

2025 CAFETERIA PLAN AMENDMENT

ARTICLE 1 PREAMBLE

- 1.1 Adoption of Amendment. The Employer adopts this Amendment to implement provisions of Section 70404 of H.R. 1, 119th Cong. (2025) (popularly known as the "One Big Beautiful Bill Act").
- 1.2 Superseding of inconsistent provisions. This Amendment supersedes the provisions of the Plan to the extent those provisions are inconsistent with the provisions of this Amendment. The timeframes for application of provisions are as selected in Article 2, and, if appropriate, provisions only apply for the Plan Year selected.
- 1.3 Construction. Except as otherwise provided in this Amendment, any "Section" reference in this Amendment refers only to this Amendment and is not a reference to the Plan. The Article and Section numbering in this Amendment is solely for purposes of this Amendment and does not relate to the Plan article, section, or other numbering designations.
- 1.4 Effect of restatement of Plan. If the Employer restates the Plan then this Amendment shall remain in effect after such restatement unless the provisions in this Amendment are restated or otherwise become obsolete (e.g., if the Plan is restated onto a plan document which incorporates these provisions).

ARTICLE 2 IDENTIFYING INFORMATION; EMPLOYER ELECTIONS

- 2.1 **Identifying information.**
- A. Name of Employer: 11:59
- B. Name of Plan: 11:59 Flexible Benefit Account
- 2.2 **[X] Dependent Care Assistance Program Provisions.** The Plan will adopt the new limits of \$7,500 and \$3,750, as described in Article 3.
- 2.3 **Effective Date.** This Amendment is effective as of the plan year beginning on or after January 1, 2026, or, if later, the following date: _____.

ARTICLE 3 DEPENDENT CARE ASSISTANCE FLEXIBLE SPENDING ACCOUNT LIMITS

- 3.1 **Dependent Care Assistance Program Limits.** For the Plan Year beginning on or after January 1, 2026 and forward, amounts paid from a Participant's Dependent Care Flexible Spending Account in or on account of any taxable year of the Participant shall not exceed the lesser of the Earned Income limitation described in Code Section 129(b) or \$7,500 (\$3,750 if a separate tax return is filed by a Participant who is married as determined under the rules of paragraphs (3) and (4) of Code Section 21(e)).

* * * * *

This Amendment has been executed this _____ day of 12/16/2025, 2025.

Name of Plan: 11:59 Flexible Benefit Account

Name of Employer: 11:59

Signed by:
By: 
948C930B6E4401 EMPLOYER

**DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT
SUMMARY OF MATERIAL MODIFICATIONS**

INTRODUCTION

This is a Summary of Material Modifications regarding the Plan. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

SUMMARY OF CHANGES

This amendment is effective for the first Plan Year beginning on or after January 1, 2026.

Beginning in 2026, the law places limits on the amount of money that can be paid to you in a calendar year from your Dependent Care Flexible Spending Account. Your reimbursements may not exceed the lesser of: (a) \$7,500 (if you are married filing a joint return or you are head of a household) or \$3,750 (if you are married filing separate returns).

If you have any questions, you can contact the Administrator.

Certificate Of Completion

Envelope Id: 6C04B9A1-6C5C-4C6B-9B3E-F6F8FF11B3ED
 Subject: Please: Docusign: Dependent Care FSA Plan Amendment - OBBBA
 Source Envelope:
 Document Pages: 2
 Certificate Pages: 7
 AutoNav: Enabled
 Envelopeld Stamping: Enabled
 Time Zone: (UTC-05:00) Eastern Time (US & Canada)

Status: Completed
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Signer Events

Zach Eggers
 zach.eggers@1159.ai
 Sr. HRBP
 Security Level: Email, Account Authentication
 (None)

Signature

Signed by:

 948C930B6CEB45C...
 Signature Adoption: Pre-selected Style
 Using IP Address:
 2600:1012:a124:50b0:65d5:acfe:8f9f:bae7

Timestamp

Sent: 12/16/2025 12:28:28 PM
 Viewed: 12/16/2025 12:47:26 PM
 Signed: 12/16/2025 12:48:20 PM

Electronic Record and Signature Disclosure:
 Accepted: 12/16/2025 12:47:26 PM
 ID: 357fb3fb-2aa2-4ec2-923a-a67e8bde5e27

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	12/16/2025 12:28:28 PM
Certified Delivered	Security Checked	12/16/2025 12:47:26 PM
Signing Complete	Security Checked	12/16/2025 12:48:20 PM
Completed	Security Checked	12/16/2025 12:48:20 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

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How to Update Your Email Address

Please contact us directly if you need to update your email address where we should send notices and disclosures electronically to you.

Minimum required hardware and software

Operating Systems:	Windows 7, Mac OS X, Mac iOS 11
Browsers for SENDERS:	Internet Explorer 11
Browsers for SIGNERS:	Internet Explorer 11, Google Chrome 65, Safari 11, Firefox Standard 59, Firefox Extended 52
Email:	Access to a valid email account
Screen Resolution:	800 x 600 minimum 1024 x 768 recommended
Enabled Security Settings:	Allow per session cookies

Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

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Emails sending you links to envelopes with electronic documents for electronic signature are not encrypted (unless the email expressly says that it is encrypted); but the contents of the envelopes are protected. For security and confidentiality, unencrypted emails will not include your name, full account number, or any other personal identifier. Be aware, however, that some email addresses may use part or all of your name. If you use a work email address, your employer or other employees may have access to your email. As with any form of communication, there is a risk of misdelivery or interception.

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- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- I will not contest the validity or enforceability of any electronic document I receive or electronically sign because the document and my signature are in electronic form; and
- Until or unless I notify Sentinel Benefits & Financial Group as described above, I consent to sign Account Forms exclusively through electronic means and to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me.

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Please note references to Fidelity shall also include Fidelity Personal Trust Company for purposes of this consent. Additionally, this may include forms from your Third Party Administrator/ Recordkeeper in addition to Sentinel Benefits & Financial Group and Account Owner or You would include a Plan Sponsor.

Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document. If you want to use electronic documents and signatures, then you must consent and agree to the terms and conditions relating to the system and process that we and the Custodian will use, as set forth

below. By checking the "I agree" button below, you will be giving your informed consent and agreement to use the electronic documents and signature system described below to electronically receive, review, and electronically sign paperless documents sent to you in electronic envelopes. You will be agreeing to be bound by any documents you electronically sign the same as if you had received a paper copy of the document and signed it by hand with an ink pen.

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Minimum required hardware and software

Operating Systems:

Windows 7, Mac OS X, Mac iOS 11

Browsers for SENDERS:

Internet Explorer 11

Browsers for SIGNERS:

Internet Explorer 11, Google Chrome 65, Safari 11, Firefox Standard 59, Firefox Extended 52

Email:

Access to a valid email account

Screen Resolution:

800 x 600 minimum

1024 x 768 recommended

Enabled Security Settings:

Allow per session cookies

Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

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- I will not contest the validity or enforceability of any electronic document I receive or electronically sign because the document and my signature are in electronic form; and
- Until or unless I notify Sentinel Benefits & Financial Group as described above, I consent to sign exclusively through electronic means and to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me.