

PLAN HIGHLIGHTS

On the following pages, you will find important information about the Gypsum Management & Supply Inc., 401(k) Savings Plan. The information in the guide is just an overview of the plan's features. For more detailed information about your plan, you can request your plan's Summary Plan Description (SPD) from your Plan Administrator.

Excessive trading can harm a fund's performance and the retirement security of long-term investors. Mutual fund companies and other providers of retirement investment products have rules prohibiting this practice in order to protect the interests of all investors. The Excessive Trading Monitoring Program is part of Prudential's ongoing commitment to help all our investors grow and protect their wealth. The program is designed to identify participants who are engaging in excessive trading of one plan investment for another plan investment and to stop such trading. Visit www.prudential.com/online/retirement for more information.

ENROLLMENT AND ELIGIBILITY

- Your enrollment in the plan is automatic, unless you decline participation within 30 days following your plan entry date.
- Automatic enrollment is a process by which you are enrolled in your retirement plan without taking any action. You can change the amount of your contributions, stop them altogether, or redirect your investment options.
- Your employer allows for enrollment in the program anytime, if you have completed 90 day(s) of service.
- If automatically enrolled, you will be enrolled at a deferral rate of 2% of your eligible pay, which will be deducted from your paycheck and invested in the Age Based Mod flexPATH.
- You may actively enroll on your own and start your pre-tax savings prior to the automatic enrollment start date. This will allow you to invest in the funds of your choice from the start of your participation. In addition, you may contribute more to your account. Even an increase of one or two percent over the auto-enrollment deferral rate of 2% can have a significant impact on your savings.
- If you don't want to participate in the plan, you must decline enrollment to avoid having deductions taken from your pay and contributed to your account.

YOUR CONTRIBUTIONS

You may contribute:

- 1% to 100% of your annual pay before taxes are deducted.*
- You may make Roth contributions to your retirement plan account.*

- If you will be at least 50 years old in 2020, you are also eligible to make an additional before-tax catch-up contribution of \$6,500 per year.
- You may change your contribution amount any time.
- You may roll over money to your account, in any amount, from another similar retirement plan. Refer to the SPD for further information.

* In 2020, federal tax law allows you to make a combined contribution of before-tax and Roth contributions to your retirement plan up to \$19,500.

CONTRIBUTION ACCELERATOR - an easy way to raise your contribution amount over time - through your plan's optional contribution accelerator feature. Here's how it works:

- You are automatically enrolled in this feature unless you opt out.
- Your contribution amount will increase by 1% annually, up to a maximum of 10% of your pay.
- You can opt out of this feature at any time.

ROTH CONTRIBUTIONS

Your retirement plan allows you to make Roth contributions to your account. Roth contributions combine the savings and investment features of a traditional before-tax retirement program with the tax-free distribution features of the Roth IRA. If you meet certain requirements down the road, the Roth money you withdraw at retirement - and its investment earnings - won't be taxable. When deciding if you should make Roth contributions, consider the following scenarios:

- If your tax rate will be higher in retirement than it is today, making designated Roth contributions may make sense for you.
- If your tax rate will be lower in retirement than your working years, you may benefit more from making before-tax contributions and deferring your tax obligation until retirement.
- With tax rates in retirement being uncertain, you may choose to diversify your taxation by making both before-tax and Roth contributions to your retirement plan.

To help you determine if Roth contributions are appropriate for you, visit roth.connectwithpru.com and enter your personal data into our Roth contribution calculator.

You can direct employer contributions to any investment in your plan.

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WHAT IS VESTING?

"Vesting" refers to your ownership of the money in your account. You are always 100% vested in your own contributions, but it may take longer to become vested in your employer's contributions. Refer to the vesting schedule for details about your employer contributions.

The vesting schedule below applies to the following source:

- EMPLOYER NONELECTIVE

You will be vested in your employer contributions based on the following vesting schedule:

| Years of service | Percentage vested |
|------------------|-------------------|
| After 2 years | 50% |
| After 3 years | 100% |

ACCESSING YOUR MONEY

You may be able to access money in your retirement plan account through an in-service withdrawal, or a hardship withdrawal.

In-service withdrawals*

While employed, you may make in-service withdrawals within plan restrictions.

Hardship withdrawals*

While employed, you may take a withdrawal request due to a financial hardship, within plan restrictions.

One of the following requirements must apply to qualify for hardship withdrawal:

- Purchase or construction of a principal residence
- Payment for higher education expenses
- Major medical expenses
- Preventing eviction from, or foreclosure on, a principal residence
- Payment of funeral or burial expenses for your spouse or dependents
- Repair of damage to participant's primary residence that qualifies for casualty deduction
- Expenses and losses as a result of a federally declared disaster
- Additional requirements to qualify for a hardship withdrawal can be located in the plan's SPD.

***Withdrawals:** The taxable portion of a withdrawal is taxed as ordinary income and will be subject to an additional early distribution penalty tax if you receive the withdrawal before age 59½. The total amount of the withdrawal may not be more than the amount required to meet your immediate financial need, however, you may have the option to "gross-up" the amount you receive to cover taxes. You may want to consult a tax professional before taking a withdrawal from the plan.

Important note!

Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Withdrawals are generally taxed at ordinary income tax rates.

Disability option: If you become disabled, you may be eligible to receive all of your vested account balance immediately. The amount you receive is subject to all applicable income taxes, but no penalties.

RETIRING OR LEAVING THE EMPLOYER

It's important to learn about all options regarding your account balance before you retire or separate from service. You will need to make a decision about what to do with your vested account balance when one of the following events occurs:

- Your employment with Gypsum Management & Supply Inc. ends.
- You retire from Gypsum Management & Supply Inc. at the normal retirement age of 65.
- You become permanently disabled.
- Your death. Your beneficiary is entitled to your account balance when you die; they are responsible for all federal income tax imposed. Distribution upon death may also be subject to federal and state inheritance and estate taxes.
- If you separate from service before the year you reach age 55, you may be subject to an additional early withdrawal penalty tax if you receive a taxable distribution prior to age 59 ½.

When any of the events listed above occur, you or your beneficiary will have several distribution options. It's important to understand each of the distribution options listed in your plan's Summary Plan Description, before you make your decision. For assistance, please contact a Prudential representative at **1-877-778-2100**.

Keeping it in the plan

At the time benefits are payable, the amount of your vested account balance will determine how your account is handled. Refer to the schedule below :

| Your vested account balance | Impact to your money |
|-----------------------------|--|
| Less than \$1,000 | Paid in lump sum, regardless of prior elections* |

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| | |
|--|---|
| Greater than \$1,000 but less than \$5,000 | If you do not choose to receive a distribution, Prudential will follow the direction of the plan. |
| Greater than \$5,000 | Your money will continue to grow tax-deferred in your account. |

*Standard 20% withheld.

Directly rolling it over

You can choose to move or “roll” money over into another qualified retirement plan, a Traditional Individual Retirement Account (IRA), or Roth IRA. This allows your money to continue growing tax-deferred. This is based on our understanding of the tax law. You may wish to discuss this matter with your tax advisor. Because each situation is unique, neither we nor our representatives can provide tax or legal advice.

Having account balance paid in installments

You can withdraw your account balance in a series of payments, in an amount over a period of time determined by the employer.

Lump sum

You may choose to take a full or partial lump sum distribution. A 20% federal income tax may be applied.

INVESTMENT TYPES

This section is designed to provide general information about different types of investments. Not all plans offer investments in every category. Information about the specific investments offered through your plan is available in the Investment Options section of this guide. The main types of investments in which participants generally invest:

Stable-Value Investments: These investments combine safety of principal, liquidity and a competitive rate of return with potentially improved earnings power versus alternative short-term investments.

Fixed-Income Investments: Invest in corporate and government bonds. They can go up or down in value each day, so they carry more risk than stable-value investments, but also offer more opportunity for a potentially larger return. Fixed income investment mutual funds are subject to interest rate risk; their value will decline as interest rates rise.

Stocks/Equities: Stock funds also called equity investments represent ownership in funds, which own shares of corporations. Stock funds offer you a chance to share in the profits or losses of those corporations. Stock funds have the potential for higher returns, but they carry more risk than the other investment options.

Allocation: Allocation investments combine fixed-income and stock components to offer you a combination of the interest income from fixed-income investments and the growth potential of stock investments. As a result, allocation investments typically do not experience the full ups and downs of the stock market.

Retirement Income: Although they may vary in structure, these options are designed to provide a steady stream of income for life.

INVESTMENT OPTIONS

Gypsum Management & Supply Inc., 401(k) Savings Plan offers a selection of investments to choose from. You can decide how you want your money invested, and may move money between investments anytime. Please refer to the disclosures at the end of this section for a description of any restrictions that may apply.

For more information regarding your Plan’s investment options, please refer to the Fund Fact Sheets located on the Investment and Performance tab on the Participant website at www.prudential.com/online/retirement.

Stable Value

Guaranteed Income FundSM

Fixed Income - Intermediate Core Bond

Northern Trust Aggregate Bond Index Fund - Non-Lending - Tier Three

Fixed Income - Core Plus Bond

Prudential Total Return Bond Fund

Allocation - Target-Date Retirement Income

BlackRock LifePath Index Retirement Fund Class K Shares

Allocation - Target-Date 2025

BlackRock LifePath Index 2025 Fund Class K Shares

Allocation - Target-Date 2030

BlackRock LifePath Index 2030 Fund Class K Shares

Allocation - Target-Date 2035

BlackRock LifePath Index 2035 Fund Class K Shares

Allocation - Target-Date 2040

BlackRock LifePath Index 2040 Fund Class K Shares

Allocation - Target-Date 2045

BlackRock LifePath Index 2045 Fund Class K Shares

Allocation - Target-Date 2050

BlackRock LifePath Index 2050 Fund Class K Shares

Allocation - Target-Date 2055

BlackRock LifePath Index 2055 Fund Class K Shares

Allocation - Target-Date 2060+

BlackRock LifePath Index 2060 Fund Class K Shares

Allocation - Balanced Blend

Vanguard Wellington Fund Admiral Shares

Large Cap - Value

JPMorgan Equity Income Fund Class R6

Large Cap - Blend

Fidelity 500 Index Fund

Large Cap - Growth

Harbor Capital Appreciation Fund Retirement Class

Vanguard Growth Index Fund Institutional Shares

Mid Cap - Value

MFS Mid Cap Value Fund Class R6

Mid Cap - Blend

Northern Trust Extended Equity Market Index

Mid Cap - Growth

MassMutual Select Mid Cap Growth Fund Class I

Small Cap - Blend

Goldman Sachs Small Cap Value Fund Class R6

Small Cap - Growth

T. Rowe Price Small-Cap Stock Fund I Class

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International - Blend

International Blend Fund (sub-advised by Wellington Management)
Northern Trust ACWI ex-US IMI Index

Generally, distributions resulting from your termination of employment, retirement, death or disability, hardship withdrawals and minimum required distributions will always be paid in full without any fees or restrictions and will not be deferred. Prudential reserves the right to defer certain other withdrawals from GIF assets if your plan's pool level cashflow exceeds 10% of the pool's beginning of calendar year balance. A pool consists of similar contracts that are funded with us in the same calendar year. This availability of withdrawals and distributions is subject to the specific provision of your retirement plan.

Amounts withdrawn from this investment may not be transferred to a competing fund for a period of 90 days after the withdrawal date. Competing funds are generally short term fixed income investments, money market investments, or stable value investments that may be available in your plan.

If the SEC has suspended or otherwise restricted trading, or another emergency outside of our control exists, Prudential may defer transfers, distributions or disbursements for up to six months.

AUTO REBALANCING

Your retirement plan offers auto rebalancing, an optional easy-to-use rebalancing feature. It ensures that the investment allocations you choose stay consistent until you, not market conditions or money managers make a change. Rebalancing dates will appear on your retirement statement.