

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089
		2014
		This Form is Open to Public Inspection

Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☒ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☒
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information
1a Name of plan <u>ANDERSON CONCRETE CORP. RETIREMENT PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u> 1c Effective date of plan <u>01/01/1964</u>
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>ANDERSON CONCRETE CORP.</u> <u>P.O. BOX 398</u> <u>COLUMBUS, OH 43216-0398</u> <u>400 FRANK ROAD</u> <u>COLUMBUS, OH 43216-0398</u>	2b Employer Identification Number (EIN) <u>31-4356835</u> 2c Plan Sponsor's telephone number <u>614-443-0123</u> 2d Business code (see instructions) <u>327300</u>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	<u>Filed with authorized/valid electronic signature.</u>	<u>10/07/2015</u>	<u>GARY CONLEY</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 331
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).	
a(1) Total number of active participants at the beginning of the plan year	6a(1) 70
a(2) Total number of active participants at the end of the plan year	6a(2) 66
b Retired or separated participants receiving benefits	6b 131
c Other retired or separated participants entitled to future benefits.....	6c 24
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 221
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 43
f Total. Add lines 6d and 6e	6f 264
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1B 1I	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III**Form M-1 Compliance Information (to be completed by welfare benefit plans)**

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

Round off amounts to nearest dollar.
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan ANDERSON CONCRETE CORP. RETIREMENT PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ANDERSON CONCRETE CORP.	D Employer Identification Number (EIN) 31-4356835

E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2014			
2 Assets:			
a Market value	2a	24532101	
b Actuarial value	2b	23114893	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	162	13738302	13738302
b For terminated vested participants	99	3280310	3280310
c For active participants	70	4430689	4538439
d Total	331	21449301	21557051
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	6.43%	
6 Target normal cost	6	0	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	09/04/2015 Signature of actuary MATTHEW R. KLEIN, F.S.A. Type or print name of actuary FINDLEY DAVIES, INC. Firm name 1300 EAST NINTH STREET, SUITE 850 CLEVELAND, OH 44114-1516 Address of the firm	Date 14-06865 Most recent enrollment number 216-875-1900 Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>11.76</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		595160
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.27</u> %		37317
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		632477
d Portion of (c) to be added to prefunding balance		632477
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	632477

Part III Funding Percentages		
14 Funding target attainment percentage	14	104.29 %
15 Adjusted funding target attainment percentage	15	107.22 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	100.19 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year?		☐ Yes ☒ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?		☐ Yes ☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 62
23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....	31a	0	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42	0	
43 Excess installment acceleration amount to be carried over to future plan years	43	0	

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>ANDERSON CONCRETE CORP. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ANDERSON CONCRETE CORP.</u>	D Employer Identification Number (EIN) <u>31-4356835</u>	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

	(b)	Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
<u>WILMINGTON TRUST NATIONAL ASSOC.</u>		

16-1486454

	(b)	Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation
<u>M&T BANK</u>		

16-0538020

	(b)	Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
<u>MATRIX TRUST COMPANY</u>	<u>2800 NORTH CENTRAL AVE, SUITE 900</u> <u>PHOENIX, AZ 85004</u>	

	(b)	Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WILMINGTON TRUST

51-0099033

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 62 28 50	NONE KNOWN	47659	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014	
A Name of plan ANDERSON CONCRETE CORP. RETIREMENT PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 ANDERSON CONCRETE CORP.	D Employer Identification Number (EIN) 31-4356835

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	1950873	631106
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	22581228	21901232
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	24532101	22532338

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	24532101	22532338
---	-----------	----------	----------

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	257	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		257
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	562735	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		562735
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		1425285
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		1988277

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	3947828	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		3947828
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	40212	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		40212
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		3988040

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		-1999763
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: PLANTE MORAN, PLLC

(2) EIN: 38-1357951

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
4d			
e Was this plan covered by a fidelity bond?	X		500000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4g			
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k			
l Has the plan failed to provide any benefit when due under the plan?.....		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
 If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ Yes ☒ No Amount:

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ☒ Yes ☐ No ☐ Not determined

Part V Trust Information (optional)

6a Name of trust

6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan ANDERSON CONCRETE CORP. RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ANDERSON CONCRETE CORP.		D Employer Identification Number (EIN) 31-4356835
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 06-0303370		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3 63
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ Yes ☐ No ☒ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... ☐ Yes ☐ No ☒ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No		
Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.		
Schedule R (Form 5500) 2014 v. 140124		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

- a** Enter the percentage of plan assets held as:
 Stock: 0.0% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%
- b** Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more
- c** What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

Anderson Concrete Corp. Retirement Plan

Financial Report
December 31, 2014

Anderson Concrete Corp. Retirement Plan

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Independent Auditor's Report

To the Plan Administrator
Anderson Concrete Corp. Retirement Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Anderson Concrete Corp. Retirement Plan (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014 and 2013 and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Wilmington Trust Company (the "Trustee"), except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the Trustee holds the Plan's investment assets and executes related transactions. The plan administrator has obtained certifications from the Trustee as of and for the years ended December 31, 2014 and 2013 that the information provided to the plan administrator by the Trustee is complete and accurate.

To the Plan Administrator
Anderson Concrete Corp. Retirement Plan

Disclaimer of Opinion

Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedule of assets held at end of year as of December 31, 2014 is required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplemental schedule.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Plante & Moran, PLLC

Columbus, Ohio
September 24, 2015

Anderson Concrete Corp. Retirement Plan

Statement of Net Assets Available for Benefits

	December 31, 2014	December 31, 2013
Assets - Investments:		
Money market fund	\$ 631,106	\$ 1,950,873
Mutual funds	<u>21,901,232</u>	<u>22,581,228</u>
Net Assets Available for Benefits	<u>\$ 22,532,338</u>	<u>\$ 24,532,101</u>

Anderson Concrete Corp. Retirement Plan

Statement of Changes in Net Assets Available for Benefits

	Year Ended	
	December 31, 2014	December 31, 2013
Additions to Net Assets		
Contributions	\$ 7,940	\$ 708,207
Investment income:		
Interest and dividends	562,992	514,677
Net realized and unrealized gains on mutual funds	1,425,285	2,142,937
Total investment income	1,988,277	2,657,614
Total additions	1,996,217	3,365,821
Deductions from Net Assets		
Benefits paid directly to participants or beneficiaries	3,948,321	1,452,346
Administrative expenses	47,659	20,204
Total deductions	3,995,980	1,472,550
Net (Decrease) Increase	(1,999,763)	1,893,271
Net Assets Available for Benefits		
Beginning of year	24,532,101	22,638,830
End of year	<u><u>\$ 22,532,338</u></u>	<u><u>\$ 24,532,101</u></u>

Anderson Concrete Corp. Retirement Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 1 - Plan Description

The following description of Anderson Concrete Corp. Retirement Plan (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General - The Plan is a defined benefit plan covering all full-time employees of Anderson Concrete Corp. (the "Company") hired prior to December 31, 2005. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective December 31, 2005, participation in the Plan was frozen. Effective December 31, 2010, benefits under the Plan were frozen. No additional participants will be enrolled in the Plan and no additional benefits will be accrued.

Plan Operations - Under a trust agreement, Wilmington Trust Company (the "Trustee") was appointed trustee of the Plan. In accordance with the powers and duties of the Trustee, as designated by the Company, the Trustee administers the Plan in accordance with the orders of the plan committee and invests the Plan's assets and the income thereof, as directed by the Plan's investment manager. Certain administrative fees incurred in administering the Plan are paid from the assets of the Plan.

Pension Benefits - The Plan provides for payment of normal retirement, early retirement, disability retirement, and death benefits to its participants. Normal retirement benefits commence at age 62. Participants may elect to retire early following the attainment of age 57.

The normal retirement pension for nonunion employees is a monthly life annuity comprised of 1/12 of the following: for services through December 31, 1989, 0.9 percent of final average compensation as of December 31, 1989, plus 0.5 percent of excess of the December 31, 1989 final average compensation over the 1989 Social Security-covered compensation, both multiplied by the credited service through December 31, 1989; plus, for each year after January 1, 1990, 1.0 percent of each year's compensation, plus (up to 35 years of total service) 0.5 percent of the excess of each year's compensation over that year's covered compensation.

The normal retirement pension for union employees is a monthly life annuity equal to the following: \$45 multiplied by the participant's number of years of benefit service to 25 years. Effective May 16, 2002, for any participant who accrues an hour of service on or after such date, \$50 multiplied by the participant's number of years of benefit service plus \$15 multiplied by the participant's number of years of benefit service in excess of 25 years, but no more than 30 years. Effective May 16, 2002, for any participant who accrues an hour of service on or after such date, \$20 multiplied by the participant's number of years in excess of 25 years, but no more than 30 years, minus the monthly benefit actually payable under a related plan.

Anderson Concrete Corp. Retirement Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 1 - Plan Description (Continued)

Each former participant or beneficiary of a former participant who is receiving benefits and each participant who is eligible to receive a monthly normal retirement benefit under the Plan as of September 1, 1987 or March 1, 1989 shall have his or her monthly benefit amount increased by 10 percent, effective for such monthly benefit payments on and after September 1, 1987 or March 1, 1989, respectively.

Nonunion and union employees may elect to receive their monthly pension benefits in one of the following forms:

Nonunion

- Straight life annuity
- Joint and survivor annuity (50 percent, 66-2/3 percent, or 100 percent)
- Certain and life annuity over a 120-month period
- Lump sum as long as the present value of the accrued benefit exceeds \$5,000, but is not greater than \$15,000

Union

- Straight life annuity
- Joint and survivor annuity (50 percent)

An amendment was added to the Plan to allow, during a 45-day period beginning October 13, 2014 to November 30, 2014, terminated participants with a present value of accrued benefits greater than \$5,000, but less than or equal to \$100,000, that have not yet received monthly benefit payments, to elect to receive their benefit in one lump-sum payment. Approximately 70 terminated participants elected to receive the lump-sum payment totaling payouts of approximately \$2,500,000.

Effective December 1, 2014, the maximum limit on the present value of the accrued benefit lump-sum payment was restored to \$15,000.

Death and Disability Benefits - Death benefits are paid to a union and nonunion vested participant's beneficiary in accordance with the benefit option chosen if a joint and survivor or certain annuity option is elected. A union participant who becomes totally and permanently disabled after completing 10 years of vesting service and who has not previously commenced receipt of benefits from the Plan or the Central States Plan at any time may retire and receive a monthly disability retirement benefit of \$250 less the benefit actually payable from the Central States Plan. The disability benefit shall cease at the end of the month in which the participant reaches age 62, dies, or recovers from total and permanent disability, whichever comes first. In lieu of the monthly disability retirement benefit, a union participant who has completed 10 years of vesting service and who has attained at least age 45 at the time of disability may elect to receive one lump-sum cash payment of \$3,000 less the benefit actually payable from the Central States Plan.

Anderson Concrete Corp. Retirement Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 1 - Plan Description (Continued)

Funding - Contributions are made by the Company in actuarially determined amounts. The Company's policy is to make contributions necessary to satisfy ERISA funding standards. Annual contributions meet the minimum funding requirements of ERISA.

Administration - The Company is the sponsor of the Plan. The administrative committee, as provided in the plan agreement, is the plan administrator and has responsibility for the administration of the Plan. Wilmington Trust Company functions as trustee and investment manager. Investment management fees and trustee fees are paid by the Plan in accordance with the plan agreement.

Party-in-interest Transactions - Certain plan assets are in investment funds managed by Wilmington Trust Company or its affiliates. Wilmington Trust Company is the trustee of the Plan; therefore, these transactions qualify as party-in-interest transactions as defined under ERISA guidelines.

Note 2 - Summary of Significant Accounting Policies

Investment Valuation - The Plan's investments are stated at fair value.

The money market fund is valued at its outstanding balance, which approximates fair value. All other investments are valued at quoted market prices. See Note 7 for additional information.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Benefit Payments - Benefits are recorded when paid.

Administrative Expenses - Various administrative costs are paid by the Company. Administrative expenses directly related to the investments of the Plan are paid by the Plan, except to the extent paid directly by the Company.

Actuarial Present Value of Accumulated Plan Benefits - Accumulated plan benefits are those future periodic payments that are attributable, under the Plan's provisions, to the service employees have rendered. These include benefits expected to be paid to:

- a. Retired or terminated employees or their beneficiaries
- b. Beneficiaries of employees who have died
- c. Present employees or their beneficiaries

Anderson Concrete Corp. Retirement Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 2 - Summary of Significant Accounting Policies (Continued)

Benefits are calculated based on active employees' credited years of service for union employees and employees' final average compensation multiplied by years of benefit service for nonunion employees. Benefits payable under all circumstances (retirement, death, disability, and termination) are included to the extent they are deemed attributable to employee service rendered to the valuation date.

Benefits provided via annuity contracts are deducted from plan assets and from accumulated plan benefits.

Actuarial Assumptions - The actuarial present value of accumulated plan benefits is determined by an actuary from Findley Davies Consultants and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money and probability of payment between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the valuation of the Plan at December 31, 2014 and 2013 are summarized as follows:

- | | |
|-------------------|---|
| Investment return | - 8.00 percent per year, compounded annually for December 31, 2014 and 2013 |
| Mortality | - The RP-2014 Mortality Tables projected back to 2007 using the the MP-2014 projection scale, then projected forward generationally using a modification of the MP-2014 scale. The long-term improvement scale percentages are 0.8 percent for all ages until age 85, then grade linearly to 0.0 percent at age 105. The select period uses the MP-2014 scale for 2007 and converges linearly to the long-term scale over 10 years, reaching the ultimate scale in 2017 |
| Withdrawal | - The Actuary's Pension Handbook, Table T-3 without GA51 mortality |

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Anderson Concrete Corp. Retirement Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 2 - Summary of Significant Accounting Policies (Continued)

Risks and Uncertainties - Contributions to the Plan and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee compensation and demographics. Due to the changing nature of these assumptions, it is at least reasonably possible that changes in these assumptions will occur in the near term and, due to the uncertainties inherent in setting assumptions, that the effect of such changes could be material to the financial statements.

Subsequent Events - The financial statements and related disclosures include evaluation of events up through and including September 24, 2015, which is the date the financial statements were available to be issued.

Note 3 - Unaudited Information

Wilmington Trust Company (the "Trustee") holds the Plan's investments and executes all investment transactions. The investment balances and related investment income and losses included in the accompanying financial statements and supplemental schedule of assets held at end of year are based solely on information provided by the Trustee.

Significant investments at year end are as follows:

	2014	2013
Mutual funds:		
Euro Pacific Growth	\$ 2,602,235	\$ 3,263,544
Dodge & Cox Stock Fund	1,398,194	1,654,632
Harbor Capital Appreciation Fund	1,415,510	1,682,361
Dodge and Cox International Stock Fund	1,359,157	1,750,573
Harbor International Fund	1,349,659	1,739,888
Vanguard Long-Tm Investment Grade	3,620,231	3,060,681
Prudential US Long Duration Corporate	7,966,302	6,854,051
Money market fund - Wilmington Prime MM W		
Class Sweep	631,106	1,950,873

Anderson Concrete Corp. Retirement Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 4 - Benefits Obligations

The actuarial present value of accumulated plan benefits is determined by consulting actuaries from Findley Davies Consultants. The calculations of the estimated present value of accumulated plan benefits attributable to participants in the Plan, which were made as of December 31, 2014 and 2013, the most recent actuarial valuations, are as follows:

	2014	2013
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Active and terminated vested participants	\$ 4,818,076	\$ 6,430,461
Retired participants and beneficiaries	12,756,589	12,674,957
Total vested benefits	17,574,665	19,105,418
Nonvested benefits	113,447	117,336
Total actuarial present value of accumulated plan benefits	<u>\$ 17,688,112</u>	<u>\$ 19,222,754</u>
Actuarial present value of accumulated plan benefits -		
Beginning of year	\$ 19,222,754	\$ 18,386,959
Increase (decrease) during the year attributable to:		
Benefits accumulated	1,058,616	(48,966)
Increase for interest due to the decrease in the discount period	1,382,945	1,405,855
Change in actuarial assumptions	(27,882)	931,252
Benefits paid	<u>(3,948,321)</u>	<u>(1,452,346)</u>
Actuarial present value of accumulated plan benefits -		
End of year	<u>\$ 17,688,112</u>	<u>\$ 19,222,754</u>

There was a change in actuarial assumptions as of December 31, 2014 and 2013 of approximately \$28,000 and \$931,000, respectively. This was primarily due to an adjustment to the anticipated retirement rates.

Note 5 - Plan Termination

Should the Plan terminate at some future time, its net assets generally will not be available on a pro-rata basis to provide participants' benefits. Whether a particular participant's accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided for by the then-existing assets and the PBGC guaranty, while other benefits may not be provided for at all.

Anderson Concrete Corp. Retirement Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 6 - Tax Status

The Plan has received a determination letter from the Internal Revenue Service indicating that the Plan, as designed, is qualified for tax-exempt treatment under the applicable section of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, management believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

In accordance with guidance on accounting for uncertainty in income taxes, management evaluated the Plan's tax positions and does not believe the Plan has any uncertain tax positions that require disclosure or adjustment to the financial statements. The plan administrator believes the Plan is no longer subject to tax examinations for years prior to 2011.

Note 7 - Fair Value Measurements

Accounting standards require certain assets and liabilities be reported at fair value in the financial statements and provide a framework for establishing that fair value. The framework for determining fair value is based on a hierarchy that prioritizes the inputs and valuation techniques used to measure fair value.

The following tables present information about the Plan's assets measured at fair value on a recurring basis at December 31, 2014 and 2013.

Level 1 - Fair values determined by Level 1 inputs use quoted prices in active markets for identical assets that the Plan has the ability to access.

Level 2 - Fair values determined by Level 2 inputs use other inputs that are observable, either directly or indirectly. These Level 2 inputs include quoted prices for similar assets in active markets, quoted prices for identical or similar assets in markets that are not active, and inputs other than quoted prices that are observable for the asset.

Level 3 - Level 3 inputs are unobservable inputs, including inputs that are available in situations where there is little, if any, market activity for the related asset. These Level 3 fair value measurements are based primarily on management's own estimates using pricing models, discounted cash flow methodologies, or similar techniques taking into account the characteristics of the asset.

In instances whereby inputs used to measure fair value fall into different levels in the above fair value hierarchy, fair value measurements in their entirety are categorized based on the lowest level input that is significant to the valuation. The Plan's assessment of the significance of particular inputs to these fair value measurements requires judgment and considers factors specific to each asset.

Anderson Concrete Corp. Retirement Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 7 - Fair Value Measurements (Continued)

Assets Measured at Fair Value on a Recurring Basis at December 31, 2014

	Level 1	Level 2	Balance at December 31, 2014
Mutual funds:			
Equity investments	\$ 13,934,930	\$ -	\$ 13,934,930
Fixed-income investments	7,966,302	-	7,966,302
Money market fund - Short-term investments	-	631,106	631,106
Total	<u>\$ 21,901,232</u>	<u>\$ 631,106</u>	<u>\$ 22,532,338</u>

Assets Measured at Fair Value on a Recurring Basis at December 31, 2013

	Level 1	Level 2	Balance at December 31, 2013
Mutual funds:			
Equity investments	\$ 15,727,177	\$ -	\$ 15,727,177
Fixed-income investments	6,854,051	-	6,854,051
Money market fund - Short-term investments	-	1,950,873	1,950,873
Total	<u>\$ 22,581,228</u>	<u>\$ 1,950,873</u>	<u>\$ 24,532,101</u>

There were no unfunded commitments or redemption restrictions on the investments described above.

The Plan's policy is to recognize transfers between levels of the fair value hierarchy as of the actual date of the event of change in circumstances that caused the transfer. There were no transfers between levels of the fair value hierarchy during 2014 and 2013.

Schedule SB, Line 26 - Schedule of Active Participant Data

January 1, 2014 Valuation
Anderson Concrete Corp. Retirement Plan
(EIN: 31-4356835; PN: 001)

Attained Age	Years of Credited Service									
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up
Under 25	-	-	-	-	-	-	-	-	-	-
25 to 29	-	-	-	-	-	-	-	-	-	-
30 to 34	-	-	2 (*)	-	-	-	-	-	-	-
35 to 39	-	-	2 (*)	6 (*)	2 (*)	-	-	-	-	-
40 to 44	-	-	3 (*)	2 (*)	1 (*)	1 (*)	-	-	-	-
45 to 49	-	1 (*)	1 (*)	4 (*)	1 (*)	2 (*)	1 (*)	-	-	-
50 to 54	-	-	2 (*)	5 (*)	4 (*)	3 (*)	5 (*)	4 (*)	-	-
55 to 59	-	-	3 (*)	4 (*)	3 (*)	2 (*)	3 (*)	2 (*)	-	-
60 to 64	-	-	1 (*)	2 (*)	1 (*)	-	2 (*)	3 (*)	-	1 (*)
65 to 69	-	-	-	-	1 (*)	-	-	-	-	1 (*)
70 & up	-	-	-	-	-	-	-	-	-	-

* Average compensation is not shown since there are fewer than 1,000 active participants in this plan

APPENDIX C

STATEMENT OF ACTUARIAL ASSUMPTIONS AND METHODS

Interest Rates

Funding: 24-month segment rates averaged through the end of August 2013 and published in September 2013:

	Before MAP-21/ <u>HATFA</u>	Reflecting MAP-21/ <u>HATFA</u>
a. First Rate, Years 1-5	1.37%	4.99%
b. Second Rate, Years 5-20	4.05%	6.32%
c. Third Rate, Years 20+	5.06%	6.99%
d. Effective Interest Rate using the above rates	4.28%	6.43%
e. Interest rate for developing expected value of assets, (limited by statute)		8.00%

Salary Scale

N/A

Mortality

RP-2000 static, non-generational Mortality Table as described in Regulation 1.430(h)(3) projected by Scale AA, to between 7 and 15 years beyond the year of the obligation, male and female, with combined rates for annuitants and nonannuitants.

Rates of Retirement

Union:

<u>Age(s)</u>	<u>Less than 20 Years of Service</u>	<u>At least 20 Years of Service</u>
50-56	0%	1%
57	0	5
58-61	0	3
62+	100	100

Non-Union:

<u>Age(s)</u>	<u>Rate</u>
57	5%
58-61	3
62-66	50
67	100

APPENDIX C (Continued)

Rates of Disability

None.

***Annual Increases to
Maximum Benefits and
Plan Compensation
Limits***

N/A

Rates of Turnover

Rates based on The Actuary's Pension Handbook, Table T-3 without GA51 mortality. Sample rates as follows:

<u>Age</u>	<u>Male</u>	<u>Female</u>
25	5.27%	5.27%
35	4.47	4.47
40	3.84	3.84
45	3.21	3.21
55	0.33	0.33

***Assumptions Made In
Valuing Spouse's
Benefit***

100% of the employees included in the valuation are assumed to be married. These percentages are used as the probabilities that survivor benefits will be payable due to preretirement deaths. The wife is assumed to be three years younger than the husband

***Optional Form
Election***

All employees are assumed to elect the normal form of benefit.

Provision for Expenses

Administrative expenses will be paid by the employer.

Standing Elections

The client has not signed an election that provides for the automatic use of the Carryover and/or Prefunding Balance if necessary at the end of the plan year to meet the minimum funding requirement.

APPENDIX C (Continued)

Asset Method

Funding: Market Value of Assets plus interest adjusted accrued but unpaid contributions as of the valuation date plus an adjustment to defer full recognition of investment losses and gains over a two-year period. The investment (gain)/loss for every year equals the market value at the beginning of the year projected to the end of the year using the interest rate above, but no greater than the third segment rate for the plan year, minus the end of the year actual market value. The actuarial value of assets will be no less than 90% and no more than 110% of the market value (including interest-adjusted accrued but unpaid contributions). Note that due to the regulatory constraint on the interest rate, a characteristic of this asset valuation method is that, over time, it may be more likely to produce an actuarial value of assets that is less than the market value of assets.

Employees Valued

Only participants as of the valuation date were valued.

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ File as an attachment to Form 5500 or 5500-SF.

OMB No. 1210-0110

2014**This Form is Open to Public
Inspection**

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

▶ Round off amounts to nearest dollar.

▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan ANDERSON CONCRETE CORP. RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ANDERSON CONCRETE CORP.		D Employer Identification Number (EIN) 31-4356835
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500	

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2014</u>			
2 Assets:			
a Market value.....		2a	24532101
b Actuarial value.....		2b	23114893
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	162	13738302	13738302
b For terminated vested participants.....	99	3280310	3280310
c For active participants.....	70	4430689	4538439
d Total.....	331	21449301	21557051
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions		4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor		4b	
5 Effective interest rate.....	5	6.43%	
6 Target normal cost.....	6	0	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

**SIGN
HERE**

Signature of actuary

MATTHEW R. KLEIN, F.S.A.

Type or print name of actuary

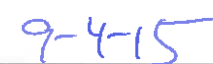
FINDLEY DAVIES, INC.

Firm name

1300 EAST NINTH STREET, SUITE 850

CLEVELAND OH 44114-1516

Address of the firm



Date

1406865

Most recent enrollment number

216-875-1900

Telephone number (including area code)

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2014
v. 140124

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21 Discount rate:****a Segment rates:**1st segment:
4.99%2nd segment:
6.32%3rd segment:
6.99%☐ N/A, full yield curve used**b Applicable month (enter code)****21b**

4

22 Weighted average retirement age**22**

62

23 Mortality table(s) (see instructions)☒ Prescribed - combined☐ Prescribed - separate☐ Substitute**Part VI Miscellaneous Items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.☐ Yes ☒ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.☐ Yes ☒ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.☒ Yes ☐ No**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.**27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years**28**

0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)**29**

0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)**30**

0

Part VIII Minimum Required Contribution For Current Year**31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6)**31a**

0

b Excess assets, if applicable, but not greater than line 31a**31b**

0

32 Amortization installments:**a** Net shortfall amortization installment

Outstanding Balance

Installment

0

0

b Waiver amortization installment

0

0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount**33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)**34**

0

Carryover balance

Prefunding balance

Total balance

35 Balances elected for use to offset funding requirement

0

0

0

36 Additional cash requirement (line 34 minus line 35)**36**

0

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)**37**

0

38 Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)**38a**

0

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances**38b****39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)**39**

0

40 Unpaid minimum required contributions for all years**40**

0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)**41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected☐ 2 plus 7 years ☐ 15 years**b** Eligible plan year(s) for which the election in line 41a was made☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011**42** Amount of acceleration adjustment**42**

0

43 Excess installment acceleration amount to be carried over to future plan years**43**

0

Schedule SB, line 22 – Description of Weighted Average Retirement Age
 Anderson Concrete Corp. Retirement Plan
 January 1, 2014 Valuation
 EIN/PN: 31-4356835/001

Rates of Retirement

Union:

<u>Age(s)</u>	<u>Less than 20 Years of Service</u>	<u>At least 20 Years of Service</u>
50-56	0%	1%
57	0	5
58-61	0	3
62+	100	100

Non-Union:

<u>Age(s)</u>	<u>Rate</u>
57	5%
58-61	3
62-66	50
67	100

Weighted Average Retirement Age is 62. This is the average retirement age for someone eligible to retire at all ages using the assumed retirement rates and no other decrements.

APPENDIX A

SUMMARY OF PRINCIPAL PLAN PROVISIONS

Principal Plan Provisions – Non Union

<i>Effective Date</i>	January 1, 1954. Plan document amended and restated January 1, 2012.
<i>Plan Year</i>	January 1 through December 31.
<i>Plan Sponsor</i>	Andersons Concrete Corp.
<i>Participant</i>	Eligible employees begin participating on the January 1 following the later of attainment of age 20 and the completion of six months of continuous employment. No new participants will enter the plan after December 31, 2010.
<i>Service</i>	<u><i>Credited Service:</i></u> Determined using the elapsed time method from the later of date of hire and date of acquisition. Service is rounded to complete calendar months, with one day worked in a month considered a complete month. Service for those scheduled to work less than 1,000 hours per year is based upon hours worked in a Plan Year. For the Fairfield Division, service is determined from the later of date of hire and January 1, 1987. No Credited Service will accrue after December 31, 2010. <u><i>Vesting Service:</i></u> Determined in the same manner as Credited Service. For the Fairfield Division, service is determined from date of hire.
<i>Compensation</i>	Annual cash compensation, including deferrals under IRC sections 401(k) and 125, but excluding severance pay, pensions, or other forms of deferred compensation.

APPENDIX A (Continued)

Principal Plan Provisions – Non Union

***Final Average
Compensation***

For years prior to 1990, the five-year average of full calendar year compensation. If a participant had fewer than five full calendar years, the average was determined over the number of full calendar years.

Final Average Compensation is frozen as of December 31, 1989.

***Covered Compensation
(Social Security)***

The average of the Social Security Taxable Wage Bases in effect for each calendar year during the 35-year period ending with the last day of the calendar year in which the participant attains or will attain Social Security Retirement Age.

***Covered Compensation
(Social Security)
(Continued)***

In determining the 35-year average, for years between the year of determination and a participant's Social Security Retirement Age, if any, the Social Security Taxable Wage Base for the year of determination is used with no projected increases. The resulting Covered Compensation amount is rounded to \$3,000 in accordance with IRS procedures.

Covered Compensation is frozen as of December 31, 2010.

Retirement Ages

- Normal Retirement Age – Age 62.
- Early Retirement Age – Age 57.
- Late Retirement Age – After Retirement Age.
-

***Normal Retirement
Benefit***

A monthly amount equal to 1/12 of the sum of:

- (i) 0.9% of Final Average Compensation as of December 31, 1989, plus 0.5% of the excess of the Final Average Compensation over the 1989 Covered Compensation, both multiplied by the Credited Service at December 31, 1989.
- (ii) For each year of service after 1989, 1.0% of Compensation, plus (up to 35 years total service) 0.5% of the excess of Compensation over Covered Compensation.

Accrued Benefit

Monthly benefit payable at age 62 equal to the Normal Retirement Benefit, calculated as of the date of determination.

No benefits will accrue after December 31, 2010.

APPENDIX A (Continued)

Principal Plan Provisions – Non Union

Retirement and Termination Benefits

Normal Retirement:

Normal Retirement Benefit.

Early Retirement:

Accrued Benefit reduced by 1/180 for each month by which the early retirement date precedes the normal retirement date.

Late Retirement:

Accrued Benefit determined as of the late retirement date.

Vested Termination:

Accrued Benefit multiplied by the percentage vested, payable beginning at age 62. The benefit is available as early as age 57 under the provisions for Early Retirement.

Vesting Schedule

Vesting is based upon years of Vesting Service as follows:

Less than 5 Years	0%
5 Years or More	100%

Disability Benefit

In the event a participant becomes disabled and ceases employment, he or she is entitled to receive retirement benefits in accordance with the plan provisions for benefits payable at Vested Termination, Early Retirement, Normal Retirement, or Late Retirement, as applicable.

Pre-Retirement Death Benefit

A benefit is payable to the spouse of a married Participant who has earned the right to a vested Accrued Benefit. The amount of the benefit is equal to 50% of the Participant's Accrued Benefit reduced for commencement prior to age 62 and for election of a 50% joint annuitant option. The benefit is payable to the spouse on the first day of the month following the date of the Participant's death or the date the Participant would have attained age 57.

Normal Form of Payment

Life annuity.

APPENDIX A (Continued)

Principal Plan Provisions – Non Union

***Optional Forms of
Payment***

- Life annuity with 10 years certain
- Joint and 50% survivor annuity
- Joint and 66-2/3% survivor annuity
- Joint and 75% survivor annuity
- Joint and 100% survivor annuity
- Lump sum, if \$15,000 or less

Optional forms are calculated using the 1994 GAR Table as defined in Rev. Ruling 2002-61 and 7½% interest.

Cost of Living Increases

None.

***Participant
Contributions***

None required or permitted.

***Changes in Plan
Provisions Since Last
Actuarial Valuation***

None.

APPENDIX B

SUMMARY OF PRINCIPAL PLAN PROVISIONS

Principal Plan Provisions – Union

<i>Effective Date</i>	Latest amendment and restatement effective January 1, 2012.
<i>Plan Year</i>	January 1 through December 31.
<i>Plan Sponsor</i>	Anderson Concrete Corp.
<i>Participant</i>	Eligible employees begin participating on the January 1 or July 1 following the completion of 1,000 hours of service. No new participants will enter the plan after December 31, 2010.
<i>Service</i>	<u><i>Benefit Service:</i></u> For service prior to 1991, the greater of (a) the number of years of contributory and non-contributory service under the Central States Plan, and (b) the number of years worked at Anderson Concrete. For service after 1990, one year of service for each calendar year in which at least 1,000 hours are worked. Benefit Service as determined above cannot be less than one year for each year worked at Anderson Concrete in which at least 1,000 hours are worked. No Benefit Service will accrue after December 31, 2010. <u><i>Vesting Service:</i></u> For service prior to 1991, all periods of employment with Anderson Concrete while a member of the Teamsters Collective Bargaining Unit. For service after 1990, one year of service for each calendar year in which at least 1,000 hours are worked. <u><i>Self-Contributions:</i></u> Participants with a minimum of 15 years of Benefit Service may purchase Benefit Service and Vesting Service for certain periods of absence.

APPENDIX B (Continued)

Principal Plan Provisions – Union

Retirement Ages

- Normal Retirement Age – Age 62.
- Early Retirement Age – Age 57.
- Late Retirement Age – After Normal Retirement Age.
-

Normal Retirement Benefit

A monthly amount equal to (i) + (ii) – (iii):

- (i) Years of Benefit Service up to 25 multiplied by \$50.00.
- (ii) Years of Benefit Service in excess of 25 but not greater than 30, multiplied by \$20.00.
- (iii) The monthly benefit actually payable under the Central States Plan as a straight-life annuity.

For members of the Teamsters Collective Bargaining Unit who became plan participants on July 1, 1991 and has 10 years of vesting service at that time, the minimum benefit payable at age 57 is the amount of benefit that would have accrued under the Central States Plan at age 57, determined as if the Company had stayed in the Central States Plan contributing at a rate of \$61 per week, less (iii) above.

Accrued Benefit

Monthly benefit payable at age 62 equal to the Normal Retirement Benefit, calculated as of the date of determination.

No benefits will accrue after December 31, 2010.

Retirement and Termination Benefits

Normal Retirement:

Normal Retirement Benefit.

Early Retirement:

Accrued Benefit reduced by ½% for each month by which the early retirement date precedes the normal retirement date.

Late Retirement:

Accrued Benefit determined as of the late retirement date.

APPENDIX B (Continued)

Principal Plan Provisions – Union

**Retirement and
Termination Benefits
(Continued)**

Vested Termination:

Accrued Benefit multiplied by the percentage vested, payable beginning at age 65. The benefit is available as early as age 57 under the provisions for Early Retirement.

**Special Early
Retirement Rules**

For members of the Teamsters Collective Bargaining Unit who became plan participants on July 1, 1991:

30-And-Out-Rule:

If a participant has a least 30 years of Benefit Service at retirement, a minimum monthly benefit of \$1,000 less the benefit payable at age 57 under the Central States Plan applies, regardless of the age at benefit commencement.

20-Years-Of-Service-Rule:

If a participant has at least 20 years of Benefit Service at retirement, benefits payable at age 57 or later are not reduced for early commencement. Benefits may commence as early as age 50, with benefits reduced by ½% for each month by which the age at benefit commencement precedes age 57.

Vesting Schedule

Vesting is based upon years of Vesting Service as follows:

Less than 5 Years	0%
5 Years or More	100%

Furthermore, a participant who attains age 57 while employed by the Company becomes 100% vested in his Accrued Benefit.

**Eligibility for Disability
Benefit**

10 years of Vesting Service and total and permanent disability, and never previously commenced receipt of benefits under either the Plan or the Central States Plan.

Disability Benefit

A monthly amount of \$250 less the benefit actually payable from the Central States Plan, payable from the date of disability through the earliest of attainment of age 62, death, or recovery from total and permanent disability.

APPENDIX B (Continued)

Principal Plan Provisions – Union

***Disability Benefit
(Continued)***

For an eligible participant who is at least age 45, in lieu of the monthly disability benefit, the participant may after a six-month waiting period elect to receive a lump sum payment of \$3,000, less the benefit actually payable from the Central States Plan.

***Pre-Retirement Death
Benefit***

A benefit is payable to the spouse of a married Participant who has earned the right to a vested Accrued Benefit. The amount of the benefit is equal to 50% of the Participant's Accrued Benefit reduced for commencement prior to age 62 and for election of a 50% joint annuitant option. The benefit is payable to the spouse on the first day of the month following the date of the Participant's death or the date the Participant would have attained age 57.

Optional Death Benefit:

If not eligible for the above benefit, or if the beneficiary is eligible and so elects, the following optional death benefits are payable depending on meeting the stated Benefit Service criteria.

- (i) 60-Month Survivor Benefit: For a participant who completed at least 20 years of Benefit Service prior to his death, a monthly benefit, payable for 60 months, equal to the amount the participant would have received if he had retired the day before his death and elected a straight life annuity. A minimum monthly benefit of \$160, less the Central States benefit, is payable.
- (ii) Lump Sum Death Benefit: For a participant who completed at least 10 years of Benefit Service prior to his death, \$5,000 less the benefit payable from the Central States Plan.

***Disability Death
Benefit***

A lump sum death benefit in the amount of \$1,000 is payable for the death of a participant, and \$500 for the death of a participant's spouse, if the participant was receiving a Disability Retirement benefit at the time of death.

***Normal Form of
Payment***

Life Annuity.

APPENDIX B (Continued)

Principal Plan Provisions – Union

***Optional Forms of
Payment***

- Life annuity with 10 years certain
- Joint and 50% survivor annuity
- Joint and 66-2/3% survivor annuity
- Joint and 75% survivor annuity
- Joint and 100% survivor annuity
- Lump sum, if \$15,000 or less

Optional forms are calculated using the 1994 GAR Table as defined in Rev. Ruling 2002-61 and 7½% interest.

Cost of Living Increases

None.

***Participant
Contributions***

None required or permitted.

***Changes in Plan
Provisions Since Last
Actuarial Valuation***

None.

Anderson Concrete Corp. Retirement Plan

Schedule of Assets Held at End of Year Form 5500, Schedule H, Line 4i EIN 31-4356835, Plan No. 001 December 31, 2014

(a)(b) Identity of Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
	Mutual funds:		
Euro Pacific	EuroPacific Growth	\$ 2,260,964	\$ 2,602,235
Dodge & Cox	Dodge & Cox Stock Fund	926,548	1,398,194
Harbor	Harbor Capital Appreciation Fund	844,424	1,415,510
Nuveen	Nuveen NWQ Small Cap Value Fund	288,129	556,667
Dodge & Cox	Dodge and Cox International Stock Fund	1,065,733	1,359,157
Harbor	Harbor International Fund	1,140,545	1,349,659
Vanguard	Vanguard Long-Tm Investment Grade	3,107,793	3,620,231
Prudential	Prudential US Long Duration Corporate	5,379,817	7,966,302
AQR	AQR Small Cap Momentum L	580,467	1,089,848
Vanguard	Vanguard Index Trust Small Cap	384,344	543,429
Wilmington Trust Company*	Money market fund - Wilmington Prime MM W Class Sweep	1,950,845	631,106
	Total	<u>\$ 17,929,609</u>	<u>\$ 22,532,338</u>

* Party-in-interest

Schedule SB, Line 24 – Change in Actuarial Assumptions
Anderson Concrete Corp. Retirement Plan
January 1, 2014 Valuation
EIN/PN: 31-4356835/001

***Changes in
Assumptions and
Methods since the Last
Actuarial Valuation***

The segmented interest rates used for determining the funding target were 4.94%, 6.15% and 6.76%. These rates were updated to the rates required for the current plan year and adjusted for HATFA.

The mortality table for the funding target was changed as required under PPA '06.

***Justification for
Changes in Actuarial
Assumptions***

The only assumption changes were to prescribed actuarial assumptions or as a result of At-Risk status. Therefore, the plan did not need IRS approval to change assumptions and there is no need to disclose any "Change in Actuarial Assumptions."