

GUMGUM, INC.
SUMMARY OF MATERIAL MODIFICATIONS NUMBER 1

The GumGum, Inc. Flexible Compensation Plan is hereby amended effective April 1, 2021 as follows:

Item 1: My FSA Options: Rollover Details *(this item shall be amended as follows):*

Rollover Details: Your Health Care FSA - Standard option includes rollover, which allows you to roll over up to \$550 of your unused balance to the next Plan Year, as adjusted for increases in the cost of living. Please refer to Health Care FSA Details in your BESTflex Plan Summary Plan Description (SPD) for more information about how rollover works.

For the January 1, 2020 to December 31, 2020 Plan Year, any unused benefits or contributions remaining in your Health Care FSA may be carried over from such Plan Year to the Plan Year ending in 2021.

For the January 1, 2021 to December 31, 2021 Plan Year, any unused benefits or contributions remaining in your Health Care FSA may be carried over from such Plan Year to the Plan Year ending in 2022.

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Item 2: Additional Details: Election Amount Changes to Health Care FSA *(this item shall be added as follows):*

**Election amount
changes to Health Care
FSA.**

For the January 1, 2021 to December 31, 2021 Plan Year, you may change your employee contribution elections to the Health Flexible Spending Account. These changes permit, without a corresponding change in status, prospective changes to the Health Flexible Spending Account elections as follows:

- You may revoke a Health Flexible Spending Account election, make a new election, or decrease or increase an existing election on a prospective basis.
- Employers are not required to allow unlimited election changes but may determine the extent to which such changes are permitted and applied. Any change allowed shall not permit a revocation or decrease in election below the amount already disbursed. This extends the election change relief that the IRS provided in Notice 2020-29 for an additional year.

Except as stated above, all Plan provisions remain the same.

This Amendment has been approved and adopted by the Plan. It supersedes and/ or changes any previous Amendment(s) in regards to the Plan provisions specified in the Plan Document that governs this Plan. After you review this Amendment, please place a copy of it with your Summary Plan Description for future reference. This signed Amendment shall be attached to and form a part of the Plan Document on the above stated Effective Date.