

Age-Weighted Defined Contribution Plan – Info Sheet

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 (as of Dec. 31)	Lubrizol Contribution (% 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
- 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.