ImmunityBio, Inc. Retirement Plan

Regular, full-time and part-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 www.netbenefits.com.

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 www.netbenefits.com. 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 2026, 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 12/31/26	Maximum if you are age 60-63 by 12/31/2026
2026	**$24,500**	**$31,500**	**$35,750**

Investment Consulting

ImmunityBio, Inc. Retirement Plan offers investment counseling through the services of Windward Capital Management. 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

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