



The Lubrizol Corporation Employees' Profit Sharing and Savings Plan Features and Highlights

Read these highlights to learn more about your Plan. If there are any discrepancies between this document and the Plan Document, the Plan Document will govern.

About the 401(k) Plan

A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing through a voluntary salary contribution.

Eligibility Requirements

To enroll in the Plan, employees must meet the following criteria:

- No age requirement
- No service requirement

Eligible employees may enroll immediately.

Please contact your Plan Administrator for information regarding excluded employees.

Enrollment

Once you are eligible to participate in the Plan, you will be automatically enrolled at a:

- Before Tax rate of 3%

Unless you select a different deferral amount or choose to opt out of the Automatic Enrollment during the 30 day wait period prior to your participation date. If your Plan allows, you may change your deferral amount or opt out via the web or by calling the Voice Response System.

Employee Contribution

In 2022, the Before Tax and Roth contribution amount is between 1% and 75% of your compensation or \$20,500.00, whichever is less. Participants turning age 50 or older in 2022, may contribute an additional \$6,500 through Before-Tax or Roth contributions. The Plan allows the following types of contributions:

- Before Tax Election
- Roth Election
- After Tax Election

Employer Contributions

Safe Harbor Employer Matching Contribution

Your Plan provides for a safe harbor employer matching contribution of 100% of your contribution up to 6% of included compensation.

Profit Sharing Contribution

Your Plan may provide for a profit sharing contribution in an amount to be determined by your employer.

To be eligible for the profit sharing contribution into the Plan, Lubrizol employees must be employed on the last day of the Plan year.

Age-Weighted Contribution

If you are eligible to receive the Lubrizol Age-Weighted contribution, the calculation is as follows:

Under 36 Years	3.00%
36 - 40 Years	3.75%
41 - 45 Years	4.50%
46 - 50 Years	5.25%
51 - 55 Years	6.00%
56 - 60 Years	6.75%
61 Years and older	7.50%

Chemtool employees receive 1% contribution regardless of age.

Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of a distributable event. The following contribution types are 100% immediately vested.

- Employee contributions (plus any earnings)
- Rollovers from previous employers
- Employer safe harbor match
- Employer profit sharing contribution

The Age-Weighted contribution has the following vesting schedule:

Years of Service	Vested Percentage of Employer Contributions
0 - 1 Year(s)	0%
1 - 2 Year(s)	34%
2 - 3 Year(s)	67%
3 Years and over	100%

Investment Options¹

A wide array of investment options are available through your Plan. Please review the Plan's Notice of Investment Returns & Fee Comparison for information on the investment options at mylubrizolretirement.com. Once you have enrolled, investment option information is also available through the Web site at mylubrizolretirement.com or call the Voice Response System toll free at 1-833-698-0797. The Web site and the Voice Response System are available to you 24 hours a day, 7 days a week.²

¹All information contained on the Web site, in prospectuses and other investment option documents is offered in English. Please have this information translated for your understanding.

²Access to the Voice Response System and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades and maintenance, or other reasons. The account owner is responsible for keeping the assigned PIN confidential. Please contact a client service representative immediately if you suspect any unauthorized use.

Transfers and Allocation Changes

Use your Personal Identification Number (PIN) and Username to access the Web site or you can use your Social Security number and PIN to access the Voice Response System. You can move all or a portion of your existing balances between investment options (subject to Plan rules) and change how your payroll contributions are invested.

Rollovers

Only Plan Administrator approved balances from an eligible governmental 457(b), 401(k), 403(b) or 401(a) plan or an Individual Retirement Account (IRA) may be rolled over to the Plan. Some plans may only allow rollovers from other 401(k) plans. Distributions you receive prior to age 59 1/2 may be subject to the 10% early withdrawal federal tax penalty.

Withdrawals

Qualifying distribution events are as follows:

- Retirement
- Permanent disability
- Financial hardship (as defined by the Internal Revenue Code and your Plan's provisions)
- Severance of employment (as defined by the Internal Revenue Code provisions)
- Attainment of age 59 1/2
- Death (your beneficiary receives your benefits)

Ordinary income tax will apply to each distribution. Distributions received prior to age 59 1/2 may also be assessed a 10% early withdrawal federal tax penalty. Refer to your Summary Plan Description for more information about distributions.

Plan Fees

Please review the Plan's Notice of Investment Returns & Fee Comparison for information on Plan fees and expenses.

Loans

Your Plan allows you to borrow the lesser of \$50,000.00 or 50% of your eligible total vested account balance. The minimum loan amount is \$1000.00 and you have up to 60 months to repay your general purpose loan or up to 180 months if the money is used to purchase your primary residence.

Empower Retirement Advisory Services

Your Plan offers a service called Empower Retirement Advisory Services. You can have Advised Assets Group, LLC, a federally registered investment advisor, manage your retirement account for you. Or, if you prefer to manage your retirement account on your own, you can use the Online Advice tool. These services help create a personalized retirement strategy for you.

For more detailed information about these services, including any applicable fees, visit your Plan's Web site at mylubrizolretirement.com or call the Voice Response System, toll free at 1-833-698-0797.

Financial Planning

The Plan provides eligible employees with access to a team of financial planning professionals who are certified at our retirement plan provider, Empower. A comprehensive personal financial plan can help you manage your financial objectives with confidence - now and in the future. This service is of no cost to you and is provided as part of your Lubrizol Corporation Employees' Profit Sharing and Savings Plan. If you have questions about the service, please call Empower at 833-301-9355 from 8 a.m. to 8 p.m. Eastern time.

How do I get more information?

Visit the Web site at mylubrizolretirement.com or call the Voice Response System, toll free at 1-833-698-0797 for more information. The Web site provides information regarding your Plan, as well as financial education information, financial calculators and other tools to help you manage your account.

Securities (except for those offered in the Self-Directed are Brokerage (SDB) option), when offered, offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc. is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company and an affiliate of FASCore, LLC (FASCore Administrators, LLC in California) and Great-West Life & Annuity Insurance Company of New York, New York, New York. Empower Retirement refers to products and services provided by Great-West Life & Annuity Insurance Company, FASCore, LLC (FASCore Administrators, LLC in California), Great-West Life & Annuity Insurance Company of New York, New York, New York and their subsidiaries and affiliates. Great-West Life & Annuity Insurance Company is not licensed to conduct business in New York. Insurance products and related services are sold in New York by its subsidiary, Great-West Life & Annuity Insurance Company of New York. Other products and services may be sold in New York by FASCore, LLC.

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