

2024 U.S. YEAR-END EVENTS, DATES AND TIMING

Retirement / Termination Date:	11/29/2024	12/01 - 12/30/2024	12/31/2024	1/2/2025
Pension - Lump Sum Option	~Will be calculated based on prior year interest rates* ~Benefit Commencement Date (BCD) will be 12/1/24, if Retirement Kit returned by 11/5/24 ~Payment may likely be delayed by 1-2 months from BCD.	Calculated based on current year interest rates** ~Benefit Commencement Date (BCD) will be 1/1/25, if Retirement Kit returned by 12/3/24 ~Payment may likely be delayed by 1-2 months from BCD.	Calculated based on current year interest rates** ~Benefit Commencement Date (BCD) will be 1/1/25, if Retirement Kit returned by 12/3/24 ~Payment may likely be delayed by 1-2 months from BCD..	Calculated based on current year interest rates** ~Benefit Commencement Date (BCD) will be 2/1/25, if Retirement Kit returned by 1/7/25 ~Payment may likely be delayed by 1-2 months from BCD.
401(k) Match True-up	If applicable, employee is eligible to receive an additional match contribution in Feb. 2025.***			
Age-Weighted DC	Does not qualify for 2024 contribution	Does not qualify for 2024 contribution	Last work day of 12/31/2024 qualifies for 2024 AWDC contribution	Last work day of 01/02/2025 qualifies for 2024 AWDC contribution
2024 Variable Pay (YEV/AIP/SIP); paid in 2025	Not eligible	Not eligible	A Participant who separates from service after the end of the Plan Year, but prior to payment of an Individual Award, will forfeit the award unless otherwise required by applicable law; provided however that a Participant who voluntarily separates from service after the end of the Plan Year will be eligible to receive the Participant's Individual Award if (i) the Participant is 55 or older at the end of the Plan Year and (ii) the Participant's age plus years of service (as determined by applicable Company policy) is equal to or greater than 75 at the end of the Plan Year.	
Floating Holidays	NA	NA	NA	NA
Vacation	Eligible for accrued unused vacation from current year	Eligible for maximum of 8 hrs of accrued unused vacation from current year	No accrued unused vacation payout	No accrued unused vacation payout
Retiree HRA	If eligible, effective 12/01/2024. Allocation is prorated.	If eligible, effective 01/01/2025. Allocation may be prorated.	If eligible, effective 01/01/2025. Allocation may be prorated.	If eligible, effective 02/01/2025. Allocation is prorated.
Healthcare coverages	Coverage through 11/30	Coverage through 12/31	Coverage through 12/31	Coverage through 1/31
<p>Important Information:</p> <ul style="list-style-type: none"> - 12/31 is a Tuesday. 12/31 is the last work day in 2024 for employees who work M-F. - Healthcare coverage continues until the end of the month of the last day worked. - Employees in the AWDC are considered active employees for purposes of the plan until the end of business on their termination/retirement date. To be eligible for the 2024 contribution the employee must work 12/31. * Prior year interest rates are based on October 2023 Rates published by the IRS. **Current year interest rates are based on October 2024 Rates published by the IRS. ***Lubrizon will look at an employee's total eligible compensation, contributions, and match deposited in 2024 to determine if they received their full matching contribution benefit. If additional match is needed, Lubrizon will fund this in February, 2025. 				