



**TO: All Participants**  
**RE: Mountain Materials Group 401(k) Retirement Plan**  
**SUBJECT: Loan Policy Reminder**  
**DATE: October 2008**

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The Mountain Materials Group 401(k) Retirement Plan is designed primarily to encourage long-term savings for retirement. However, if you need to use some of your money during your employment with Staker & Parson Companies, you have the option to request a loan from your account. If you take a loan, you are subject to the terms and conditions of the loan agreement (and other loan documents) made at the time you took the loan.

#### **Repaying Your Loan**

You must repay your loan over a period of one to five years at a fixed rate of interest. When you apply for the loan, you choose the repayment schedule, which cannot be changed during the term of the loan. Generally, you repay the loan, plus interest, through level periodic payments by payroll deduction. This means that the entire principal you repay, plus interest, is put back into your own account.

If not already paid-in-full, the balance of any outstanding loan becomes due and payable when your employment with Staker & Parson ends for any reason, including but not limited to certain seasonal lay-off situations. You must repay any outstanding loan balance within 90 days after employment ends or before you request a distribution of your account, whichever comes first, to avoid having the loan defaulted. If you default on a loan, there may be special tax consequences.

#### **Lay-off Situations**

Please contact Staker & Parson Companies' Corporate Human Resources area to notify them of your layoff . Please contact Prudential Retirement to discuss the best way to handle payments while you are on lay-off. If you are on lay-off from Staker & Parson Companies, and payments are not received for your loan, your loan will default after 90 days of no payments . Due to the tightening of IRS regulations around qualified plan loans, if you return to work after the 90 day period, and have not made payments during lay-off or paid off the balance of your loan, you may not reamortize your loan, and the loan will be in default.

#### **Medical or Military Leave**

If you are anticipating a Medical or Military leave of absence, you may contact Prudential Retirement at 1-877-PRU-2100 to discuss options that are available for these situations. Please be sure to contact your Human Resources office at Staker & Parson Companies to notify them of your medical or military leave.

#### **Loans In Default**

If your loan is defaulted due to termination of employment, or missed payments during layoff, the outstanding balance (principal and interest) of your loan will be treated as a deemed distribution for federal income tax purposes. Shortly after the end of the calendar year of the deemed distribution, you will receive a Form 1099-R, which will also be reported to the Internal Revenue Service, indicating your receipt of this deemed distribution.

**REMINDER: If you are subject to Seasonal Layoff or are taking a Medical or Military leave of absence and have an outstanding loan, it is your responsibility to contact the Corporate Human Resources Dept. at Staker & Parson Companies (888) 672-7766 or (801) 731-1111 to make payment arrangements.**

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