SUMMARY OF MATERIAL MODIFICATIONS
for the

Genuine Financial Holdings LLC
Flexible Benefits Plan

I
INTRODUCTION

This is a Summary of Material Modifications regarding the **Genuine Financial Holdings LLC** Flexible Benefits Plan (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.

II
SUMMARY OF CHANGES

Effective Date. The provisions of this Amendment, unless otherwise indicated are effective as of January 1, 2026.

Plan Amendment.

Dependent Care Flexible Spending Arrangement – Increase in Maximum

The Dependent Care Flexible Spending Arrangement enables you to pay for out-of-pocket, work-related dependent day-care costs with pre-tax dollars. Effective for the Plan Year beginning January 1, 2026, the Dependent Care Flexible Spending Arrangement maximum is $7,500.00. The maximum amount available for married individuals filing separately is $3,750.