



Rummel Construction Inc. 401(k) Plan

PLAN HIGHLIGHTS

ELIGIBILITY: You will become a participant in the Plan on the first day of the month after you complete one year of service and attain age 18.

SALARY DEFERRAL: Employees may defer up to the IRS maximum dollar amount. The maximum dollar amount which can be deferred is \$16,500 in 2010.

EMPLOYER MATCH: The Company may match participant contributions on an annual basis. The matching rate for each calendar year will be determined at the end of the plan year and allocated to those participants employed on the last day of the plan year (December 31st) and have worked 1,000 hours during that year.

VESTING: Salary deferrals are 100% vested at all times. Any Company matching contributions will be subject to the following vesting schedule:

Years of Service	Vested Percentage
2	20%
3	40%
4	60%
5	80%
6	100%

RETIREMENT: Early retirement age 55 and 1 years of Service. Normal retirement age 65.

WITHDRAWALS: Can only be made in the event of Death, Disability, Retirement, Termination or Financial Hardship.

FINANCIAL HARDSHIP : A Financial Hardship withdrawal must be used to meet an immediate and heavy financial need when you have nowhere else to obtain funds. The rules governing financial hardships are very specific. You may receive a hardship withdrawal only under the following conditions:

- a) Prevent eviction or foreclosure on you home
- b) Payment of medical expenses
- c) Purchase a principal residence
- d) Payment of post - secondary tuition
- e) Payment of burial or funeral expenses
- f) Payment of expenses for repair of damage to principal residence that would qualify as casualty deduction



ROLLOVERS: The plan accepts rollovers from other qualified plans.

Specific provisions of the Plan are governed by the Plan document as administered by Rummel Construction Inc. Each Participant should refer to the Summary Plan Description (SPD) which describes the 401(k) Plan in greater detail.

**CONTRIBUTION
CHANGES:**

Through payroll deductions you may make before-tax contributions up to the IRS limit for that year. Contributions can be changed by contacting your payroll representative at Rummel Construction Inc.

Investment choices to existing balances and future investment choices may be made daily through Sunwest Pensions, www.sunwest-pensions.com or 888-530-0025.

CATCH-UP

CONTRIBUTIONS: If you are age 50 or older and make the maximum allowable deferral to our Plan, you are entitled to contribute an additional “catch-up contribution.”

The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their careers. The maximum catch-up contribution is \$5,500 for 2010.

404(c)

STATEMENT: The plan is intended to be an ERISA Section 404(c) Plan. This simply means that you “exercise control” over all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

**FINANCIAL
ADVISOR:**

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YOUR RUMMEL CONSTRUCTION CONTACTS ARE:

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