

## ImmunityBio, Inc. Retirement Plan

Regular, full time associates of ImmunityBio are eligible to participate in the ImmunityBio, Inc. Retirement Plan following one month of service.\* You may enroll by contacting Fidelity at 1-800-294-4015 or online at <a href="https://www.netbenefits.com">www.netbenefits.com</a>.

If you do not enroll in the Plan upon eligibility, you will be automatically enrolled with a contribution of 4% of your pay after a 30-day notice period. You will also be enrolled in the Automatic Increase Program, which will automatically increase the amount you defer by 1% on an annual basis until you reach the cap of 10%. If you do not want to participate, you must opt-out within the 30-day notice period. The deferral amount can be changed at any time.

ImmunityBio will match your contribution up to 4% of your compensation on a pay period basis. This means for every dollar you contribute, ImmunityBio contributes one dollar, up to a maximum of 4% of pay each payroll period. You are fully vested in the Match Account after 3 years of service.

## **How to Enroll**

You will receive an Enrollment Packet from Fidelity Retirement Services. You can enroll online via <a href="https://www.netbenefits.com">www.netbenefits.com</a>. Online account access will allow you to make changes to your deferral amount, start or stop contributions, review investment elections and more.

## **Contribution Limits**

The amount you can contribute to all designated 401(k) accounts in any one year is limited. If you have contributed toward a traditional 401(k) or Roth 401(k) with any previous employer(s) during 2024, please make sure your contributions do not exceed the maximum for **ALL** accounts combined.

Calendar Year	Maximum if you are under age 50	Maximum if you are age 50 by 12/31/24
2024	\$23,000	\$30,500

## **Investment Consulting**

ImmunityBio, Inc. Retirement Plan offers investment counseling through the services of S.L. Reed & Company. Ken Kilpo is a financial advisor who is available to all employees for one-on-one discussions regarding 401(k) questions, asset allocation strategy or financial planning. You may reach Ken at:

Kenneth Kilpo, AIF® 310.893.3016

kilpo@slreed.com www.slreed.com

<sup>\*</sup>Long-Term Part-time employees working more 500 hours a year may be eligible to participate. Please contact benefits@nantworks.com regarding eligibility questions.