



Sarbanes Oxley Notice Regarding Important Changes to Your M.E. Simpson Company, Inc. 401(k) Plan

On June 19, 2018, M.E. Simpson Company, Inc. is changing their service plan provider to JPMorgan Invest Holdings LLC (J.P. Morgan). J.P. Morgan and its affiliates bring a history of leadership in the global financial services and investment management.

As a result of this change, a brief "quiet" period is required to ensure the accurate transfer of records from your current provider to J.P. Morgan. During the quiet period, your existing account will remain fully invested and payroll contributions will continue. However, all other transactions, as noted below, will be suspended until the transition is complete.

The quiet period is scheduled to begin **June 7, 2018** and will end the week of **July 8, 2018**. During this time you will be unable to direct or diversify the assets held in your retirement plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the quiet period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

Below is a list of important dates for your reference:

June 7, 2018 at 4:00 p.m. EST is the last day to -

- Request withdrawals
- Request distributions
- Change your contribution rates
- Submit loan payments
- Request new loans

June 7, 2018 at 4:00 p.m. EST is also the last day to –

Transfer between funds. You will not be able to make transactions until the transition to J.P. Morgan is complete. If you would like to transfer your existing balances and/or make a future investment election change in your account prior to the transition period, you must call CUNA Mutual Group at 800-999-8786 or access their website at www.benefitsforyou.com before June 7, 2018 at 4:00 p.m. EST.

The week of July 8, 2018

The quiet period is expected to end during this week. You will receive notification informing you that the quiet period is over and then you will have full access to your plan. After the quiet period ends, you can log into J.P.Morgan's website. To access the web site, log onto the internet using www.retirementlink.jpmorgan.com or you may call our Resource Center by phone at 855-JPM-PLAN (576-7526). The TTY number is 800-766-4952. You will have access to your account 24-hours a day*, 7 days a week through the Retirement Resource Center and website. Customer service representatives can be reached weekdays between 8:00 a.m. and 10:00 p.m. EST and Saturdays from 9:00 a.m. to 5:30 p.m. EST.**

If you have questions regarding your account balance or wish to make changes prior to **June 7, 2018 at 4:00 p.m. EST** you must call CUNA Mutual Group at 800-999-8786 or access their website at www.benefitsforyou.com. You may direct any questions about your account after the quiet period ends, to J.P. Morgan by calling 855-JPM-PLAN (576-7526.)

M.E. Simpson Company, Inc. 401(k) Plan is part of your company's commitment to providing you with a competitive benefits package with a top quality retirement plan. To help ensure your future financial security, we hope you will take full advantage of the plan.

Re-Enrollment Period with J.P.Morgan

Please note: Action is required by you during the transition to J.P. Morgan!

From **June 4, 2018 to June 15, 2018** you will have the opportunity to re-enroll in the plan. During this time you can choose or change your contribution rate and select investment elections from the new fund lineup. You will also need to designate a beneficiary(ies) for your account balance.

It's easy to re-enroll, visit www.retirementlink.jpmorgan.com or call 855-JPM-PLAN (576-7526).

Or you can call J.P. Morgan at 855-JPM-PLAN (576-7526). Representatives are available weekdays between 8:00 a.m. and 10:00 p.m. EST and Saturdays from 9:00 a.m. to 5:30 p.m. EST.** The TTY number is 800-766-4952.

Important Note:

To complete your re-enrollment you must continue through each step until you receive a **Confirmation Number**. If you do not receive a confirmation number your re-enrollment will not be processed. If you experience any difficulty or have questions about the re-enrollment process, please call J.P. Morgan at 855-JPM-PLAN (576-7526).

M.E. Simpson Company, Inc. 401(k) Plan is offering the following new fund lineup for you to chose from:

Fidelity 500 Index Fund Fidelity Premium Class (FUSVX)	AB Large Cap Growth Fund Class Z (APGZX)
JPMorgan Equity Income Fund Class R6 (OIEJX)	Fidelity Mid Cap Index Fund Fidelity Premium Class (FSCKX)
Fidelity Small Cap Index Fund Fidelity Premium Class (FSSVX)	DFA U.S. Small Cap Value Portfolio Institutional Class (DFS VX)
DFA Large Cap International Portfolio Institutional Class (DFALX)	American Funds EuroPacific Growth Fund Class R-6 (RERGX)
DFA Emerging Markets Core Equity Portfolio Institutional Class (DFCEX)	DFA Real Estate Securities Portfolio Institutional Class (DFREX)
BlackRock Total Return Fund Class K (MPHQX)	PIMCO Income Fund Institutional Class (PIMIX)
AB Global Bond Fund Class Z (ANAZX)	JPMorgan SmartRetirement Blend Income Fund Class R6 (JIYBX)
JPMorgan SmartRetirement Blend 2020 Fund Class R6 (JSYRX)	JPMorgan SmartRetirement Blend 2025 Fund Class R6 (JBYSX)
JPMorgan SmartRetirement Blend 2030 Fund Class R6 (JRBYX)	JPMorgan SmartRetirement Blend 2035 Fund Class R6 (JPYRX)
JPMorgan SmartRetirement Blend 2040 Fund Class R6 (JOBYX)	JPMorgan SmartRetirement Blend 2045 Fund Class R6 (JMYAX)
JPMorgan SmartRetirement Blend 2050 Fund Class R6 (JNYAX)	JPMorgan SmartRetirement Blend 2055 Fund Class R6 (JTYBX)
JPMorgan SmartRetirement Blend 2060 Fund Class R6 (JAAYX)	

Your plan contains the JPMorgan SmartRetirement Target Date Funds. The target date being the approximate date when investors plan to start withdrawing their money. Generally, the asset allocation of

each fund will change on an annual basis with the asset allocation becoming more conservative as the fund nears the target retirement date.

Please note: For more information on the investment options available in your plan, you may obtain digital copies of the prospectus on www.retirementlink.jpmorgan.com. Under the "Participant" tab, click on "Fund Documents" and insert your Plan ID [168313-01] in the "Online Prospectus" link.

In-Kind Fund Mapping Chart

If you have investments in your existing account for the funds listed in the chart below, these funds will be mapped into your account with JPMorgan as the same fund. In-Kind fund mapping refers to the process by which assets in one investment fund are transferred as the same fund.

Reliance MetLife GAC Series 25053 – Class 0 (759522204)

* The Met Life Stable Value Fund 25053 is a trust company sponsored collective investment fund established and maintained by Reliance Trust Company.

What Happens if You Don't Make an Investment Choice?

If you don't choose your investment elections, your entire account balance in the M.E. Simpson Company, Inc. 401(k) Plan and any future contributions will be automatically mapped into the JPMorgan SmartRetirement funds based on your date of birth, see chart below for mapping strategy. Mapping refers to the process by which assets in one investment fund are transferred to an alternative fund.

If your date of birth falls between:	At conversion, your current balance and future contributions will transfer to:
December 31, 1953 and earlier	JPMorgan SmartRetirement Blend Income R6
January 1, 1954 – December 31, 1958	JPMorgan SmartRetirement Blend 2020 R6
January 1, 1959 – December 31, 1963	JPMorgan SmartRetirement Blend 2025 R6
January 1, 1964 – December 31, 1968	JPMorgan SmartRetirement Blend 2030 R6
January 1, 1969 – December 31, 1973	JPMorgan SmartRetirement Blend 2035 R6
January 1, 1974 – December 31, 1978	JPMorgan SmartRetirement Blend 2040 R6
January 1, 1979 – December 31, 1983	JPMorgan SmartRetirement Blend 2045 R6
January 1, 1984 – December 31, 1988	JPMorgan SmartRetirement Blend 2050 R6
January 1, 1989 – December 31, 1993	JPMorgan SmartRetirement Blend 2055 R6
January 1, 1994 and later	JPMorgan SmartRetirement Blend 2060 R6

When mapping into age based retirement funds, where birth date is used to determine the final mapping, a single fund is designated as a holding fund before final mapping is made to the appropriate age based retirement funds. The holding fund will be designated as the JPMorgan U.S. Government Money Market Fund – Institutional (IJGXX). The assets will be allocated to the true JPMorgan SmartRetirement fund based upon the above table, prior to the live date, once all participant data is received from the prior recordkeeper.

The principal value of the funds in the plan's line-up is not guaranteed at any time, including at the time of withdrawal.

The principal value of the fund(s) is not guaranteed at any time, including the target date.

For more complete information on the investment options, including their management fees and other expenses, please consult the prospectuses and other comparable documents. Investors should carefully consider the investment objectives, risks, charges and expenses before investing. This, and additional information about the investment options, can be found in the prospectuses and other comparable documents, which can be obtained by calling 855-576-7526. Please read these documents carefully before investing.

You could lose money by investing in a Money Market Fund. Although Money Market Funds seek to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The Fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Certain recordkeeping and administrative services for plans may be provided on behalf of JPMorgan Invest Holdings LLC (J.P. Morgan) by FASCore, LLC (FASCore).

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

JPMorgan Invest Holdings LLC and its affiliates and agents may receive compensation with respect to plan investments, including, but not limited to, sub-transfer agent, recordkeeping, shareholder servicing, 12b-1 or other revenue-sharing fees.

Investment return and principal value of security investments will fluctuate. The value at the time of redemption may be more or less than original cost. Past performance is no guarantee of future results.

International investing involves a greater degree of risk and increased volatility. Changes in currency exchange rates and differences in accounting and taxation policies outside the U.S. can raise or lower returns. Also, some overseas markets may not be as politically and economically stable as the U.S. or other nations.

There is no guarantee that companies that can issue dividends will declare, continue to pay, or increase dividends.

Small- and mid-capitalization funds typically carry more risk than stock funds investing in well-established "blue-chip" companies because smaller companies generally have a higher risk of failure. Historically, smaller companies' stock has experienced a greater degree of market volatility than the average stock.

Bond funds have the same interest rate, inflation, and credit risks that are associated with the underlying bonds owned by the fund. Interest rate risk means that as interest rates rise, the prices of bonds will generally fall, and vice versa. Inflation risk is the risk that the rate of return on an investment may not outpace the rate of inflation. Credit risk is the risk that issuers and counterparties will not make payments on securities and investments held by the Fund.

MetLife Stable Value Fund Series 25053 is a bank collective trust fund for which Reliance Trust Company, an FIS Company; ("RTC") serves as trustee and investment manager. The Fund is not FDIC insured and is not guaranteed by Reliance Trust nor guaranteed by any governmental agency. Units of beneficial interest in the Fund are not registered under the Securities Act of 1933 in reliance on an exemption under that Act for interests in a collective trust fund maintained by a bank for certain types of employee benefit trusts.

Participation in the MetLife Stable Value Fund Series 25053 is limited to eligible trusts that are accepted by the Trustee as participating trusts as more fully described in the Offering Statement.

Certain underlying Funds of the JPMorgan SmartRetirement Funds Target Date funds may have unique risks associated with investments in foreign/emerging market securities, and/or fixed income instruments. International investing involves increased risk and volatility due to currency exchange rate changes, political, social or economic

instability, and accounting or other financial standards differences. Fixed income securities generally decline in price when interest rates rise. Real estate funds may be subject to a higher degree of market risk because of concentration in a specific industry, sector or geographical sector, including but not limited to, declines in the value of real estate, risk related to general and economic conditions, changes in the value of the underlying property owned by the trust and defaults by the borrower. The fund may invest in futures contracts and other derivatives. This may make the Fund more volatile. The gross expense ratio of the fund includes the estimated fees and expenses of the underlying funds. A fund of funds is normally best suited for long-term investors.

Target date funds are funds with the target date being the approximate date when investors plan to start withdrawing their money. Generally, the asset allocation of each fund will change on an annual basis with the asset allocation becoming more conservative as the fund nears the target retirement date. The principal value of the fund(s) is not guaranteed at any time, including at the target date.

Real Estate Investment Trust (REIT) funds may be subject to a higher degree of market risk because of concentration in a specific industry, sector or geographic sector. REIT funds may be subject to risks including, but not limited to, declines in the value of real estate, risks related to general and economic conditions, changes in the value for the underlying property owned by the trust and defaults by borrowers.

The risk of investing in foreign countries is heightened when investing in emerging markets. In addition, the small size of securities markets and the low trading volume may lead to a lack of liquidity, which leads to increased volatility. Also, emerging markets may not provide adequate legal protection for private or foreign investments or private property.

**As of April 7, 2018, excluding Saturdays that tie into Holiday weekends and business continuity exercises.