

AMENDMENT TO THE PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION OF  
RESEARCH FOUNDATION FOR MENTAL HYGIENE, INC. FSA PLAN

**EFFECTIVE JANUARY 1, 2025, THE PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION  
OF RESEARCH FOUNDATION FOR MENTAL HYGIENE, INC. FSA PLAN ARE HEREBY  
AMENDED AS FOLLOWS:**

All references to the **\$3,200.00** maximum salary redirection and/or contribution amount will  
increase from **\$3,200.00** to **\$3,300.00** to comply with the IRS Inflation Adjusted Amounts.

IN WITNESS WHEREOF, the Plan Sponsor has caused this Plan to be amended, as of the Effective  
Date of January 1, 2025.

**Research Foundation For Mental Hygiene, Inc.**

By: Robert Burke

Name: Robert Burke

Date: 1/10/2025

Title: Managing Director

FSA Plan-2025-01