also impact your eligibility to request additional loans. Be sure you understand the Plan guidelines before you initiate a loan from your plan account. To learn more about or request a loan, log on to www.401k.com or call the Fidelity Benefits Center at 1-800-835-5095.

Can I make withdrawals from my account?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, or have severe financial hardship as defined by your Plan. The taxable portion of your withdrawal that is eligible for rollover into an individual retirement account (IRA) or another employer's retirement plan is subject

to 20% mandatory federal income tax withholding, unless it is rolled directly over to an IRA or another employer plan. (You may owe more or less when you file your income taxes.) If you are under age 59½, the taxable portion of your withdrawal is also subject to a 10% early withdrawal penalty, unless you qualify for an exception to this rule. To learn more about and/or to request a withdrawal, log on to Fidelity NetBenefits® at www.401k.com or call the Fidelity Benefits Center at 1-800-835-5095. The plan document and current tax laws and regulations will govern in case of a discrepancy. Be sure you understand the tax consequences and your plan's rules for distributions before you initiate a distribution. You may want to consult your tax adviser about your situation. When you leave the Company, you can withdraw contributions and any associated earnings or, if your vested account balance is greater than \$1,000, you can leave contributions and any associated earnings in the Plan. After you leave the Company, if your vested account balance is equal to or less than \$1,000, it will automatically be distributed to you.

How do I access my account?

You can access your account online through Fidelity NetBenefits® at www.401k.com or call the Fidelity Benefits Center at 1-800-835-5095 to speak with a representative or use the automated voice response system, virtually 24 hours, 7 days a week.

Where can I find information about exchanges and other plan features?

Once you enroll, you will receive a welcome communication that provides details about managing your account. You can also learn about

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time or on weekends or holidays, will receive the next available closing price.

This document provides only a summary of the main features of the Oldcastle Materials, Inc. Retirement Savings Plan and the Plan Document will govern in the event of discrepancies.

Please be sure you understand the tax consequences of any withdrawal from the plan.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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loans, exchanges, and more, online through Fidelity NetBenefits® at www.401k.com. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. You can also obtain more information about loans, withdrawals, and other plan features, by calling the Fidelity Benefits Center at 1-800-835-5095 to speak with a representative or use the automated voice response system, virtually 24 hours, 7 days a week.

What are my rights in respect to Mutual Fund Proxy Voting?

As a Plan participant, you have the ability to exercise voting, tender, and other similar rights for mutual funds in which you are invested through the Plan. Materials related to the exercise of these rights will be sent to you at the time of any proxy meeting, tender offer or similar rights relating to the particular mutual funds held in your account.

How do I obtain additional investment option and account information?

The Company has appointed Fidelity to provide additional information on the investment options available through the Plan. Also, a statement of your account may be requested by phone at 1-800-835-5095 or reviewed online at Fidelity NetBenefits®.