

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE
BENEFITSPLUS 401(k) PROFIT SHARING PLAN**

Your Employer has amended the **BenefitsPlus 401(k) Profit Sharing Plan** (the “Plan”), effective as of September 1, 2021. This is a brief summary of the amendment. The Plan document will govern all situations concerning the provisions of the Plan. This summary is not a part of the Plan document.

Your Summary Plan Description (“SPD”) is modified to reflect the exclusion of employees acquired from LiveArea from participation in the Plan, as provided below:

1. The section on pages 3, 5, and 6 of the SPD titled **How You Become a Participant** for all contributions under the Plan are modified to read as follows:

How You Become a Participant

To become a Participant in this part of the Plan, you must satisfy the following criteria (described in more detail below): (a) you must be an Eligible Employee; and (b) you must be employed by us, or an Adopting Employer, on the applicable entry date.

- **Eligible Employees.** All employees are Eligible Employees for this part of the Plan except (a) Union Employees; (b) Non-Resident Alien Employees; (c) Leased Employees; (d) Puerto Rico based Employees; (e) Individuals who are classified as independent contractors, even if later reclassified as common law employees by a court or governmental authority; (f) Self-Employed Individuals; (g) third party employees; (h) regular part-time employees, temporary employees (including “freelancers”), interns, work study and summer employees, unless such employee attains the age of 21 and works 1,000 Hours of Service in an Eligibility Computation Period; (i) Employees classified as Excludable HCE’s for purposes of Treasury Regulation Section 1.410(b)-6; and (j) Employees who are classified as “ineligible Employees” and are hired to work in the LiveArea business from September 1, 2021 through December 31, 2021.
- **Entry Date.** You will enter this part of the Plan as a Participant on the same date that you are hired, (or following the end of the 12-month Eligibility Computation Period in which you meet the 1,000 Hours of Service requirement if applicable).

2. The following definition is added to the Glossary to read as follows:

Eligibility Computation Period. The Eligibility Computation Period is a 12-month period beginning on your date of hire and the first day of each Plan Year that begins after such date.

This summary page should be filed with the Summary Plan Description booklet that has previously been distributed.