

Important Notice concerning Your Rights Under the Parker & Irwin Savings and Retirement Plan

May 28, 2019

Dear Parker & Irwin, A Professional Corporation Employee:

This notice is to inform you that Parker & Irwin, A Professional Corporation has adopted the TAG Advantage Plus Plan and will soon transfer your account in the Parker & Irwin Savings and Retirement Plan to this new plan. Transamerica Retirement Solutions¹ ("Transamerica") will continue as the provider of the new funds and services.

How This Affects your Individual Account

As a result of these changes, you will temporarily be unable to direct or diversify investments in your individual accounts, obtain a loan from the plan, or obtain a distribution from the plan. This period, during which you will be unable to exercise these rights otherwise available under the Plan, is called a "blackout period".

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan. 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 blackout 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.

The blackout period will be from **July 8, 2019 through August 9, 2019**
to allow all current assets to be reviewed carefully and reconciled.

Our goal is to bring you out of the blackout as soon as possible.

What This Means to You

Future Contributions: Your investment election(s) and future contribution rate will be transferred (i.e. "mapped") to the Transamerica investment funds shown on the attached Asset Transfer Schedule. If you do not have investment elections on file with Transamerica, your contributions will be deposited in the default fund designated under the plan's investment options, The State Street Retirement - M Target Maturity series.

Existing Account Balance: Your existing balances and fund allocations will be transferred (i.e. "mapped") from the current investment funds to the Transamerica investment funds shown on the attached Asset Transfer Schedule and invested according to the fund allocations in place in the prior plan before the start of the blackout period.

If you want to have your account balances transferred as shown on the attached Asset Transfer Schedule, you do not need to do anything; however, if you want to make any investment changes in the current investment funds prior to the transfers to the Transamerica investment funds, you need to do so before the blackout period begins.

If you have any questions concerning this notice, you should contact Catherine Graham.

What's Next

Employee meetings will be held so you can learn more about the new investments and other 401(k) plan features. Be sure to attend the meeting(s), ask questions and learn how to make the most of your retirement plan!

Sincerely,

Catherine Graham
Parker & Irwin, A Professional Corporation
348 W. Hospitality Lane, Suite 202
San Bernardino, CA 92408

¹ Plan recordkeeping and administration services are provided by Transamerica Retirement Solutions Corporation. ("Transamerica" or "Transamerica Retirement Solutions"), which is headquartered in Los Angeles, CA. The investment choices are available through a contract issued by Transamerica Financial Life Insurance Company ("TFLIC"), TA-AP-2001-CONT, or Transamerica Life Insurance Company ("TLIC"), TGP-439-194, TGP-416-192/194, TGP-430-192/194, CNT-TALIAC 05-02, or CNT-TLIC 10-05. Transamerica is an affiliate of TFLIC and TLIC. TFLIC is not authorized and does not do business in the following jurisdictions: Guam, Puerto Rico, and the U.S. Virgin Islands. TLIC is not authorized in New York and does not do business in New York. Contract form and number may vary, and these investment choices may not be available in all jurisdictions. Fees and charges may apply. Certain limitations on the number of investment choices for your plan will still apply. For complete information, contact your Transamerica representative.

ASSET TRANSFER SCHEDULE

Existing balances will automatically be transferred from the current investment funds
to the Transamerica investment funds, as follows:

Prior Investment Options	To	New Investment Options
American Funds Fundamental Invs R3		American Funds Fundamental Investors Ret Acct
American Funds Growth Fund of Amer R3		American Funds Growth Fund of America Ret Acct
Columbia Large Cap Growth III A		American Funds Growth Fund of America Ret Acct
Transamerica US Growth I		American Funds Growth Fund of America Ret Acct
Janus Henderson Overseas S		Dreyfus International Equity Ret Acct
Thornburg International Value R3		Dreyfus International Equity Ret Acct
Fidelity Advisor® Small Cap M		Federated MDT Small Cap Core Ret Acct
Fidelity Advisor® Leveraged Co Stk M		JPMorgan Intrepid Mid Cap Ret Acct
Vanguard Mid Cap Index Admiral		JPMorgan Intrepid Mid Cap Ret Acct
Transamerica High Yield Bond R		Lord Abbett High Yield Ret Acct
BlackRock Equity Dividend R		Pioneer Equity Income Ret Acct
Neuberger Berman Large Cap Value Adv		Pioneer Equity Income Ret Acct
American Century Heritage A		Pioneer Select Mid Cap Growth Ret Acct
Vanguard Small Cap Index Adm		State Street Russell Small Cap Index Ret Acct
Vanguard Target Retirement 2015 Inv		State Street Target Retirement 2015 Ret Acct
Vanguard Target Retirement 2020 Inv		State Street Target Retirement 2020 Ret Acct
Vanguard Target Retirement 2025 Inv		State Street Target Retirement 2025 Ret Acct
Vanguard Target Retirement 2030 Inv		State Street Target Retirement 2030 Ret Acct
Vanguard Target Retirement 2035 Inv		State Street Target Retirement 2035 Ret Acct
Vanguard Target Retirement 2040 Inv		State Street Target Retirement 2040 Ret Acct
Vanguard Target Retirement 2045 Inv		State Street Target Retirement 2045 Ret Acct
Vanguard Target Retirement 2050 Inv		State Street Target Retirement 2050 Ret Acct
Vanguard Target Retirement 2055 Inv		State Street Target Retirement 2055 Ret Acct
Vanguard Target Retirement 2060 Inv		State Street Target Retirement 2060 Ret Acct
Vanguard Target Retirement 2065 Inv		State Street Target Retirement 2060 Ret Acct
Vanguard Target Retirement Income Inv		State Street Target Retirement Income Ret Acct
Transamerica Mid Cap Value Opps R		Transamerica Small/Mid Cap Value Ret Acct
TLIC Stable Calue (Manual)		Transamerica Stable Value Advantage Account
Loomis Sayles Investment Grade Bond A		Western Asset Core Plus Bond Ret Acct
Funds without Mapping		Transamerica Stable Value Advantage Account