

Asphalt Materials, Inc.
5400 West 86th Street
Indianapolis, IN 46268

Summary Annual Report for
HERITAGE GROUP RETIREMENT SAVINGS PLAN

This is a summary of the annual report for Heritage Group Retirement Savings Plan, EIN 35-1002095, Plan Number 002, for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust. Total plan expenses were \$37,409,710. These expenses included \$87,672 in administrative expenses and \$37,250,270 in benefits paid to participants and beneficiaries, and \$71,768 in other expenses. A total of 3,575 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$437,728,292 as of December 31, 2019, compared to \$356,683,859 as of January 1, 2019. During the plan year the plan experienced a change in its net assets of \$81,044,433. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$115,116,725 which included employer contributions of \$13,548,231, employee contributions of \$17,698,876, other contributions of \$2,553,701, gain/loss of \$0 from the sale of assets, and earnings from investments of \$81,315,917.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report
- Financial information and information on payments to service providers
- Assets held for investment
- Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

The Heritage Group Retirement
Committee
5400 West 86th Street
Indianapolis, IN 46268
317-872-6010

The report is furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

The Heritage Group Retirement
Committee
5400 West 86th Street
Indianapolis, IN 46268

and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

Public Disclosure Room
Room N-1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

Rineco Chemical Industries Inc.

5400 West 86th Street
Indianapolis, IN 46268

**Summary Annual Report for
RINECO CHEMICAL INDUSTRIES INC. 401(K) PLAN**

This is a summary of the annual report for Rineco Chemical Industries Inc. 401(k) Plan, EIN 71-0596933, Plan Number 001, for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust. Total plan expenses were \$805,323. These expenses included \$8,109 in administrative expenses and \$776,482 in benefits paid to participants and beneficiaries, and \$20,732 in other expenses. A total of 351 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$7,078,071 as of December 31, 2019, compared to \$5,408,167 as of January 1, 2019. During the plan year the plan experienced a change in its net assets of \$1,669,904. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$2,475,227 which included employer contributions of \$757,656, employee contributions of \$474,607, other contributions of \$0, gain/loss of \$0 from the sale of assets, and earnings from investments of \$1,242,964.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report
- Financial information and information on payments to service providers
- Assets held for investment

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

Rineco Chemical Industries Inc.
5400 West 86th Street
Indianapolis, IN 46268
317-872-6010

The report is furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Rineco Chemical Industries Inc.
5400 West 86th Street
Indianapolis, IN 46268

and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

Public Disclosure Room
Room N-1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

SUMMARY ANNUAL REPORT

For Heritage Environmental Services PR, LLC Retirement Plan

This is a summary of the annual report for Heritage Environmental Services PR, LLC Retirement Plan, EIN 66-0728939, Plan No. 001, for period January 01, 2019 through December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Banco Popular de Puerto Rico, a regulated financial institution, is the trustee of the qualified plan assets. Plan expenses were \$322,047. These expenses included \$322,047 in benefits paid to participants and beneficiaries. A total of 6 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$219,769 as of December 31, 2019, compared to \$471,304 as of January 01, 2019. During the plan year the plan experienced a decrease in its net assets of \$251,535. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$70,512, including earnings from investments of \$70,512.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Heritage Environmental Services PR, LLC in care of Douglas Felton who is Plan Administrator at 5400 West 86th ST, Indianapolis, IN 46268, or by telephone at (317) 228-2015. The charge to cover copying costs will be \$0.00 for the full annual report, or \$0.00 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, evidence of the fidelity bond, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Heritage Environmental Services PR, LLC, 5400 West 86th ST, Indianapolis, IN 46268) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Small Plan Audit Waiver

The plan has met the requirements to waive the annual examination and report of an independent qualified public accountant.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13)(PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

Western States Asphalt, LLC 401(K) Plan

PO Box 68123
Indianapolis, IN 46268

**Summary Annual Report for
WESTERN STATES ASPHALT, LLC 401(K) PLAN**

This is a summary of the annual report for WESTERN STATES ASPHALT, LLC 401(K) PLAN, EIN 47-5303073, Plan Number 001, for the period January 1, 2019 to September 9, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Total plan expenses were \$164,447. These expenses included \$0 in administrative expenses and \$164,447 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 0 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$0 as of September 9, 2019, compared to \$2,850,221 as of January 1, 2019. During the plan year the plan experienced a change in its net assets of \$-2,850,221. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$651,644 which included employer contributions of \$97,692, employee contributions of \$168,122, other contributions of \$0, gain/loss of \$0 from the sale of assets, and earnings from investments of \$385,830.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- Financial information and information on payments to service providers

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

Western States Asphalt, LLC 401(K) Plan
C/O Asphalt Materials Inc.
PO Box 68123
Indianapolis, IN 46268
317-228-2015

The report is furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Western States Asphalt, LLC 401(K) Plan
C/O Asphalt Materials Inc.
PO Box 68123
Indianapolis, IN 46268

and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

Public Disclosure Room
Room N-1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

Asphalt Materials, Inc.
PO Box 68123
Indianapolis, IN 46268

**Summary Annual Report for
HERITAGE GROUP HEALTH CARE PLAN**

This is a summary of the annual report for Heritage Group Health Care Plan, EIN 35-1002095, Plan Number 501, for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Asphalt Materials, Inc. has committed itself to pay the following types of claims incurred under the terms of the plan:

- Certain health, dental, and vision benefit claims

Insurance Information

The plan has (a) contract(s) with Anthem Insurance Companies, Inc., Delta Dental of Indiana, and Sirius America Insurance Company to pay the following types of claims incurred under the terms of the plan:

- Certain excess of stop loss aggregate or specific limit claims

The total premiums paid for the plan year ending December 31, 2019 were \$3,361,406.

Because (it is a) (they are) so called "experience-rated" contract(s), the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2019, the premiums paid under such experience-rated contract(s) were \$2,125,462 and the total of all benefit claims paid under the(se) experiences-rated contract(s) during the plan year was \$1,699,736.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$1,146,342 as of December 31, 2019, compared to \$4,005,709 as of January 1, 2019. During the plan year the plan experienced a change in its net assets of \$-2,859,367. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$37,137,140 which included employer contributions of \$29,765,323, employee contributions of \$7,168,114, other contributions of \$0, gain/loss of \$0 from the sale of assets, and earnings from investments of \$203,703.

Total plan expenses were \$39,996,507. These expenses included \$4,122,931 in administrative expenses and \$35,873,576 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report
- Financial information and information on payments to service providers
- Insurance information including sales commissions paid by insurance carriers
- Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

Heritage Group Benefits Committee
C/O The Heritage Group
5400 West 86th Street
Indianapolis, IN 46268
317-872-6010

The report is furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Heritage Group Benefits Committee
C/O The Heritage Group
5400 West 86th Street
Indianapolis, IN 46268

and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

Public Disclosure Room
Room N-1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

The Heritage Group
PO Box 68123
Indianapolis, IN 46268

**Summary Annual Report for
THE HERITAGE GROUP LIFE & ACCIDENT
INSURANCE BENEFIT PLAN**

This is a summary of the annual report for The Heritage Group Life & Accident Insurance Benefit Plan, EIN 35-1448549, Plan Number 502, for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has (a) contract(s) with Unum Life Insurance Company of America to pay the following types of claims incurred under the terms of the plan:

- Certain death, accidental death and dismemberment claims

The total premiums paid for the plan year ending December 31, 2019 were \$1,407,240.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- Financial information and information on payments to service providers
- Insurance information including sales commissions paid by insurance carriers
- Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

The Heritage Group
PO Box 68123
Indianapolis, IN 46268
317-872-6010

The report is furnished without charge. You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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The Heritage Group
5400 West 86th Street
Indianapolis, IN 46268

and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

Public Disclosure Room
Room N-1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

The Heritage Group
PO Box 68123
Indianapolis, IN 46268

Summary Annual Report for
THE HERITAGE GROUP DISABILITY BENEFITS PLAN

This is a summary of the annual report for The Heritage Group Disability Benefits Plan, EIN 35-1448549, Plan Number 504, for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has (a) contract(s) with Unum Life Insurance Company of America, Unum Life Insurance Company of America, Unum Life Insurance Company of America, and Unum Life Insurance Company of America to pay the following types of claims incurred under the terms of the plan:

- Certain long and short term disability claims

The total premiums paid for the plan year ending December 31, 2019 were \$1,497,194.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- Financial information and information on payments to service providers
- Insurance information including sales commissions paid by insurance carriers
- Information regarding any common or collective trusts, pooled separate accounts, master trusts, or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of:

The Heritage Group
PO Box 68123
Indianapolis, IN 46268
317-872-6010

The report is furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

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The Heritage Group
5400 West 86th Street
Indianapolis, IN 46268

and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

Public Disclosure Room
Room N-1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210