Troy Construction 401(k) Plan

August 26, 2020

Dear Participant:

This letter is to inform you of changes in the designated investment alternatives ("Funds") that will be offered under our qualified retirement plan's investment line-up. These changes are scheduled to take place in October and conclude in November 2020, subject to regulatory and other approvals. This notice is being provided to you in satisfaction of our regulatory requirement to notify you of these changes. A complete listing of these changes can be found in the chart at the end of this letter.

How to obtain additional information

You may also obtain information about the changes through the following means:

- More information about the Funds referenced above is available on the Fund Sheets on our participant website. There you will find additional important information about the Fund, such as its objectives or goals, updated performance data, and fee and expense information.

- A full listing of the existing Funds, including applicable investment-related information, such as expenses, performance and redemption fees, is available on the *Investment Comparative Chart* that was previously provided to you. This chart is also available on the Investment Options page of John Hancock's Participant website at https://myplan.johnhancock.com.

- John Hancock's interactive voice response telephone (1-800-395-1113)

Next steps

If you would like your current investment in any of the affected Funds to be invested in the new Fund shown in the chart, no action is required on your part. You may also elect to transfer your assets between Funds including any of the affected Funds at any time, using the regular transfer procedures. If you have any questions or concerns about the changes to the plan's investment line-up, please feel free to contact me.

Sincerely,

Stephanie Phillips
281-437-8214
sphillips@troyconstruction.com

Fall 2020 Fund Changes

The proposed mergers will be effective October 19, 2020 and all other changes will be effective on November 9, 2020.

Current Fund	New Fund	Change of Underlying Fund / Fund Name / Share Class / Manager Name / Asset Class		Impact To Expense Ratio (as of 06/30/2020)
		From	To	
John Hancock Multimanager Lifetime Portfolios	John Hancock Multimanager 2065 Lifetime Portfolio	N/A	John Hancock Multimanager 2065 Lifetime Portfolio	No Change

Please call 1-800-395-1113 to obtain Fund Sheets for the group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying funds, that are available on request. The prospectuses for the sub-accounts' underlying funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying funds which should be carefully considered before investing.