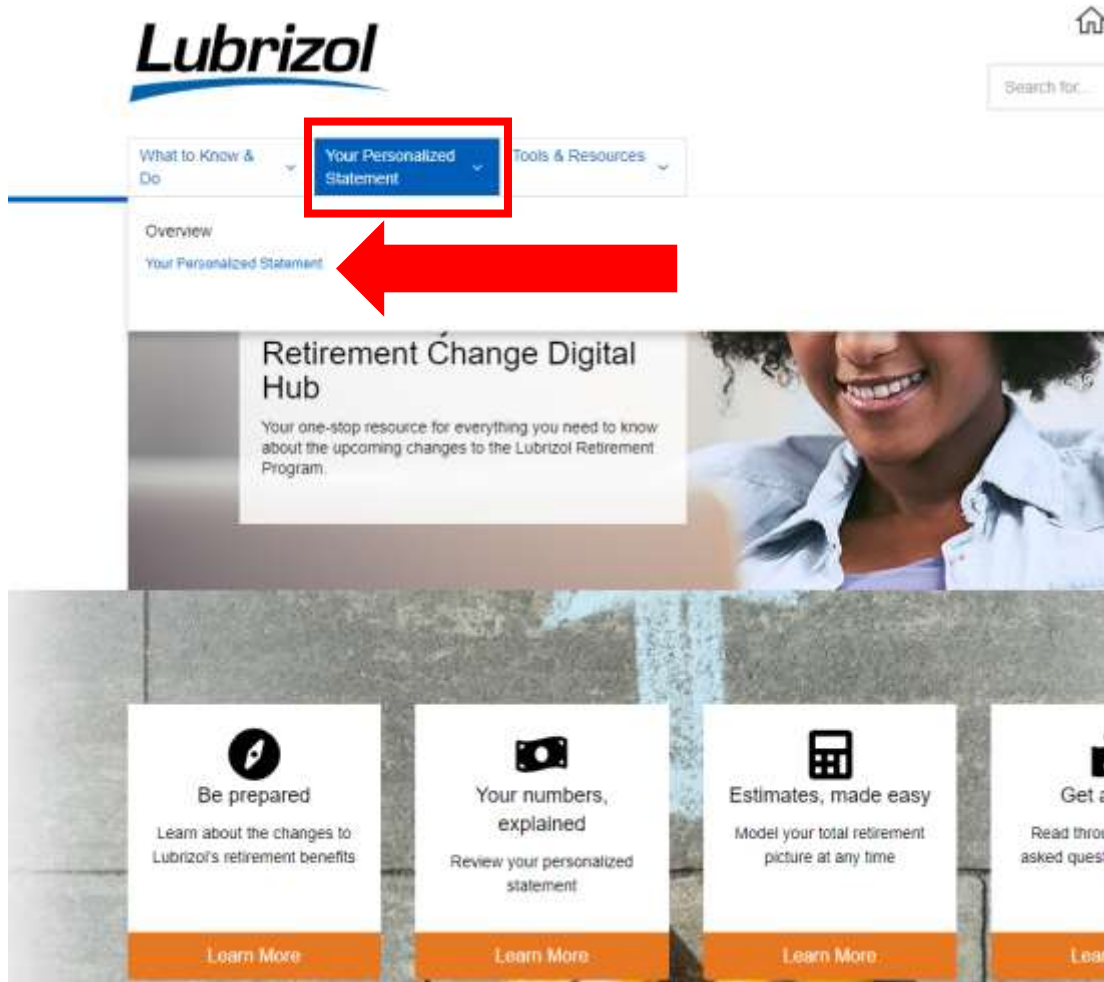


**Accessing the digital Hub on Lubrizol's Network:** <http://go.lubrizol.com/DigitalHub>

**Accessing the digital Hub outside Lubrizol's Network:** [LubrizolRetirementChange.com](http://LubrizolRetirementChange.com)

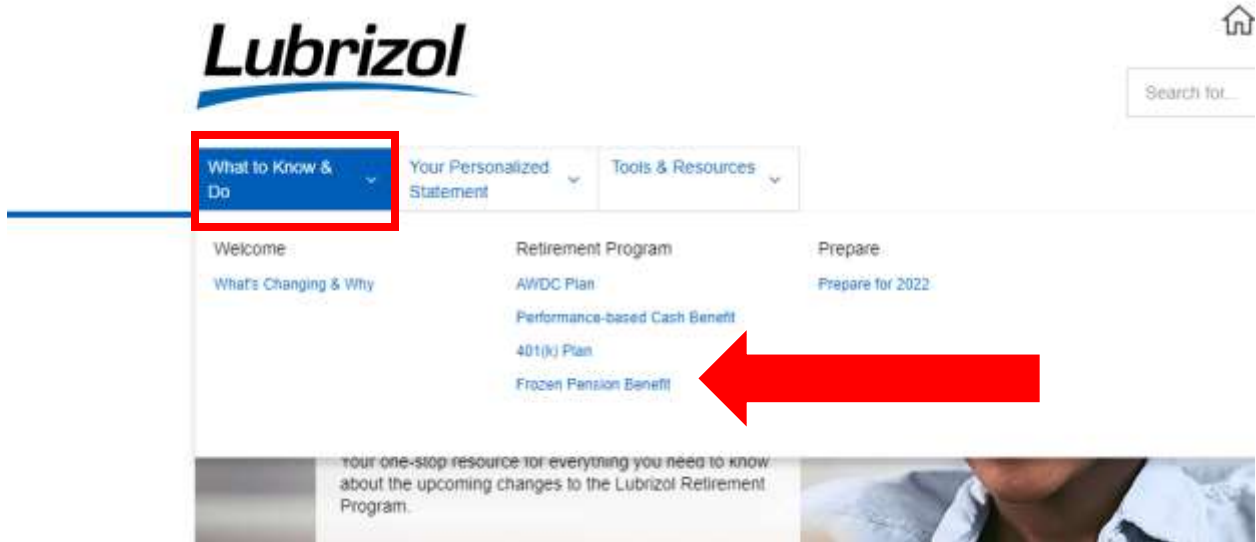
### Where do I find my Personalized Statement?

1. From the front page of the Digital Hub hover over "Your Personalized Statement" and click the link below.

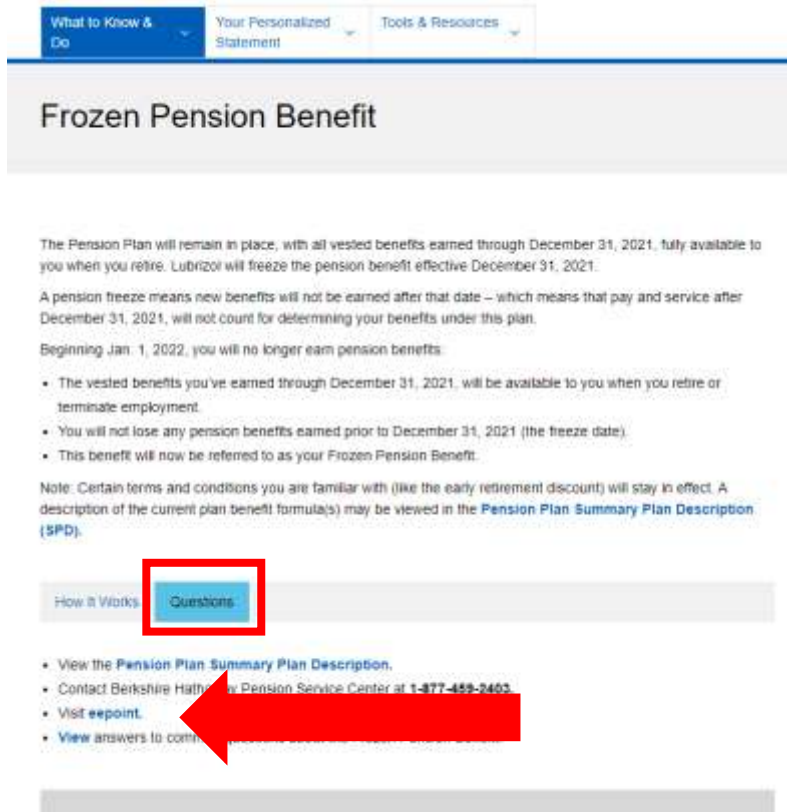


## Where do I find information on the Frozen Pension benefit?

1. From the front page of the Digital Hub hover over “What to Know & Do” and click “Frozen Pension Benefit”

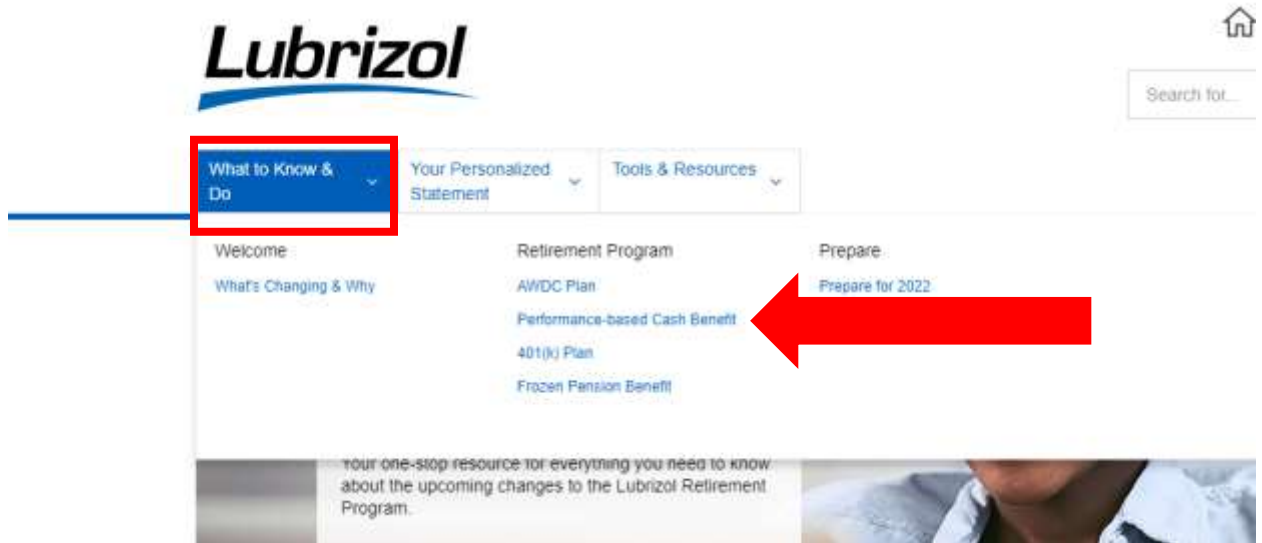


2. To access eepoint please click “Questions”, then “eepoint” on the Frozen Pension Benefit site. This will also provide access to estimate Pension benefits.



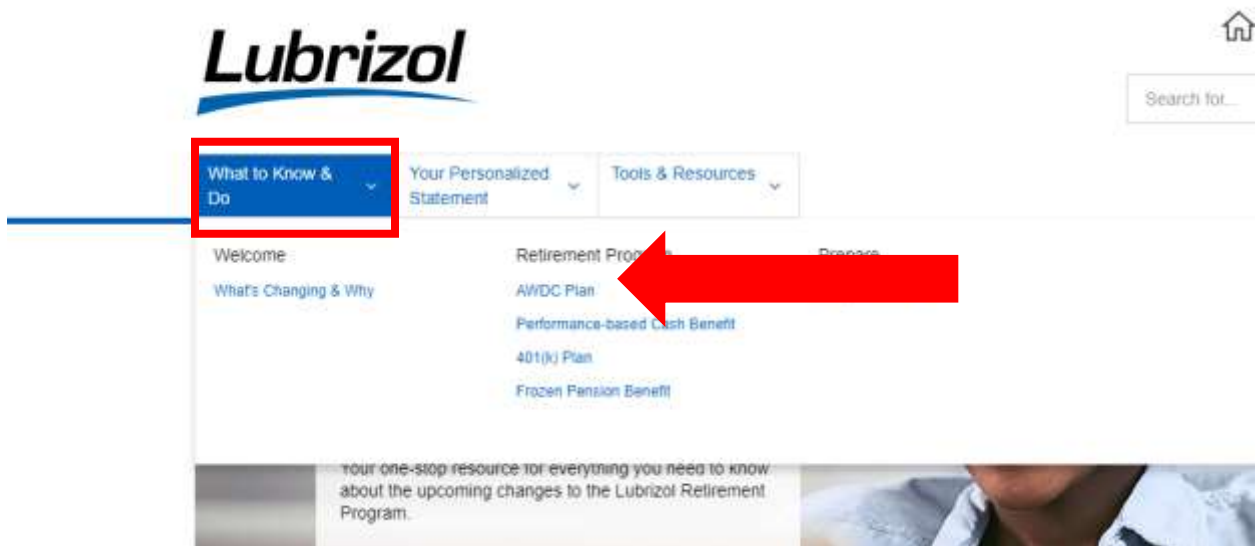
## Where do I find information on the Performance-based Cash Benefit?

1. From the front page of the Digital Hub hover over “What to Know & Do” and click “Performance-based Cash Benefit”



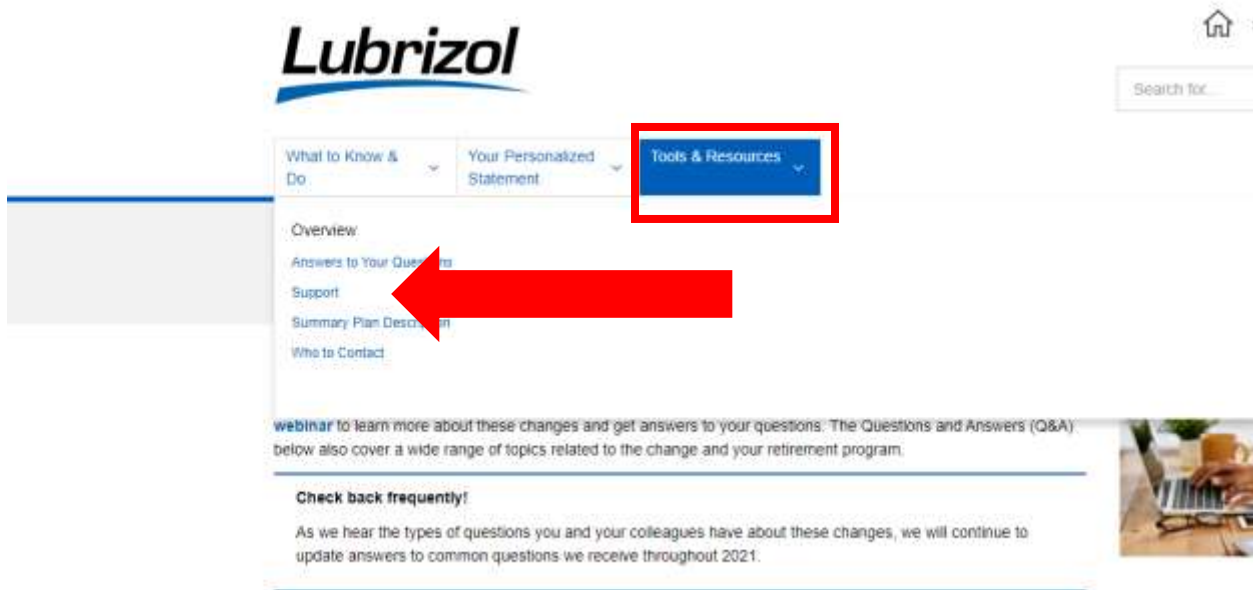
## Where do I find information on the Age-Weighted Defined Contribution Plan?

3. From the front page of the Digital Hub hover over “What to Know & Do” and click “AWDC Plan”



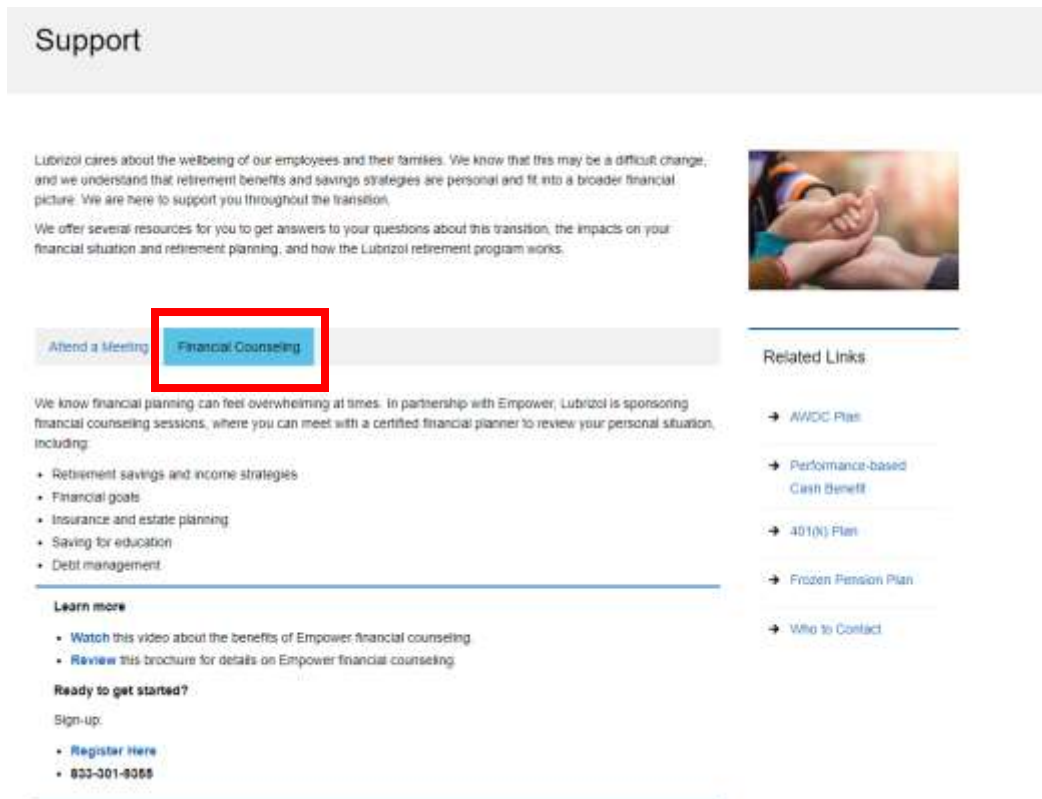
## Where can I find information on Empower's Financial Planning?

1. From the front page of the Digital Hub hover over "Tools & Resources" and click "Answers to Your Questions"



The screenshot shows the Lubrizol Digital Hub front page. At the top left is the Lubrizol logo. To the right is a search bar with the text "Search for...". Below the logo are three dropdown menus: "What to Know & Do", "Your Personalized Statement", and "Tools & Resources". The "Tools & Resources" dropdown is highlighted with a red box. Below it, a list of options is visible: "Overview", "Answers to Your Questions", "Support", "Summary Plan Description", and "Who to Contact". A large red arrow points to the "Answers to Your Questions" option. Below the dropdowns is a section titled "webinar" with text about learning more about changes and getting answers to questions. Below that is a section titled "Check back frequently!" with text about updating answers to common questions. On the right side of the page, there is a small image of a person's hands on a laptop.

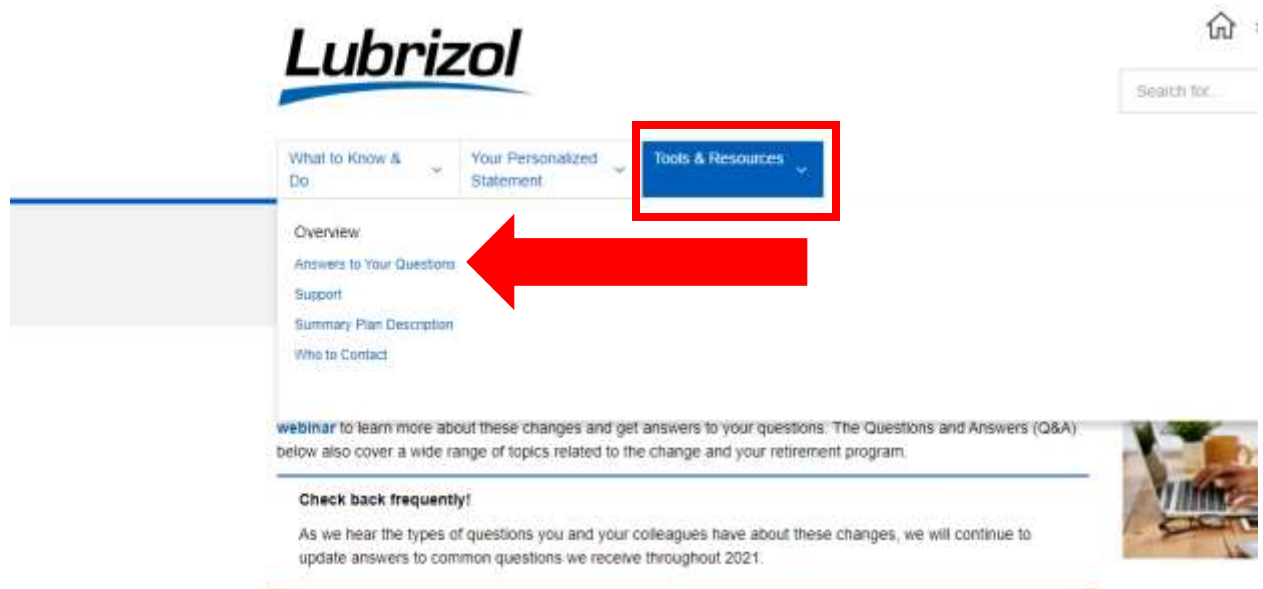
2. Click "Financial Counseling"



The screenshot shows the "Support" page on the Lubrizol Digital Hub. The page has a light gray header with the word "Support" in a dark font. Below the header is a paragraph of text: "Lubrizol cares about the wellbeing of our employees and their families. We know that this may be a difficult change, and we understand that retirement benefits and savings strategies are personal and fit into a broader financial picture. We are here to support you throughout the transition." Below this is another paragraph: "We offer several resources for you to get answers to your questions about this transition, the impacts on your financial situation and retirement planning, and how the Lubrizol retirement program works." Below the text is a navigation bar with two buttons: "Attend a Meeting" and "Financial Counseling". The "Financial Counseling" button is highlighted with a red box. Below the navigation bar is a paragraph of text: "We know financial planning can feel overwhelming at times. In partnership with Empower, Lubrizol is sponsoring financial counseling sessions, where you can meet with a certified financial planner to review your personal situation, including:" Below this is a list of bullet points: "Retirement savings and income strategies", "Financial goals", "Insurance and estate planning", "Saving for education", and "Debt management". Below the list is a section titled "Learn more" with two bullet points: "Watch this video about the benefits of Empower financial counseling" and "Review this brochure for details on Empower financial counseling". Below that is a section titled "Ready to get started?" with a "Sign-up:" label and two bullet points: "Register Here" and "833-301-8355". On the right side of the page, there is a section titled "Related Links" with five links: "AWDC Plan", "Performance-based Cash Benefit", "401(k) Plan", "Frozen Pension Plan", and "Who to Contact". Below the "Related Links" section is a small image of two hands shaking.

## Where can I find additional answers to my questions?

3. From the front page of the Digital Hub hover over “Tools & Resources” and click “Answers to Your Questions”



Where can I register to attend an education session? Click any of the links below.

[June 24 Benefits Meeting](#)

[June 29 Benefits Meeting](#)

[June 30 Benefits Meeting](#)

[October 19 Benefits Meeting](#)

[October 21 Benefits Meeting](#)

[October 26 Benefits Meeting](#)

[October 27 Benefits Meeting](#)

Is there a recorded version of the webinar?


Yes, it is located on the Digital Hub:

What to Know & Do | Your Personalized Statement | **Tools & Resources**

## Support

Lubrizol cares about the wellbeing of our employees and their families. We know that this may be a difficult change, and we understand that retirement benefits and savings strategies are personal and fit into a broader financial picture. We are here to support you throughout the transition.

We offer several resources for you to get answers to your questions about this transition, the impacts on your financial situation and retirement planning, and how the Lubrizol retirement program works.



**Attend a Meeting** | Financial Counseling

You are not alone. Lubrizol will host virtual educational webinars to help you understand the change and provide answers to your questions.

| Date             | Time          | Registration Link             |
|------------------|---------------|-------------------------------|
| October 19, 2021 | 11:00 a.m. ET | <a href="#">Register here</a> |
| October 21, 2021 | 3:00 p.m. ET  | <a href="#">Register here</a> |
| October 26, 2021 | 9:30 a.m. ET  | <a href="#">Register here</a> |
| October 27, 2021 | 4:00 p.m. ET  | <a href="#">Register here</a> |

**Here is an overview of your [Lubrizol Retirement Program](#) that was presented at the Retirement Roadshow.**

This informational document will provide an understanding of what's changing, including how Lubrizol will continue to support you in preparing for retirement. Please also visit the [FAQs](#) page for answers to some common questions.

Listen to the [pre-recorded educational webinar](#) now.

### Related Links

- [AWDC Plan](#)
- [Performance-based Cash Benefit](#)
- [401\(k\) Plan](#)
- [Frozen Pension Plan](#)
- [Who to Contact](#)

Could you provide the slide from Empower that explains the different modeling options and items?

# Retirement Income Projection Tool

The screenshot shows the Lubrizol Retirement Income Projection Tool interface. At the top, the Lubrizol logo is on the left, and navigation links for Home, Account, Investing Help, and Learning Center are in the center. On the right, there is a user profile for 'Mickelson, M' with a 'Logout' button. The main content area is titled 'In retirement starting 2044' and features a large circular graphic showing the user's current age as 59. Below this, a bar chart displays income sources: 'My savings + Employer contributions' (\$11,124), 'Social Security' (\$2,480), 'Other assets' (\$0), and 'Income gap' (\$482). A callout box points to the 'My savings + Employer contributions' bar, stating 'Lubrizol pension benefit also appears in Employer contributions.' Another callout points to the 'Income gap' bar, stating 'Estimate your health costs in retirement (features available if you are age 35+)'. To the right, a 'Today' section shows a total account balance of \$44,907.46. Below the bar chart, there are sections for 'Retirement income', 'Healthcare costs', and 'How do I compare'. The 'Retirement income' section shows a 'BEFORE TAX CONTRIBUTION' of 3% and a 'RETIREMENT AGE' of 67. The 'How do I compare' section includes options for '401(k) - Company match' (100% up to 6% of deferrals), '401(k) - Other company contribution', and '2% age based contribution based on age on last day of Plan Year'. A callout box points to the '401(k) - Company match' option, stating 'Lubrizol Pension Plan benefit information'. Another callout points to the '2% age based contribution' option, stating 'See how your savings compare to others with similar demographics.' At the bottom left, the Lubrizol logo is displayed. Several callout boxes are overlaid on the interface, providing additional context and instructions.

**Important and timely messages about your plan are located here.**

**Monitor your progress toward replacing 75% of your current salary in retirement.**

**Add in outside savings or investments for a more holistic projection.**

**Lubrizol pension benefit also appears in Employer contributions.**

**Estimate your health costs in retirement (features available if you are age 35+).**

**Learn how changing your contribution rate, retirement age and investments might affect future income.**

**View your projected monthly (or annual) retirement income.**

**Lubrizol Pension Plan benefit information**

**See how your savings compare to others with similar demographics.**

Information about the Age Weighted Defined Contribution Plan can be found on the digital hub



## AWDC Plan

You will be automatically enrolled in the Lubrizol Corporation Age-Weighted Defined Contribution (AWDC) Plan on January 1, 2022. The AWDC Plan is market-competitive, offers flexibility and empowers you to own, manage and build a financially secure future.

Lubrizol will make an automatic annual contribution of 3.00% to 7.50% of your eligible pay to your AWDC account, based on your age as of December 31 of each year. The annual amount is generally deposited by March 15 of the following year.

Your eligible contribution amount:

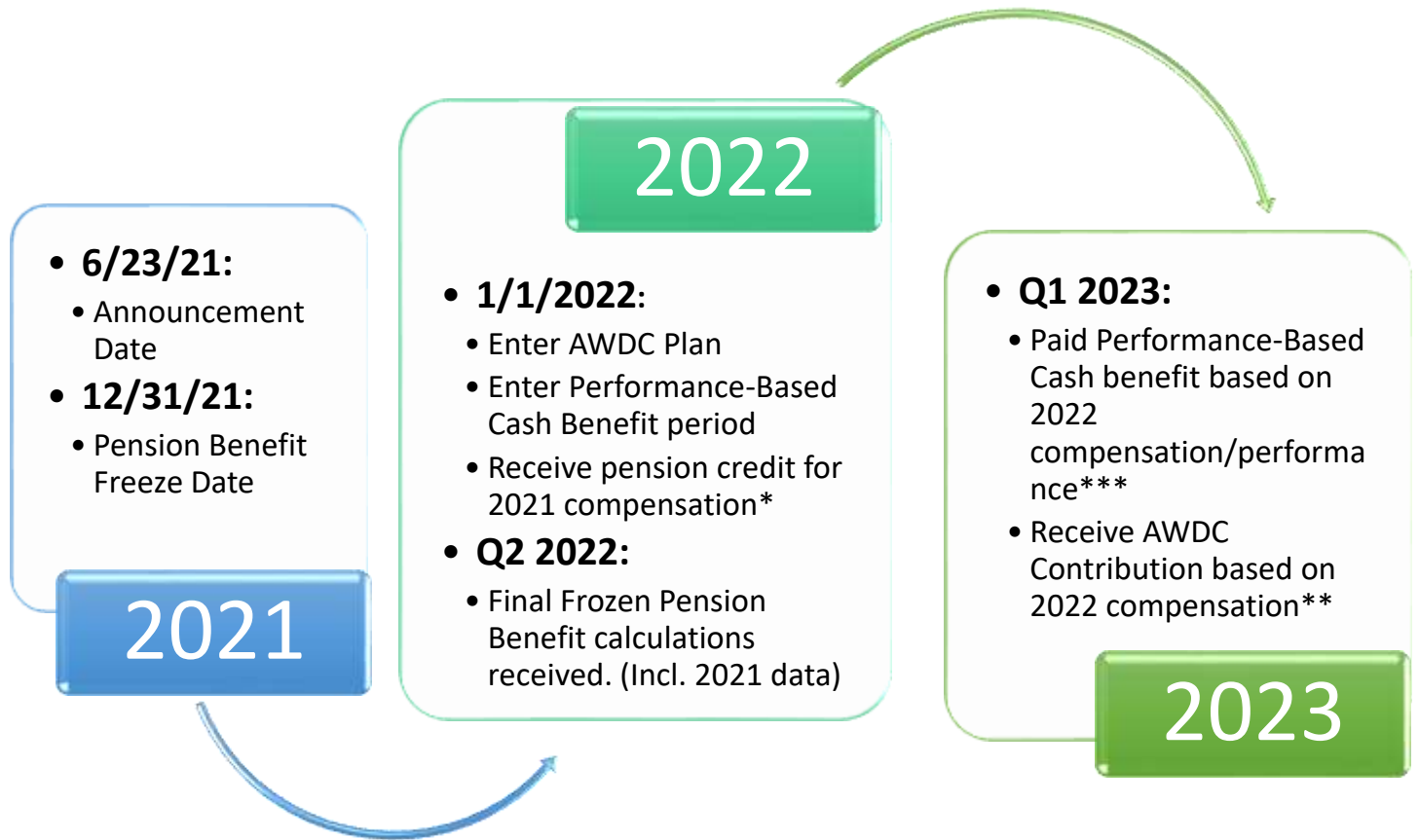
| Age<br>(as of Dec. 31) | Lubrizol Contribution<br>(% of eligible pay) |
|------------------------|--|
| 35 and younger         | 3.00%  |
| 36 – 40                | 3.75%  |
| 41 – 45                | 4.50%  |
| 46 – 50                | 5.25%  |
| 51 – 55                | 6.00%  |
| 56 – 60                | 6.75%  |
| 61 and older           | 7.50%  |

**Key Features:**



- AWDC Plan is administered by Empower, the same plan administrator as the Lubrizol's 401(k) Plan.
- You can invest your AWDC savings in a variety of investment options available through Empower. Visit Empower to access resources to track and manage your progress toward retirement savings goals:
  - On the Lubrizol network: [Empower](#)
  - Outside the Lubrizol network: [mylubrizolretirement.com](http://mylubrizolretirement.com)
- AWDC offers flexibility, including the ability to change investment direction at any time and take the benefit with you when you leave Lubrizol.
- Your vesting service in your pension benefit will count toward your vesting service in the AWDC Plan. As someone who joined Lubrizol prior to 2010, you will be 100% vested in your AWDC benefit.
- This is the same retirement benefit offered to employees hired on or after January 1, 2010.
- The AWDC is a unique and generous benefit that few companies offer.

Can you provide a diagram explaining the timing of these new benefits?



*\*Must be employed on 12/31/21 to receive compensation posting for 2021 earnings.*

*\*\* Must be employed on 12/31/22 to receive AWDC contribution.*

*\*\*\*See Short and Long-Term Incentive Plan Documents to see requirement for a contribution.*

**Payment Schedule**

| <b>Plan</b>                       | <b>Payment Timing</b>  | <b>Employment Status Required for Payment</b>   |
|-----------------------------------|------------------------|---|
| YEV                               | 1Q for prior year      | Active employee 12/31 to be eligible  |
| AIP                               | 1Q for prior year      | Active employee 12/31 to be eligible  |
| SIP                               | 1Q for prior year      | Active employee 12/31 to be eligible  |
| EPP                               | 1Q for prior year      | Active employee at time of payment  |
| AWDC                              | Late 1Q for prior year | Active employee 12/31 to be eligible  |
| Performance-Based<br>Cash Payment | 1Q for prior year      | Employment status requirements follow the same rules<br>as the incentive plan in which the employee participates. |