

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 6057(b) and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 24pt; font-weight: bold;">2019</div> This Form is Open to Public Inspection
---	---	---

Part I	Annual Report Identification Information
For calendar plan year 2019 or fiscal plan year beginning <u>01/01/2019</u> and ending <u>12/31/2019</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.) ☒ 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>ENVIRONMENTAL MATERIALS, LLC 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶	<u>002</u>	
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>ENVIRONMENTAL MATERIALS, LLC</u> <u>7306 S ALTON WAY STE B</u> <u>CENTENNIAL, CO 80112</u>		1c Effective date of plan <u>10/31/2004</u>	
		2b Employer Identification Number (EIN) <u>84-1583151</u>	
		2c Plan Sponsor's telephone number <u>303-309-3040</u>	
		2d Business code (see instructions) <u>238100</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	Filed with authorized/valid electronic signature.	10/27/2020	CATHLEEN MORGAN
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2019)
v. 190130

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 787
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a(1) 734 6a(2) 0 6b 0 6c 0 6d 0 6e 0 6f 0 6g 0 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: 2F 2G 2J 2K 2T 3D 3H 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)** ☐ **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 2019 Form M-1 annual report. If the plan was not required to file the 2019 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 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
		2019
		This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019		
A Name of plan ENVIRONMENTAL MATERIALS, LLC 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 ENVIRONMENTAL MATERIALS, LLC	D Employer Identification Number (EIN) 84-1583151	

Part I	Service Provider Information (see instructions)
---------------	--

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
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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

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

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

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

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

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

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

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

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

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

(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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 60 64 65	RECORDKEEPER	19833	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

PENSIONMARK FINANCIAL GROUP LLC

61-1758632

(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?
27	ADVISOR	12500	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

STRATEGIC ADVISORS, INC.

04-2654524

(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?
27	ADVISOR	8368	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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
BLKRRK MIDCAP GRTH IS - BNY MELLON P.O. BOX 9793 PROVIDENCE, RI 02940	0.25%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
PIF REAL EST SEC IS - PRINCIPAL SH 711 HIGH STREET DES MOINES, IA 50392	0.10%

(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
(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
(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
(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
(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
(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:	PLANT & MORAN, PLLC	b EIN:	38-1357951
c Position:			
d Address:	8181 E TUFTS AVENUE, SUITE 600 DENVER, CO 80237	e Telephone:	303-740-9400

Explanation: HIRED A DIFFERENT AUDITOR FOR THE 2019 PLAN YEAR.

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:

<p style="text-align: center;">SCHEDULE D (Form 5500)</p> <p style="text-align: center; font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="text-align: center; font-size: small;">Department of Labor Employee Benefits Security Administration</p>	<p style="text-align: center;">DFE/Participating Plan Information</p> <p style="text-align: center; font-size: small;">This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p style="text-align: center;">▶ File as an attachment to Form 5500.</p>	<p style="text-align: center; font-size: small;">OMB No. 1210-0110</p> <hr/> <p style="text-align: center; font-size: large;">2019</p> <hr/> <p style="text-align: center; font-size: small;">This Form is Open to Public Inspection.</p>
---	---	---

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan ENVIRONMENTAL MATERIALS, LLC 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 ENVIRONMENTAL MATERIALS, LLC	D Employer Identification Number (EIN) 84-1583151	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: CT STABLE INC I-0		
b Name of sponsor of entity listed in (a): AMERIPRISE TRUST COMPANY		
c EIN-PN 41-0007957-060	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 277208
a Name of MTIA, CCT, PSA, or 103-12 IE: CT STABLE INC III-0		
b Name of sponsor of entity listed in (a): AMERIPRISE TRUST COMPANY		
c EIN-PN 41-0007957-137	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2019 This Form is Open to Public Inspection
For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019		
A Name of plan ENVIRONMENTAL MATERIALS, LLC 401(K) PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 ENVIRONMENTAL MATERIALS, LLC	D Employer Identification Number (EIN) 84-1583151	

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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other.....	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property).....	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans.....	1c(8)	192719	0
(9) Value of interest in common/collective trusts	1c(9)	227625	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities.....	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	6643914	0
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	0

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	7064258	0

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
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	7064258	0
---	-----------	---------	---

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)	547727	
(B) Participants	2a(1)(B)	1127726	
(C) Others (including rollovers)	2a(1)(C)	147291	
(2) Noncash contributions	2a(2)	0	1822744
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	11340	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		11340
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	595980	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		595980
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(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)	0	
(B) Other	2b(5)(B)	0	
(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)		6990
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1248540
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		3685594

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	958520	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		958520
f Corrective distributions (see instructions)	2f		595
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	8368	
(4) Other	2i(4)	32333	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		40701
j Total expenses. Add all expense amounts in column (b) and enter total	2j		999816

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2685778
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		9750036

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) ☐ Unmodified (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: **ACM LLP**

(2) EIN: **01-0724563**

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		158
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.)			
4c		X	
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.).....			
4d		X	
e Was this plan covered by a fidelity bond?	X		10000000
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		X	
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?.....			
4g		X	
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?.....			
4h		X	
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	X		
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.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?.....			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
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		X	

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

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)
CORNERSTONE BUILDING BRANDS 401(K) PROFIT SHARING PLAN	76-0127701	001

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
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____. (See instructions.)

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2019</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019		
A Name of plan ENVIRONMENTAL MATERIALS, LLC 401(K) PLAN		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 ENVIRONMENTAL MATERIALS, LLC		D Employer Identification Number (EIN) 84-1583151
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
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): 04-6568107		
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
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, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2019 v. 190130		

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

b The plan year immediately preceding the current plan year

c The second preceding plan year

14a**14b****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

b The corresponding number for the second preceding plan year

15a**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

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

16a**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: _____% 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): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

- a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

- b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

Environmental Materials, LLC 401(k) Plan

Financial Statements

January 1, 2020

and

December 31, 2019 and 2018

Independent Auditor's Report	1-2
Statements of Net Assets Available for Benefits	3
Statements of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5-10
Schedule of Delinquent Participant Contributions	11
Schedule of Assets Held at End of Year	12



Independent Auditor's Report

To the Plan Participants and Plan Administrator of
the Environmental Materials, LLC 401(k) Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Environmental Materials, LLC 401(k) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of January 1, 2020 and December 31, 2019, and the related statement of changes in net assets available for benefits for the one-day period ended January 1, 2020 and for the year ended December 31, 2019, 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, 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, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Note 3, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the 2020 and 2019 financial statements. We have been informed by the plan administrator that the trustee held the Plan's investment assets and executed investment transactions. The plan administrator has obtained certifications from the trustee as of January 1, 2020 and December 31, 2019 and for the one-day period ended January 1, 2020 and for the year ended December 31, 2019, that the information provided to the plan administrator by the trustee is complete and accurate.



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 on the 2020 and 2019 financial statements. Accordingly, we do not express an opinion on the 2019 and 2020 financial statements.

Other Matter – Supplemental Schedules

The supplemental schedule of assets (held at end of year) as of December 31, 2019 and schedule of delinquent participant contributions for the year ended December 31, 2019 are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are 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 the supplemental schedules.

Other Matter – 2018 Financial Statement

The financial statement of the Plan as of December 31, 2018, was audited by predecessor auditors. 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 the predecessor auditors not to perform and they did not perform, any auditing procedures with respect to the information certified by the trustee. Their report dated October 1, 2019, indicated that (a) because of the significance of the information they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for any audit opinion and accordingly, they did not express an opinion on the 2018 financial statements (b) the form and content of the information included in the financial statements other than that derived from information certified by the trustee were presented in compliance with the Department of Labor's and Rules and Regulations for Reporting and Disclosure under ERISA.

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

The form and content of the information included in the 2020 and 2019 financial statements and supplemental schedules, 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 the Employee Retirement Income Security Act of 1974.

ACM LLP

Denver, Colorado
September 30, 2020

Environmental Materials, LLC 401(k) Plan

Statements of Net Assets Available for Benefits

	<u>January 1, 2020</u>	<u>December 31, 2019</u>	<u>December 31, 2018</u>
Assets			
Participant-directed investments at fair value:			
Mutual funds	\$ -	\$ 9,208,397	\$ 6,643,914
Common collective trust fund	-	277,208	227,625
Total participant-directed investments at fair value	-	9,485,605	6,871,539
Employer contributions receivable	-	548,128	480,267
Participant notes receivable	-	264,431	192,719
Net assets available for benefits	<u>\$ -</u>	<u>\$ 10,298,164</u>	<u>\$ 7,544,525</u>

See independent auditor's report and notes to the financial statements.

Environmental Materials, LLC 401(k) Plan

Statements of Changes in Net Assets Available for Benefits

	Period Ended January 1, 2020	Year Ended December 31, 2019
Additions		
Contributions:		
Participant	\$ -	\$ 1,127,726
Employer	-	615,588
Rollover	-	147,291
Total contributions	-	1,890,605
Investment income:		
Interest and dividend income	-	602,970
Net realized and unrealized gains on investments	-	1,248,540
Total investment income	-	1,851,510
Interest income from participant notes receivable	-	11,340
Total additions	-	3,753,455
Deductions		
Benefits paid directly to participants or beneficiaries	-	959,115
Administrative expenses	-	40,701
Total deductions	-	999,816
Transfers out (See Note 1)	(10,298,164)	-
Net (decrease) increase	(10,298,164)	2,753,639
Net Assets Available for Benefits		
Beginning of the period/year	10,298,164	7,544,525
End of period/year	\$ -	\$ 10,298,164

See independent auditor's report and notes to the financial statements.

Note 1 - Plan Description

The following description of the Environmental Materials, LLC 401(k) Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan was a defined contribution plan covering all employees of Environmental Materials, LLC (the "Company") who had completed one month of service and were age 18 or older. The Plan was subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Trustee and Administrator

The trustee and recordkeeper of the Plan was Fidelity Management Trust Company ("Fidelity" or "Trustee"). The Company was the plan administrator of the Plan.

Merger

Effective January 1, 2020, the Plan merged with the Cornerstone Building Brands 401(k) Profit Sharing Plan (the "Cornerstone Building Brands Plan") and all assets were transferred into the Cornerstone Building Brands Plan on January 2, 2020. In order to facilitate this transition, participants of the Plan were not able to enroll, direct or diversify investments to their accounts, or obtain a loan or distribution from their prior plan accounts from December 27, 2019, through the week of January 19, 2020.

Contributions

The Plan provided for employee salary deferral and after-tax Roth contributions up to a maximum of 90 percent of annual compensation subject to maximum tax-deferred limitations established by the Internal Revenue Code. Eligible employees who had reached age 50 during the plan year could elect to make catch-up contributions, as limited by the Internal Revenue Service ("IRS"). Participants could also make contributions to the Plan in the form of a rollover of funds from another qualified plan.

The Company was required to make safe harbor matching contributions up to 100 percent of the first 3 percent of eligible compensation and 50 percent of the next 2 percent of eligible compensation that was deferred by a participant. Employer matching contributions were calculated on an annual basis. Employees were eligible to begin receiving employer matching contributions upon completion of one year of service. Employees were not required to be employed on the last day of the year to be eligible to receive employer matching contributions and were vested immediately in this contribution.

During 2019, the Company made a corrective contribution to the Plan related to the safe harbor matching contributions for the 2009 through 2016 plan years in the amount of \$67,460.

Participant Accounts

Each participant's account was credited with the participant's contributions and allocations of the Company's contributions and plan earnings (losses) and charged with withdrawals and an allocation of administrative expenses. Allocations were based on participants' compensation or account balances, as defined. The benefit to which a participant was entitled was the benefit that could be provided from the participant's vested account. Participants could direct the investments of their account balances into various investment options offered by the Plan.

Note 1 - Plan Description (Continued)

Benefit Payments

Distributions were payable upon retirement, death, disability, or termination of employment in the form of a lump-sum amount equal to the vested balance of a participant's account. The Plan allowed in-service distributions and partial distributions to participants age 59½ or older who had not terminated employment with the plan sponsor. Upon termination, if a participant's vested account balance was \$5,000 or less, it could not be left in the Plan. If the balance was \$1,000 or less, the balance would be distributed in a lump sum payment. If the balance was more than \$1,000 but less than or equal to \$5,000, the amount was transferred to an individual retirement account, unless a distribution was requested.

Participants could request that all or a portion of their accounts be distributed in the case of financial hardship, as defined in the plan document. The plan administrator had to approve any such hardship withdrawals.

Vesting and Forfeitures

Participants' contributions, the employer matching contribution, and related earnings were fully vested at all times and not subject to forfeiture for any reason. Forfeitures as of January 1, 2020, December 31, 2019 and 2018, and for the one-day period ended January 1, 2020 and the year ended December 31, 2019 were de minimis.

Termination

The Company had the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in the plan document and ERISA.

Party-in-interest Transactions

Certain plan assets were in investment funds managed by Fidelity or its affiliates. Fidelity was the trustee of the Plan; therefore, these transactions qualified as party-in-interest transactions, as defined under ERISA guidelines. In addition, the Plan provided for loans to participants, which were also party-in-interest transactions, that are exempt from the prohibited transaction rules.

Participant Notes Receivable

Participants could borrow from their accounts a minimum of \$1,000 up to a maximum equal to \$50,000 or 50 percent of their account balances, whichever was less. The notes receivable were secured by the balance in the participant's account and bore interest at rates that were commensurate with local prevailing rates, as determined quarterly by the plan administrator. Principal and interest were paid ratably through monthly payroll deductions.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Note 2 - Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's investments are stated at fairvalue. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Certain Plan investments are reported at fair value, with fair value measured using the net asset value per share as a practical expedient. See Note 4 for discussion of fair value measurements.

Net realized and unrealized gains in fair value of investments includes capital gains, realized gains and losses on investments sold during the year and unrealized appreciation (depreciation) of investments held at the end of the year. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Contributions

Participant contributions, and related employer contributions, are recorded in the period payroll deductions are made from participant earnings.

Participant Notes Receivable

Participant notes receivable are recorded at their unpaid principal balances plus any accrued interest. Participant notes receivable are written off when deemed uncollectible.

Benefit Payments

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan were paid directly by the Company and are excluded from these financial statements. Certain loan administration fees, third-party, advisor and investment advisor fees are paid by the Plan. Investment related expenses are included in net appreciation (depreciation) in fair value of investments.

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 certain amounts and disclosures. Actual results may differ from those estimates.

Concentrations, Risks and Uncertainties

The Plan invested in various investment securities which were exposed to various risks, such as interest rate, market, and credit risks. All assets were liquidated and transferred to Cornerstone Building Brands Plan effective January 1, 2020.

Notes to Financial Statements

Note 2 - Summary of Significant Accounting Policies (Continued)

The following investments individually represented 10 percent or more of the Plan's net assets available for benefits.

	December 31, 2019	December 31, 2018
T. Rowe Price Blue Chip Growth Fund	\$ 1,014,885	\$ 745,889
BlackRock Mid-Cap Growth Equity Portfolio Institutional	1,006,950	793,725

Note 3 - Information Certified by the Trustee

The Plan Sponsor has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Trustee has certified that the following information included in the accompanying financial statements and supplemental schedule as complete and accurate:

- Investments and notes receivable from participants as shown in the Statements of Net Assets Available for Benefits as of December 31, 2019 and 2018;
- Interest and dividend income, net appreciation in the fair value of investments and interest earned on notes receivable from participants as shown in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2019;
- Investment information included in the Notes to Financial Statements;
- All investment information included in the supplemental Schedule, Form 5500, Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year) – As of December 31, 2019.

The Plan's independent auditors did not perform any auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 4 - Fair Value Measurements

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, Fair Value Measurements and Disclosures, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described as follows:

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.

Notes to Financial Statements

Note 4 - Fair Value Measurements (Continued)

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.

In instances whereby inputs used to measure fair value fall into different levels of the 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.

The common collective trust fund is valued at net asset value per share ("NAV") (or its equivalent) of the fund, which is based on the fair value of the fund's underlying assets. The NAV is used as a practical expedient to estimate fair value. There are no redemption restrictions or unfunded commitments on the investment. All other investments are valued based on quoted market prices reported in active markets.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan administrator 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. There have been no changes in the methodologies used at December 31, 2019 and 2018.

The following tables present information about the Plan's assets measured at fair value on a recurring basis at December 31, 2019 and 2018:

Assets Measured at Fair Value on a Recurring Basis as of December 31, 2019				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 9,208,397	\$ -	\$ -	\$ 9,208,397
Total assets in the fair value hierarchy	\$ 9,208,397	\$ -	\$ -	\$ 9,208,397

Investment measured at NAV - Common collective trust fund	277,208
Total investments at fair value	<u>\$ 9,485,605</u>

Assets Measured at Fair Value on a Recurring Basis as of December 31, 2018				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 6,643,914	\$ -	\$ -	\$ 6,643,914
Total assets in the fair value hierarchy	\$ 6,643,914	\$ -	\$ -	\$ 6,643,914

Investment measured at NAV - Common collective trust fund	227,625
Total investments at fair value	<u>\$ 6,871,539</u>

Notes to Financial Statements

Note 5 - Tax Status

The Plan, as adopted, is a volume submitter plan, which does not require an application for a determination letter from the IRS. The volume submitter plan has received a favorable notification letter from the IRS dated March 31, 2014. The Plan did not individually seek its own determination letter. The plan administrator believes that the Plan, as amended, was designed and operated in compliance with the applicable requirements of the IRC and that the Plan was qualified, and the related trust tax-exempt as of January 1, 2020, December 31, 2019 and 2018.

The Company determined that it failed to remit participant contributions totaling \$183 to the Plan on a timely basis for the year ended December 31, 2019. These late contributions were not funded as of December 31, 2019; however, they were funded, including lost earnings on those contributions, as of the date the financial statements were issued. See the accompanying supplemental Schedule of Delinquent Participant Contributions.

Note 6 - Reconciliation of the Financial Statements to Form 5500

As of December 31, 2018, the accompanying financial statements have included contributions receivable from the Company in the amount of \$480,267. For the 2018 plan year, the assets were recorded using the modified cash method of accounting on the Form 5500, and therefore, the contributions receivable at December 31, 2018 were not reported on the 2018 Form 5500.

As of December 31, 2019, the accompanying financial statements have included contributions receivable from the Company in the amount of \$548,128. For the 2019 plan year, the assets were recorded using the modified cash method of accounting on the Form 5500, and therefore, the contributions receivable at December 31, 2019 were not reported on the 2019 Form 5500.

The Plan merged with the Cornerstone Building Brands Plan effective January 1, 2020, and all assets of the Plan were transferred to the Cornerstone Building Brands Plan on January 2, 2020. The transfer of assets into the Cornerstone Building Brands Plan are reported on the 2019 Form 5500, in order to file a final Form 5500 for this Plan. The assets of the Plan are reported as \$0 on the Form 5500 as of December 31, 2019.

Note 7 - Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including September 30, 2020, which is the date the financial statements were available to be issued.

Environmental Materials, LLC 401(k) Plan

Schedule of Delinquent Participant Contributions

Form 5500, Schedule H, Line 4a

EIN 84-1583151, Plan No. 002

December 31, 2019

Participant Contributions Transferred Late to Plan		Total that Constitute Nonexempt Prohibited Transactions			
Check here if Late Participant Loan Repayments are included: ☒		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002- 51
2019*	\$ 183	\$ -	\$ 183 **	\$ -	\$ -

* Indicates a party-in-interest as defined by ERISA

** These amounts were corrected as of the date these financial statements were issued.

See independent auditor's report and notes to the financial statements.

Environmental Materials, LLC 401(k) Plan

Schedule of Assets Held at End of Year

Form 5500, Schedule H, Line 4i

EIN 84-1583151, Plan No. 002

December 31, 2019

(a)(b) Identity of Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
Mutual Funds:			
T. Rowe Price	Blue Chip Growth Fund	**	\$ 1,014,885
BlackRock	Mid-Cap Growth Equity Portfolio Institutional	**	1,006,950
Fidelity*	Freedom Index 2035 Fund	**	833,932
Fidelity*	Freedom Index 2030 Fund	**	713,343
Fidelity*	Freedom Index 2040 Fund	**	617,321
Victory	Sycamore Established Value Fund	**	565,743
Fidelity*	Balanced Fund	**	561,852
Fidelity*	500 Index Fund	**	517,529
American Funds	EuroPacific Growth Fund	**	468,129
Principal	Real Estate Securities Fund Institutional	**	387,665
Fidelity*	U.S. Bond Index Fund	**	283,839
Fidelity*	Small Cap Index Fund	**	254,936
Fidelity*	Freedom Index 2025 Fund	**	242,939
Fidelity*	Freedom Index 2045 Fund	**	242,137
BrandywineGLOBAL	Global Opportunities Bond Fund	**	206,929
Fidelity*	Freedom Index 2020 Fund	**	194,870
Pioneer	Bond Fund	**	176,859
Goldman Sachs	Large Cap Value Insights Fund	**	155,666
Fidelity*	Freedom Index 2050 Fund	**	152,056
Fidelity*	International Index Fund	**	134,694
American Century	Emerging Markets Fund	**	109,737
Fidelity*	Freedom Index 2060 Fund	**	83,117
Fidelity*	Freedom Index 2055 Fund	**	66,773
Fidelity*	Freedom Index 2015 Fund	**	56,600
Fidelity*	Mid Cap Index Fund	**	41,568
Wells Fargo	Special Small Cap Value Fund	**	28,976
Prudential	PGIM High Yield Bond Fund	**	25,657
Fidelity*	Freedom Index 2010 Fund	**	25,616
Federated	MDT Small Cap Growth Fund	**	12,620
Fidelity*	Freedom Index 2005 Fund	**	9,994
PIMCO	Real Return Fund	**	8,805
Fidelity*	Freedom Index Income Fund	**	6,660
			<u>9,208,397</u>
Ameriprise Trust Company	Common collective trust fund - CT Stable Inc I-0	**	277,208
Participants*	Participant notes receivable with interest rates ranging from 4.25 to 6.50 percent, maturing through October 2027, secured by participants' vested account balances	**	264,431
Total			<u>\$ 9,750,036</u>

*Party in interest

**Cost information not required

See independent auditor's report and notes to the financial statements.

Environmental Materials, LLC 401(k) Plan

Financial Statements

January 1, 2020

and

December 31, 2019 and 2018

Independent Auditor's Report	1-2
Statements of Net Assets Available for Benefits	3
Statements of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5-10
Schedule of Delinquent Participant Contributions	11
Schedule of Assets Held at End of Year	12



Independent Auditor's Report

To the Plan Participants and Plan Administrator of
the Environmental Materials, LLC 401(k) Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Environmental Materials, LLC 401(k) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of January 1, 2020 and December 31, 2019, and the related statement of changes in net assets available for benefits for the one-day period ended January 1, 2020 and for the year ended December 31, 2019, 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, 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, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Note 3, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the 2020 and 2019 financial statements. We have been informed by the plan administrator that the trustee held the Plan's investment assets and executed investment transactions. The plan administrator has obtained certifications from the trustee as of January 1, 2020 and December 31, 2019 and for the one-day period ended January 1, 2020 and for the year ended December 31, 2019, that the information provided to the plan administrator by the trustee is complete and accurate.



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 on the 2020 and 2019 financial statements. Accordingly, we do not express an opinion on the 2019 and 2020 financial statements.

Other Matter – Supplemental Schedules

The supplemental schedule of assets (held at end of year) as of December 31, 2019 and schedule of delinquent participant contributions for the year ended December 31, 2019 are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are 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 the supplemental schedules.

Other Matter – 2018 Financial Statement

The financial statement of the Plan as of December 31, 2018, was audited by predecessor auditors. 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 the predecessor auditors not to perform and they did not perform, any auditing procedures with respect to the information certified by the trustee. Their report dated October 1, 2019, indicated that (a) because of the significance of the information they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for any audit opinion and accordingly, they did not express an opinion on the 2018 financial statements (b) the form and content of the information included in the financial statements other than that derived from information certified by the trustee were presented in compliance with the Department of Labor's and Rules and Regulations for Reporting and Disclosure under ERISA.

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

The form and content of the information included in the 2020 and 2019 financial statements and supplemental schedules, 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 the Employee Retirement Income Security Act of 1974.

ACM LLP

Denver, Colorado
September 30, 2020

Environmental Materials, LLC 401(k) Plan

Statements of Net Assets Available for Benefits

	<u>January 1, 2020</u>	<u>December 31, 2019</u>	<u>December 31, 2018</u>
Assets			
Participant-directed investments at fair value:			
Mutual funds	\$ -	\$ 9,208,397	\$ 6,643,914
Common collective trust fund	-	277,208	227,625
Total participant-directed investments at fair value	-	9,485,605	6,871,539
Employer contributions receivable	-	548,128	480,267
Participant notes receivable	-	264,431	192,719
Net assets available for benefits	<u>\$ -</u>	<u>\$ 10,298,164</u>	<u>\$ 7,544,525</u>

See independent auditor's report and notes to the financial statements.

Environmental Materials, LLC 401(k) Plan

Statements of Changes in Net Assets Available for Benefits

	Period Ended January 1, 2020	Year Ended December 31, 2019
Additions		
Contributions:		
Participant	\$ -	\$ 1,127,726
Employer	-	615,588
Rollover	-	147,291
Total contributions	-	1,890,605
Investment income:		
Interest and dividend income	-	602,970
Net realized and unrealized gains on investments	-	1,248,540
Total investment income	-	1,851,510
Interest income from participant notes receivable	-	11,340
Total additions	-	3,753,455
Deductions		
Benefits paid directly to participants or beneficiaries	-	959,115
Administrative expenses	-	40,701
Total deductions	-	999,816
Transfers out (See Note 1)	(10,298,164)	-
Net (decrease) increase	(10,298,164)	2,753,639
Net Assets Available for Benefits		
Beginning of the period/year	10,298,164	7,544,525
End of period/year	\$ -	\$ 10,298,164

See independent auditor's report and notes to the financial statements.

Note 1 - Plan Description

The following description of the Environmental Materials, LLC 401(k) Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan was a defined contribution plan covering all employees of Environmental Materials, LLC (the "Company") who had completed one month of service and were age 18 or older. The Plan was subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Trustee and Administrator

The trustee and recordkeeper of the Plan was Fidelity Management Trust Company ("Fidelity" or "Trustee"). The Company was the plan administrator of the Plan.

Merger

Effective January 1, 2020, the Plan merged with the Cornerstone Building Brands 401(k) Profit Sharing Plan (the "Cornerstone Building Brands Plan") and all assets were transferred into the Cornerstone Building Brands Plan on January 2, 2020. In order to facilitate this transition, participants of the Plan were not able to enroll, direct or diversify investments to their accounts, or obtain a loan or distribution from their prior plan accounts from December 27, 2019, through the week of January 19, 2020.

Contributions

The Plan provided for employee salary deferral and after-tax Roth contributions up to a maximum of 90 percent of annual compensation subject to maximum tax-deferred limitations established by the Internal Revenue Code. Eligible employees who had reached age 50 during the plan year could elect to make catch-up contributions, as limited by the Internal Revenue Service ("IRS"). Participants could also make contributions to the Plan in the form of a rollover of funds from another qualified plan.

The Company was required to make safe harbor matching contributions up to 100 percent of the first 3 percent of eligible compensation and 50 percent of the next 2 percent of eligible compensation that was deferred by a participant. Employer matching contributions were calculated on an annual basis. Employees were eligible to begin receiving employer matching contributions upon completion of one year of service. Employees were not required to be employed on the last day of the year to be eligible to receive employer matching contributions and were vested immediately in this contribution.

During 2019, the Company made a corrective contribution to the Plan related to the safe harbor matching contributions for the 2009 through 2016 plan years in the amount of \$67,460.

Participant Accounts

Each participant's account was credited with the participant's contributions and allocations of the Company's contributions and plan earnings (losses) and charged with withdrawals and an allocation of administrative expenses. Allocations were based on participants' compensation or account balances, as defined. The benefit to which a participant was entitled was the benefit that could be provided from the participant's vested account. Participants could direct the investments of their account balances into various investment options offered by the Plan.

Note 1 - Plan Description (Continued)

Benefit Payments

Distributions were payable upon retirement, death, disability, or termination of employment in the form of a lump-sum amount equal to the vested balance of a participant's account. The Plan allowed in-service distributions and partial distributions to participants age 59½ or older who had not terminated employment with the plan sponsor. Upon termination, if a participant's vested account balance was \$5,000 or less, it could not be left in the Plan. If the balance was \$1,000 or less, the balance would be distributed in a lump sum payment. If the balance was more than \$1,000 but less than or equal to \$5,000, the amount was transferred to an individual retirement account, unless a distribution was requested.

Participants could request that all or a portion of their accounts be distributed in the case of financial hardship, as defined in the plan document. The plan administrator had to approve any such hardship withdrawals.

Vesting and Forfeitures

Participants' contributions, the employer matching contribution, and related earnings were fully vested at all times and not subject to forfeiture for any reason. Forfeitures as of January 1, 2020, December 31, 2019 and 2018, and for the one-day period ended January 1, 2020 and the year ended December 31, 2019 were de minimis.

Termination

The Company had the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in the plan document and ERISA.

Party-in-interest Transactions

Certain plan assets were in investment funds managed by Fidelity or its affiliates. Fidelity was the trustee of the Plan; therefore, these transactions qualified as party-in-interest transactions, as defined under ERISA guidelines. In addition, the Plan provided for loans to participants, which were also party-in-interest transactions, that are exempt from the prohibited transaction rules.

Participant Notes Receivable

Participants could borrow from their accounts a minimum of \$1,000 up to a maximum equal to \$50,000 or 50 percent of their account balances, whichever was less. The notes receivable were secured by the balance in the participant's account and bore interest at rates that were commensurate with local prevailing rates, as determined quarterly by the plan administrator. Principal and interest were paid ratably through monthly payroll deductions.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Note 2 - Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's investments are stated at fairvalue. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Certain Plan investments are reported at fair value, with fair value measured using the net asset value per share as a practical expedient. See Note 4 for discussion of fair value measurements.

Net realized and unrealized gains in fair value of investments includes capital gains, realized gains and losses on investments sold during the year and unrealized appreciation (depreciation) of investments held at the end of the year. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Contributions

Participant contributions, and related employer contributions, are recorded in the period payroll deductions are made from participant earnings.

Participant Notes Receivable

Participant notes receivable are recorded at their unpaid principal balances plus any accrued interest. Participant notes receivable are written off when deemed uncollectible.

Benefit Payments

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan were paid directly by the Company and are excluded from these financial statements. Certain loan administration fees, third-party, advisor and investment advisor fees are paid by the Plan. Investment related expenses are included in net appreciation (depreciation) in fair value of investments.

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 certain amounts and disclosures. Actual results may differ from those estimates.

Concentrations, Risks and Uncertainties

The Plan invested in various investment securities which were exposed to various risks, such as interest rate, market, and credit risks. All assets were liquidated and transferred to Cornerstone Building Brands Plan effective January 1, 2020.

Note 2 - Summary of Significant Accounting Policies (Continued)

The following investments individually represented 10 percent or more of the Plan's net assets available for benefits.

	December 31, 2019	December 31, 2018
T. Rowe Price Blue Chip Growth Fund	\$ 1,014,885	\$ 745,889
BlackRock Mid-Cap Growth Equity Portfolio Institutional	1,006,950	793,725

Note 3 - Information Certified by the Trustee

The Plan Sponsor has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Trustee has certified that the following information included in the accompanying financial statements and supplemental schedule as complete and accurate:

- Investments and notes receivable from participants as shown in the Statements of Net Assets Available for Benefits as of December 31, 2019 and 2018;
- Interest and dividend income, net appreciation in the fair value of investments and interest earned on notes receivable from participants as shown in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2019;
- Investment information included in the Notes to Financial Statements;
- All investment information included in the supplemental Schedule, Form 5500, Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year) – As of December 31, 2019.

The Plan's independent auditors did not perform any auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 4 - Fair Value Measurements

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, Fair Value Measurements and Disclosures, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described as follows:

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.

Notes to Financial Statements

Note 4 - Fair Value Measurements (Continued)

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.

In instances whereby inputs used to measure fair value fall into different levels of the 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.

The common collective trust fund is valued at net asset value per share ("NAV") (or its equivalent) of the fund, which is based on the fair value of the fund's underlying assets. The NAV is used as a practical expedient to estimate fair value. There are no redemption restrictions or unfunded commitments on the investment. All other investments are valued based on quoted market prices reported in active markets.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan administrator 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. There have been no changes in the methodologies used at December 31, 2019 and 2018.

The following tables present information about the Plan's assets measured at fair value on a recurring basis at December 31, 2019 and 2018:

Assets Measured at Fair Value on a Recurring Basis as of December 31, 2019				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 9,208,397	\$ -	\$ -	\$ 9,208,397
Total assets in the fair value hierarchy	\$ 9,208,397	\$ -	\$ -	\$ 9,208,397

Investment measured at NAV - Common collective trust fund	277,208
Total investments at fair value	<u>\$ 9,485,605</u>

Assets Measured at Fair Value on a Recurring Basis as of December 31, 2018				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 6,643,914	\$ -	\$ -	\$ 6,643,914
Total assets in the fair value hierarchy	\$ 6,643,914	\$ -	\$ -	\$ 6,643,914

Investment measured at NAV - Common collective trust fund	227,625
Total investments at fair value	<u>\$ 6,871,539</u>

Notes to Financial Statements

Note 5 - Tax Status

The Plan, as adopted, is a volume submitter plan, which does not require an application for a determination letter from the IRS. The volume submitter plan has received a favorable notification letter from the IRS dated March 31, 2014. The Plan did not individually seek its own determination letter. The plan administrator believes that the Plan, as amended, was designed and operated in compliance with the applicable requirements of the IRC and that the Plan was qualified, and the related trust tax-exempt as of January 1, 2020, December 31, 2019 and 2018.

The Company determined that it failed to remit participant contributions totaling \$183 to the Plan on a timely basis for the year ended December 31, 2019. These late contributions were not funded as of December 31, 2019; however, they were funded, including lost earnings on those contributions, as of the date the financial statements were issued. See the accompanying supplemental Schedule of Delinquent Participant Contributions.

Note 6 - Reconciliation of the Financial Statements to Form 5500

As of December 31, 2018, the accompanying financial statements have included contributions receivable from the Company in the amount of \$480,267. For the 2018 plan year, the assets were recorded using the modified cash method of accounting on the Form 5500, and therefore, the contributions receivable at December 31, 2018 were not reported on the 2018 Form 5500.

As of December 31, 2019, the accompanying financial statements have included contributions receivable from the Company in the amount of \$548,128. For the 2019 plan year, the assets were recorded using the modified cash method of accounting on the Form 5500, and therefore, the contributions receivable at December 31, 2019 were not reported on the 2019 Form 5500.

The Plan merged with the Cornerstone Building Brands Plan effective January 1, 2020, and all assets of the Plan were transferred to the Cornerstone Building Brands Plan on January 2, 2020. The transfer of assets into the Cornerstone Building Brands Plan are reported on the 2019 Form 5500, in order to file a final Form 5500 for this Plan. The assets of the Plan are reported as \$0 on the Form 5500 as of December 31, 2019.

Note 7 - Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including September 30, 2020, which is the date the financial statements were available to be issued.

Environmental Materials, LLC 401(k) Plan

Schedule of Delinquent Participant Contributions

Form 5500, Schedule H, Line 4a

EIN 84-1583151, Plan No. 002

December 31, 2019

Participant Contributions Transferred Late to Plan		Total that Constitute Nonexempt Prohibited Transactions			
Check here if Late Participant Loan Repayments are included: ☒		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002- 51
2019*	\$ 183	\$ -	\$ 183 **	\$ -	\$ -

* Indicates a party-in-interest as defined by ERISA

** These amounts were corrected as of the date these financial statements were issued.

See independent auditor's report and notes to the financial statements.

Environmental Materials, LLC 401(k) Plan

Schedule of Assets Held at End of Year

Form 5500, Schedule H, Line 4i

EIN 84-1583151, Plan No. 002

December 31, 2019

(a)(b) Identity of Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
Mutual Funds:			
T. Rowe Price	Blue Chip Growth Fund	**	\$ 1,014,885
BlackRock	Mid-Cap Growth Equity Portfolio Institutional	**	1,006,950
Fidelity*	Freedom Index 2035 Fund	**	833,932
Fidelity*	Freedom Index 2030 Fund	**	713,343
Fidelity*	Freedom Index 2040 Fund	**	617,321
Victory	Sycamore Established Value Fund	**	565,743
Fidelity*	Balanced Fund	**	561,852
Fidelity*	500 Index Fund	**	517,529
American Funds	EuroPacific Growth Fund	**	468,129
Principal	Real Estate Securities Fund Institutional	**	387,665
Fidelity*	U.S. Bond Index Fund	**	283,839
Fidelity*	Small Cap Index Fund	**	254,936
Fidelity*	Freedom Index 2025 Fund	**	242,939
Fidelity*	Freedom Index 2045 Fund	**	242,137
BrandywineGLOBAL	Global Opportunities Bond Fund	**	206,929
Fidelity*	Freedom Index 2020 Fund	**	194,870
Pioneer	Bond Fund	**	176,859
Goldman Sachs	Large Cap Value Insights Fund	**	155,666
Fidelity*	Freedom Index 2050 Fund	**	152,056
Fidelity*	International Index Fund	**	134,694
American Century	Emerging Markets Fund	**	109,737
Fidelity*	Freedom Index 2060 Fund	**	83,117
Fidelity*	Freedom Index 2055 Fund	**	66,773
Fidelity*	Freedom Index 2015 Fund	**	56,600
Fidelity*	Mid Cap Index Fund	**	41,568
Wells Fargo	Special Small Cap Value Fund	**	28,976
Prudential	PGIM High Yield Bond Fund	**	25,657
Fidelity*	Freedom Index 2010 Fund	**	25,616
Federated	MDT Small Cap Growth Fund	**	12,620
Fidelity*	Freedom Index 2005 Fund	**	9,994
PIMCO	Real Return Fund	**	8,805
Fidelity*	Freedom Index Income Fund	**	6,660
			<u>9,208,397</u>
Ameriprise Trust Company	Common collective trust fund - CT Stable Inc I-0	**	277,208
Participants*	Participant notes receivable with interest rates ranging from 4.25 to 6.50 percent, maturing through October 2027, secured by participants' vested account balances	**	264,431
Total			<u>\$ 9,750,036</u>

*Party in interest

**Cost information not required

See independent auditor's report and notes to the financial statements.

Environmental Materials, LLC 401(k) Plan

Financial Statements

January 1, 2020

and

December 31, 2019 and 2018

Independent Auditor's Report	1-2
Statements of Net Assets Available for Benefits	3
Statements of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5-10
Schedule of Delinquent Participant Contributions	11
Schedule of Assets Held at End of Year	12



Independent Auditor's Report

To the Plan Participants and Plan Administrator of
the Environmental Materials, LLC 401(k) Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Environmental Materials, LLC 401(k) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of January 1, 2020 and December 31, 2019, and the related statement of changes in net assets available for benefits for the one-day period ended January 1, 2020 and for the year ended December 31, 2019, 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, 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, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Note 3, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the 2020 and 2019 financial statements. We have been informed by the plan administrator that the trustee held the Plan's investment assets and executed investment transactions. The plan administrator has obtained certifications from the trustee as of January 1, 2020 and December 31, 2019 and for the one-day period ended January 1, 2020 and for the year ended December 31, 2019, that the information provided to the plan administrator by the trustee is complete and accurate.



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 on the 2020 and 2019 financial statements. Accordingly, we do not express an opinion on the 2019 and 2020 financial statements.

Other Matter – Supplemental Schedules

The supplemental schedule of assets (held at end of year) as of December 31, 2019 and schedule of delinquent participant contributions for the year ended December 31, 2019 are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are 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 the supplemental schedules.

Other Matter – 2018 Financial Statement

The financial statement of the Plan as of December 31, 2018, was audited by predecessor auditors. 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 the predecessor auditors not to perform and they did not perform, any auditing procedures with respect to the information certified by the trustee. Their report dated October 1, 2019, indicated that (a) because of the significance of the information they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for any audit opinion and accordingly, they did not express an opinion on the 2018 financial statements (b) the form and content of the information included in the financial statements other than that derived from information certified by the trustee were presented in compliance with the Department of Labor's and Rules and Regulations for Reporting and Disclosure under ERISA.

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

The form and content of the information included in the 2020 and 2019 financial statements and supplemental schedules, 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 the Employee Retirement Income Security Act of 1974.

ACM LLP

Denver, Colorado
September 30, 2020

Environmental Materials, LLC 401(k) Plan

Statements of Net Assets Available for Benefits

	<u>January 1, 2020</u>	<u>December 31, 2019</u>	<u>December 31, 2018</u>
Assets			
Participant-directed investments at fair value:			
Mutual funds	\$ -	\$ 9,208,397	\$ 6,643,914
Common collective trust fund	-	277,208	227,625
Total participant-directed investments at fair value	-	9,485,605	6,871,539
Employer contributions receivable	-	548,128	480,267
Participant notes receivable	-	264,431	192,719
Net assets available for benefits	<u>\$ -</u>	<u>\$ 10,298,164</u>	<u>\$ 7,544,525</u>

See independent auditor's report and notes to the financial statements.

Environmental Materials, LLC 401(k) Plan

Statements of Changes in Net Assets Available for Benefits

	Period Ended January 1, 2020	Year Ended December 31, 2019
Additions		
Contributions:		
Participant	\$ -	\$ 1,127,726
Employer	-	615,588
Rollover	-	147,291
Total contributions	-	1,890,605
Investment income:		
Interest and dividend income	-	602,970
Net realized and unrealized gains on investments	-	1,248,540
Total investment income	-	1,851,510
Interest income from participant notes receivable	-	11,340
Total additions	-	3,753,455
Deductions		
Benefits paid directly to participants or beneficiaries	-	959,115
Administrative expenses	-	40,701
Total deductions	-	999,816
Transfers out (See Note 1)	(10,298,164)	-
Net (decrease) increase	(10,298,164)	2,753,639
Net Assets Available for Benefits		
Beginning of the period/year	10,298,164	7,544,525
End of period/year	\$ -	\$ 10,298,164

See independent auditor's report and notes to the financial statements.

Note 1 - Plan Description

The following description of the Environmental Materials, LLC 401(k) Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan was a defined contribution plan covering all employees of Environmental Materials, LLC (the "Company") who had completed one month of service and were age 18 or older. The Plan was subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Trustee and Administrator

The trustee and recordkeeper of the Plan was Fidelity Management Trust Company ("Fidelity" or "Trustee"). The Company was the plan administrator of the Plan.

Merger

Effective January 1, 2020, the Plan merged with the Cornerstone Building Brands 401(k) Profit Sharing Plan (the "Cornerstone Building Brands Plan") and all assets were transferred into the Cornerstone Building Brands Plan on January 2, 2020. In order to facilitate this transition, participants of the Plan were not able to enroll, direct or diversify investments to their accounts, or obtain a loan or distribution from their prior plan accounts from December 27, 2019, through the week of January 19, 2020.

Contributions

The Plan provided for employee salary deferral and after-tax Roth contributions up to a maximum of 90 percent of annual compensation subject to maximum tax-deferred limitations established by the Internal Revenue Code. Eligible employees who had reached age 50 during the plan year could elect to make catch-up contributions, as limited by the Internal Revenue Service ("IRS"). Participants could also make contributions to the Plan in the form of a rollover of funds from another qualified plan.

The Company was required to make safe harbor matching contributions up to 100 percent of the first 3 percent of eligible compensation and 50 percent of the next 2 percent of eligible compensation that was deferred by a participant. Employer matching contributions were calculated on an annual basis. Employees were eligible to begin receiving employer matching contributions upon completion of one year of service. Employees were not required to be employed on the last day of the year to be eligible to receive employer matching contributions and were vested immediately in this contribution.

During 2019, the Company made a corrective contribution to the Plan related to the safe harbor matching contributions for the 2009 through 2016 plan years in the amount of \$67,460.

Participant Accounts

Each participant's account was credited with the participant's contributions and allocations of the Company's contributions and plan earnings (losses) and charged with withdrawals and an allocation of administrative expenses. Allocations were based on participants' compensation or account balances, as defined. The benefit to which a participant was entitled was the benefit that could be provided from the participant's vested account. Participants could direct the investments of their account balances into various investment options offered by the Plan.

Note 1 - Plan Description (Continued)

Benefit Payments

Distributions were payable upon retirement, death, disability, or termination of employment in the form of a lump-sum amount equal to the vested balance of a participant's account. The Plan allowed in-service distributions and partial distributions to participants age 59½ or older who had not terminated employment with the plan sponsor. Upon termination, if a participant's vested account balance was \$5,000 or less, it could not be left in the Plan. If the balance was \$1,000 or less, the balance would be distributed in a lump sum payment. If the balance was more than \$1,000 but less than or equal to \$5,000, the amount was transferred to an individual retirement account, unless a distribution was requested.

Participants could request that all or a portion of their accounts be distributed in the case of financial hardship, as defined in the plan document. The plan administrator had to approve any such hardship withdrawals.

Vesting and Forfeitures

Participants' contributions, the employer matching contribution, and related earnings were fully vested at all times and not subject to forfeiture for any reason. Forfeitures as of January 1, 2020, December 31, 2019 and 2018, and for the one-day period ended January 1, 2020 and the year ended December 31, 2019 were de minimis.

Termination

The Company had the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in the plan document and ERISA.

Party-in-interest Transactions

Certain plan assets were in investment funds managed by Fidelity or its affiliates. Fidelity was the trustee of the Plan; therefore, these transactions qualified as party-in-interest transactions, as defined under ERISA guidelines. In addition, the Plan provided for loans to participants, which were also party-in-interest transactions, that are exempt from the prohibited transaction rules.

Participant Notes Receivable

Participants could borrow from their accounts a minimum of \$1,000 up to a maximum equal to \$50,000 or 50 percent of their account balances, whichever was less. The notes receivable were secured by the balance in the participant's account and bore interest at rates that were commensurate with local prevailing rates, as determined quarterly by the plan administrator. Principal and interest were paid ratably through monthly payroll deductions.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Note 2 - Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's investments are stated at fairvalue. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Certain Plan investments are reported at fair value, with fair value measured using the net asset value per share as a practical expedient. See Note 4 for discussion of fair value measurements.

Net realized and unrealized gains in fair value of investments includes capital gains, realized gains and losses on investments sold during the year and unrealized appreciation (depreciation) of investments held at the end of the year. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Contributions

Participant contributions, and related employer contributions, are recorded in the period payroll deductions are made from participant earnings.

Participant Notes Receivable

Participant notes receivable are recorded at their unpaid principal balances plus any accrued interest. Participant notes receivable are written off when deemed uncollectible.

Benefit Payments

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan were paid directly by the Company and are excluded from these financial statements. Certain loan administration fees, third-party, advisor and investment advisor fees are paid by the Plan. Investment related expenses are included in net appreciation (depreciation) in fair value of investments.

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 certain amounts and disclosures. Actual results may differ from those estimates.

Concentrations, Risks and Uncertainties

The Plan invested in various investment securities which were exposed to various risks, such as interest rate, market, and credit risks. All assets were liquidated and transferred to Cornerstone Building Brands Plan effective January 1, 2020.

Note 2 - Summary of Significant Accounting Policies (Continued)

The following investments individually represented 10 percent or more of the Plan's net assets available for benefits.

	December 31, 2019	December 31, 2018
T. Rowe Price Blue Chip Growth Fund	\$ 1,014,885	\$ 745,889
BlackRock Mid-Cap Growth Equity Portfolio Institutional	1,006,950	793,725

Note 3 - Information Certified by the Trustee

The Plan Sponsor has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Trustee has certified that the following information included in the accompanying financial statements and supplemental schedule as complete and accurate:

- Investments and notes receivable from participants as shown in the Statements of Net Assets Available for Benefits as of December 31, 2019 and 2018;
- Interest and dividend income, net appreciation in the fair value of investments and interest earned on notes receivable from participants as shown in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2019;
- Investment information included in the Notes to Financial Statements;
- All investment information included in the supplemental Schedule, Form 5500, Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year) – As of December 31, 2019.

The Plan's independent auditors did not perform any auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 4 - Fair Value Measurements

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, Fair Value Measurements and Disclosures, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described as follows:

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.

Notes to Financial Statements

Note 4 - Fair Value Measurements (Continued)

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.

In instances whereby inputs used to measure fair value fall into different levels of the 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.

The common collective trust fund is valued at net asset value per share ("NAV") (or its equivalent) of the fund, which is based on the fair value of the fund's underlying assets. The NAV is used as a practical expedient to estimate fair value. There are no redemption restrictions or unfunded commitments on the investment. All other investments are valued based on quoted market prices reported in active markets.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan administrator 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. There have been no changes in the methodologies used at December 31, 2019 and 2018.

The following tables present information about the Plan's assets measured at fair value on a recurring basis at December 31, 2019 and 2018:

Assets Measured at Fair Value on a Recurring Basis as of December 31, 2019				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 9,208,397	\$ -	\$ -	\$ 9,208,397
Total assets in the fair value hierarchy	\$ 9,208,397	\$ -	\$ -	\$ 9,208,397

Investment measured at NAV - Common collective trust fund	277,208
Total investments at fair value	<u>\$ 9,485,605</u>

Assets Measured at Fair Value on a Recurring Basis as of December 31, 2018				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 6,643,914	\$ -	\$ -	\$ 6,643,914
Total assets in the fair value hierarchy	\$ 6,643,914	\$ -	\$ -	\$ 6,643,914

Investment measured at NAV - Common collective trust fund	227,625
Total investments at fair value	<u>\$ 6,871,539</u>

Notes to Financial Statements

Note 5 - Tax Status

The Plan, as adopted, is a volume submitter plan, which does not require an application for a determination letter from the IRS. The volume submitter plan has received a favorable notification letter from the IRS dated March 31, 2014. The Plan did not individually seek its own determination letter. The plan administrator believes that the Plan, as amended, was designed and operated in compliance with the applicable requirements of the IRC and that the Plan was qualified, and the related trust tax-exempt as of January 1, 2020, December 31, 2019 and 2018.

The Company determined that it failed to remit participant contributions totaling \$183 to the Plan on a timely basis for the year ended December 31, 2019. These late contributions were not funded as of December 31, 2019; however, they were funded, including lost earnings on those contributions, as of the date the financial statements were issued. See the accompanying supplemental Schedule of Delinquent Participant Contributions.

Note 6 - Reconciliation of the Financial Statements to Form 5500

As of December 31, 2018, the accompanying financial statements have included contributions receivable from the Company in the amount of \$480,267. For the 2018 plan year, the assets were recorded using the modified cash method of accounting on the Form 5500, and therefore, the contributions receivable at December 31, 2018 were not reported on the 2018 Form 5500.

As of December 31, 2019, the accompanying financial statements have included contributions receivable from the Company in the amount of \$548,128. For the 2019 plan year, the assets were recorded using the modified cash method of accounting on the Form 5500, and therefore, the contributions receivable at December 31, 2019 were not reported on the 2019 Form 5500.

The Plan merged with the Cornerstone Building Brands Plan effective January 1, 2020, and all assets of the Plan were transferred to the Cornerstone Building Brands Plan on January 2, 2020. The transfer of assets into the Cornerstone Building Brands Plan are reported on the 2019 Form 5500, in order to file a final Form 5500 for this Plan. The assets of the Plan are reported as \$0 on the Form 5500 as of December 31, 2019.

Note 7 - Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including September 30, 2020, which is the date the financial statements were available to be issued.

Environmental Materials, LLC 401(k) Plan

Schedule of Delinquent Participant Contributions

Form 5500, Schedule H, Line 4a

EIN 84-1583151, Plan No. 002

December 31, 2019

Participant Contributions Transferred Late to Plan		Total that Constitute Nonexempt Prohibited Transactions			
Check here if Late Participant Loan Repayments are included: ☒		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002- 51
2019*	\$ 183	\$ -	\$ 183 **	\$ -	\$ -

* Indicates a party-in-interest as defined by ERISA

** These amounts were corrected as of the date these financial statements were issued.

See independent auditor's report and notes to the financial statements.

Environmental Materials, LLC 401(k) Plan

Schedule of Assets Held at End of Year

Form 5500, Schedule H, Line 4i

EIN 84-1583151, Plan No. 002

December 31, 2019

(a)(b) Identity of Issuer	(c) Description of Investment	(d) Cost	(e) Current Value
Mutual Funds:			
T. Rowe Price	Blue Chip Growth Fund	**	\$ 1,014,885
BlackRock	Mid-Cap Growth Equity Portfolio Institutional	**	1,006,950
Fidelity*	Freedom Index 2035 Fund	**	833,932
Fidelity*	Freedom Index 2030 Fund	**	713,343
Fidelity*	Freedom Index 2040 Fund	**	617,321
Victory	Sycamore Established Value Fund	**	565,743
Fidelity*	Balanced Fund	**	561,852
Fidelity*	500 Index Fund	**	517,529
American Funds	EuroPacific Growth Fund	**	468,129
Principal	Real Estate Securities Fund Institutional	**	387,665
Fidelity*	U.S. Bond Index Fund	**	283,839
Fidelity*	Small Cap Index Fund	**	254,936
Fidelity*	Freedom Index 2025 Fund	**	242,939
Fidelity*	Freedom Index 2045 Fund	**	242,137
BrandywineGLOBAL	Global Opportunities Bond Fund	**	206,929
Fidelity*	Freedom Index 2020 Fund	**	194,870
Pioneer	Bond Fund	**	176,859
Goldman Sachs	Large Cap Value Insights Fund	**	155,666
Fidelity*	Freedom Index 2050 Fund	**	152,056
Fidelity*	International Index Fund	**	134,694
American Century	Emerging Markets Fund	**	109,737
Fidelity*	Freedom Index 2060 Fund	**	83,117
Fidelity*	Freedom Index 2055 Fund	**	66,773
Fidelity*	Freedom Index 2015 Fund	**	56,600
Fidelity*	Mid Cap Index Fund	**	41,568
Wells Fargo	Special Small Cap Value Fund	**	28,976
Prudential	PGIM High Yield Bond Fund	**	25,657
Fidelity*	Freedom Index 2010 Fund	**	25,616
Federated	MDT Small Cap Growth Fund	**	12,620
Fidelity*	Freedom Index 2005 Fund	**	9,994
PIMCO	Real Return Fund	**	8,805
Fidelity*	Freedom Index Income Fund	**	6,660
			<u>9,208,397</u>
Ameriprise Trust Company	Common collective trust fund - CT Stable Inc I-0	**	277,208
Participants*	Participant notes receivable with interest rates ranging from 4.25 to 6.50 percent, maturing through October 2027, secured by participants' vested account balances	**	264,431
Total			<u>\$ 9,750,036</u>

*Party in interest

**Cost information not required

See independent auditor's report and notes to the financial statements.