LIFE INSURANCE COMPANY OF NORTH AMERICA
(herein called the Company)

Amendment to be attached to and made a part of the Group Policy
A Contract between the Company and

Policyholder: Trustee of the Group Insurance Trust for Employers in the Wholesale Trade Industry
Participating Subscriber: Roku, Inc.
(herein called the Subscriber)
Policy No.: FLX-967651

PLEASE READ

IMPORTANT: The attached amendment to your policy has been made at your request, and will be effective on the date shown within the amendment. Please review this amendment immediately and confirm that it accurately reflects your request and is consistent with your intentions. If amended certificates have been provided, please review these as well. If there are any errors or discrepancies, please notify your account manager or account service representative immediately. If you have not notified your account manager or account service representative of any errors or concerns, continued payment of premium more than 31 days after delivery of this amendment will be deemed acceptance of this amendment.

LIFE INSURANCE COMPANY OF NORTH AMERICA
(herein called the Company)

Amendment to be attached to and made a part of the Group Policy
A Contract between the Company and

Policyholder: Trustee of the Group Insurance Trust for Employers in the Wholesale Trade Industry
Participating Subscriber: Roku, Inc.
(herein called the Subscriber)
Policy No.: FLX-967651

This Amendment is attached to and made part of the Policy specified above. It is subject to all of the policy provisions that do not conflict with its provisions.

The Company and the Subscriber hereby agree that the Policy is amended as follows:

1. This Amendment will be in effect on the Effective Date(s) shown below only for insured Employees in Active Service on that date. If an Employee is not in Active Service on the date his insurance would otherwise become effective, it will be effective on the date he returns to Active Service.

   Effective January 1, 2027, the Voluntary Benefit under the Employee Benefits section in the Schedule of Benefits for Class 1 and Class 2 is deleted in its entirety and is replaced by the following:

Voluntary Benefit	An amount elected in units of $25,000
Guaranteed Issue Amount:	the greater of a) or b) below: a) $250,000, or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit:	the lesser of 8 times Annual Compensation or $500,000

   The Maximum Benefit will be rounded to the next higher $25,000, if not already a multiple thereof.

2. This Amendment will be in effect on the Effective Date(s) shown below only for insured Employees in Active Service on that date. If an Employee is not in Active Service on the date his insurance would otherwise become effective, it will be effective on the date he returns to Active Service.

   Effective January 1, 2027, the Voluntary Benefit under the Dependent Child Benefits section in the Schedule of Benefits for Class 1 and Class 2 is deleted in its entirety and is replaced by the following:

   Dependent Child Benefits

Voluntary Benefit	Units of $2,500
Maximum Benefit:	$10,000

   All Dependent Child benefits are Guaranteed Issue.

3. This Amendment will be in effect on the Effective Date(s) shown below only for insured Employees in Active Service on that date. If an Employee is not in Active Service on the date his insurance would otherwise become effective, it will be effective on the date he returns to Active Service.

   Effective January 1, 2027, in the Schedule of Benefits for Class 1 and Class 2, the Annual Enrollment Period provision is deleted in its entirety and is replaced by the following:

   Annual Enrollment Period

   For Employees
   During an Annual Enrollment Period, an Employee currently insured under the Voluntary Life Insurance portion of this Policy may increase his or her Voluntary Life Insurance Benefit as long as the total Benefit does not exceed the Guaranteed Issue Amount, without satisfying the Insurability Requirement. An Employee who is eligible for the Voluntary Life Insurance portion of this Policy but who has not previously enrolled may become insured under the Policy as long as the total Benefit does not exceed the Guaranteed Issue Amount, without satisfying the Insurability Requirement. Guaranteed Issue Amounts are shown above. Insurance will be effective on the first of the month following the Annual Enrollment Period.

   An Employee may increase coverage or become insured for a Benefit in excess of amounts described above only if he or she satisfies the Insurability Requirement. Any excess amounts will be effective on the later of the first of the month following the Annual Enrollment Period or the date the Insurance Company agrees in writing to insure the Employee.

   For Spouses
   During an Annual Enrollment Period, an eligible Employee may elect coverage for his or her eligible Spouse. If a Spouse is currently insured under the Voluntary Life Insurance portion of this Policy, his or her Voluntary Life Insurance Benefit may be increased, as long as the total Benefit does not exceed the Guaranteed Issue Amount, without satisfying the Insurability Requirement. If a Spouse is eligible for the Voluntary Life Insurance portion of this Policy but has not previously enrolled, he or she may become insured under the Policy as long as the total Benefit does not exceed the Guaranteed Issue Amount, without satisfying the Insurability Requirement. Guaranteed Issue Amounts are shown above. Insurance will be effective on the first of the month following the Annual Enrollment Period.

   A Spouse may increase coverage or become insured for a Benefit in excess of amounts described above only if he or she satisfies the Insurability Requirement. Any excess amounts will be effective on the later of the first of the month following the Annual Enrollment Period or the date the Insurance Company agrees in writing to insure the Spouse.

   A request for a Benefit reduction received during an Annual Enrollment Period will become effective on the Policy Anniversary following the Annual Enrollment Period.

   TL-008025-1

4. This Amendment will be in effect on the Effective Date(s) shown below only for insured Employees in Active Service on that date. If an Employee is not in Active Service on the date his insurance would otherwise become effective, it will be effective on the date he returns to Active Service.

   The following Enrollment Event is added under the Schedule of Benefits for Class 1 and Class 2:

   The Enrollment Period shall be from November 2, 2026 through November 17, 2026 for coverage effective January 1, 2027.

   This enrollment will be subject to the provisions regarding coverage changes during the enrollment period and all other provisions of the policy.

   For Employees
   During this Enrollment Period, an Employee currently insured under the Voluntary Life Insurance portion of this Policy may increase his or her Voluntary Life Insurance Benefit up to the Guaranteed Issue Amount without satisfying the Insurability Requirement. An Employee who is eligible for the Voluntary Life Insurance portion of this Policy but who has not previously enrolled may become insured under the Policy up to the Guaranteed Issue Amount, without satisfying the Insurability Requirement.

An eligible Employee may increase coverage or become insured for a Benefit in excess of the Guaranteed Issue Amount only if he or she satisfies the Insurability Requirement. Any excess amounts will be effective on the date the Insurance Company agrees in writing to insure the Employee.

For Spouses
During this Enrollment Period, a Spouse currently insured under the Voluntary Life Insurance portion of this Policy may increase his or her Voluntary Life Insurance Benefit up to the Guaranteed Issue Amount, and a Spouse who is eligible for the Voluntary Life Insurance portion of this Policy but who has not previously enrolled may become insured under the Policy up to the Guaranteed Issue Amount without satisfying the Insurability Requirement.

An eligible Spouse may increase coverage or become insured for a Benefit in excess of amounts described above only if he or she satisfies the Insurability Requirement. Any excess amounts will be effective on the date the Insurance Company agrees in writing to insure the Spouse.

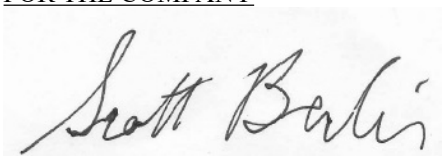
TL-008025-1

5. Effective January 1, 2027, the rates shown on the attached Schedule of Rates will be in force for coverage under the Policy.

   No change in rates will be made until 36 months after the effective date of this Amendment. However, the Company reserves the right to change the rates at any time during a period for which the rates are guaranteed if the conditions described in the Changes in Premium Rates provision under the Administrative Provisions section of the Policy apply.

Except for the above, this Amendment does not change the Policy in any way.

FOR THE COMPANY



Scott Berlin, President

Date: September 25, 2026 (revised)

Amendment No. 13

TL-004780

SCHEDULE OF RATES

The following monthly rates apply to all Classes of Eligible Persons unless otherwise indicated.

FOR EMPLOYEE BENEFITS

Basic Life Insurance $.030 Per $1,000

Voluntary Life Insurance

Monthly Rates are based on units of $1,000

Under Age 20	$.076	Age 60 - 64	$1.000
Age 20 - 24	$.076	Age 65 - 69	$1.571
Age 25 - 29	$.076	Age 70 - 74	$2.610
Age 30 - 34	$.076	Age 75 - 79	$4.524
Age 35 - 39	$.105	Age 80 - 84	$4.524
Age 40 - 44	$.162	Age 85 - 89	$4.524
Age 45 - 49	$.267	Age 90 - 94	$4.524
Age 50 - 54	$.400	Age 95 and over	$4.524
Age 55 - 59	$.648		

A change in rates due to a change in the Employee's age will become effective on the January 1st following the Employee's birthday.

FOR SPOUSE OR DOMESTIC PARTNER BENEFITS

Voluntary Life Insurance

Monthly Rates are based on units of $1,000.

Under Age 20	$.076	Age 60 - 64	$1.000
Age 20 - 24	$.076	Age 65 - 69	$1.571
Age 25 – 29	$.076	Age 70 - 74	$2.610
Age 30 - 34	$.076	Age 75 - 79	$4.524
Age 35 - 39	$.105	Age 80 - 84	$4.524
Age 40 - 44	$.162	Age 85 - 89	$4.524
Age 45 - 49	$.267	Age 90 - 94	$4.524
Age 50 - 54	$.400	Age 95 and over	$4.524
Age 55 - 59	$.648		

Spouse rates are based on the Employee's date of birth. A change in rates due to a change in the Employee's age will become effective on the January 1st following the Employee's birthday.

FOR DEPENDENT CHILD BENEFITS

Voluntary Life Insurance $.162 Per $1,000

FOR FORMER EMPLOYEE BENEFITS

Monthly Rates are based on units of $1,000.

Under Age 20	$.153	Age 45 - 49	$ .384
Age 20 - 24	$.144	Age 50 - 54	$ .726
Age 25 - 29	$.153	Age 55 - 59	$1.347
Age 30 - 34	$.177	Age 60 - 64	$2.461
Age 35 - 39	$.190	Age 65 - 69	$4.065
Age 40 - 44	$.243		

A change in rates due to a change in the Former Employee's age will become effective on the Policy Anniversary coinciding with or following the Former Employee's birthday.

FOR FORMER SPOUSE OR DOMESTIC PARTNERS OR SPOUSE OR DOMESTIC PARTNERS OF FORMER EMPLOYEE BENEFITS

Monthly Rates are based on units of $1,000.

Under Age 20	$.153	Age 45 - 49	$ .384
Age 20 - 24	$.144	Age 50 - 54	$ .726
Age 25 - 29	$.153	Age 55 - 59	$1.347
Age 30 - 34	$.177	Age 60 - 64	$2.461
Age 35 - 39	$.190	Age 65 - 69	$4.065
Age 40 - 44	$.243		

Spouse rates are based on the spouse's date of birth. A change in rates due to a change in the Spouse's age will become effective on the Policy Anniversary coinciding with or following the Spouse's birthday.

FOR FORMER DEPENDENT CHILD BENEFITS

Rates are based on $25,000 per Month.

Under Age 20	$2.377	Age 45 - 49	$ 9.777
Age 20 - 24	$2.777	Age 50 - 54	$16.377
Age 25 - 29	$2.977	Age 55 - 59	$23.477
Age 30 - 34	$3.600	Age 60 - 64	$38.250
Age 35 - 39	$4.177	Age 65 - 69	$54.077
Age 40 - 44	$6.200		

Rates are based on $50,000 per Month

Under Age 20	$ 4.750	Age 45 - 49	$ 19.550
Age 20 - 24	$ 5.550	Age 50 - 54	$ 32.750
Age 25 - 29	$ 5.950	Age 55 - 59	$ 46.950
Age 30 - 34	$ 7.200	Age 60 - 64	$ 76.500
Age 35 - 39	$ 8.350	Age 65 - 69	$108.150
Age 40 - 44	$12.400		

A change in rates due to a change in the Former Dependent Child's age will become effective on the Policy Anniversary Date coinciding with or following the Former Dependent Child's birthday.