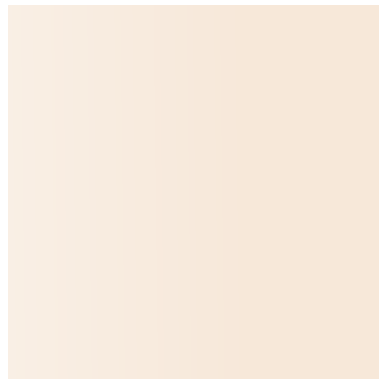
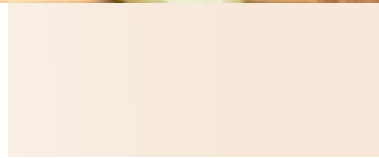
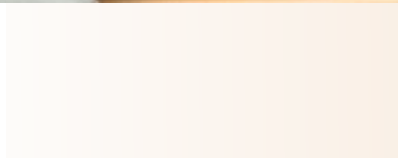




# Essentials. Imagine it. Achieve it.

The Lubrizon Corporation Age-Weighted Defined Contribution Plan





## About Voya Financial®



Voya Financial (NYSE: VOYA) is a premier retirement, investment and insurance company servicing the financial needs of approximately 13.8 million individual and institutional customers throughout the United States. Voya Institutional Plan Services, LLC (VIPS), a member of the Voya family of companies, is the Plan's recordkeeper. VIPS provides you with Plan information, saving and investing education, transaction processing and more on your journey to retirement.

## Important information

As a participant in The Lubrizol Corporation Age-Weighted Defined Contribution Plan ("AWDC Plan" or "Plan"), you have the right to direct the investment of company contributions among the available investments in the Plan. The AWDC Plan makes available a number of investment options in which you may invest your retirement plan assets.

To the extent that you do not provide Voya with direction on how to invest your Plan account assets, those account assets will be invested in the Plan's Qualified Default Investment Alternative\* ("QDIA"). A QDIA is an investment alternative or option, as defined under rules issued by the U.S. Department of Labor, that has been chosen by the Plan's fiduciary for those instances when participants fail to provide instructions on how to invest monies in their retirement plan accounts.

The QDIA option is the State Street Target Retirement Fund that is age appropriate for you. Descriptions of the State Street Target Retirement Funds can be found in the fund fact sheets. Each description includes information on the objective of the investment options as well as risk and return characteristics, related fees and expenses, and any restrictions on your ability to transfer or direct your money out of the investment.

To direct or change where your account assets are invested, or for additional information about the Plan and all the investments available, please visit the Participant website at [lzs401k.voya.com](https://lzs401k.voya.com) or contact the Information Line at **1-866-LZs-401k (1-866-597-4015)**, Monday through Friday, from 8:00 a.m. to 8:00 p.m. ET (except on stock market holidays).

\*If you participated in the Plan with auto-enrollment contributions prior to July 1, 2019, your QDIA will be the age-appropriate State Street Target Date Retirement Fund with a year ending with a "0" (such as the 2030 Fund or the 2040 Fund). Otherwise, your QDIA will be the age-appropriate State Street Target Date Fund with a year ending in a "5" or a "0" (such as the 2030 Fund or the 2035 Fund).

If you are employed by a subsidiary of The Lubrizol Corporation, the subsidiary must adopt The Lubrizol Corporation Age-Weighted Defined Contribution Plan for you to be eligible to participate in the AWDC Plan. Eligibility to participate is determined under the terms of the Plan.

This guide is a brief, non-technical description of certain provisions of the AWDC Plan. It is not intended to be a complete statement of all Plan provisions. In all cases, the plan documents will apply.

For additional information regarding the AWDC Plan, please refer to the Summary Plan Description (SPD) found in the Employee Resource Guide.

## Employee Retirement Income Security Act (ERISA) Section 404(c)

The Lubrizol Corporation Age-Weighted Defined Contribution Plan intends to meet the requirements of Section 404(c) of the Employee Retirement Income Security Act (ERISA) and regulations issued by the U.S. Department of Labor (29 CFR Sec 2550 404(c)-1). To the extent that you choose how to invest your Plan assets under an ERISA Section 404(c) Plan, the fiduciaries are not liable for any losses that result from your investment decisions.

Information on each investment option offered under the AWDC Plan has been made available to you, including investment objective, risk characteristics, fees and expenses. You may, upon request, receive the latest information made available to the AWDC Plan concerning annual operating expenses of each investment option, including investment management fees, administrative fees and transaction costs that reduce the rate of return to participants and beneficiaries; the aggregate amount of annual operating expenses expressed as a percentage of average net assets of each investment alternative; copies of prospectuses and financial statements; and performance information relating to the value of shares or units, as well as past and current investment performance (net of expenses) for each alternative.



This guide offers an overview of the AWDC Plan. For details, visit the Participant website at [lzs401k.voya.com](https://lzs401k.voya.com).

If you have questions about the Plan, please call the Information Line at **1-866-LZs-401k (1-866-597-4015)**. Customer Service Associates are available Monday through Friday, from 8:00 a.m. to 8:00 p.m. ET (except on stock market holidays).



## Helping you reach financial security in retirement

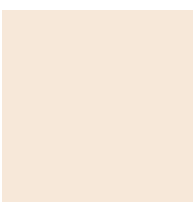
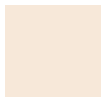
**The Lubrizol Corporation Age-Weighted Defined Contribution Plan** is funded entirely by your employer on your behalf. Contributions to your account are made based upon your basic compensation earned during the Plan year. It's up to you to:

- Select your investment options
- Monitor your account and make investment changes as you desire over time

## The AWDC Plan and the Savings Plan

In addition to the AWDC Plan, Lubrizol offers you The Lubrizol Corporation Employees' Profit Sharing and Savings Plan (the "Savings Plan") to help you reach your retirement goals. You should review the Savings Plan brochure to learn about the unique features of that plan, but here are a few features that are the same in both plans:

- [lzs401k.voya.com](https://lzs401k.voya.com) or by calling the Information Line at **1-866-LZs-401K (1-866-597-4015)**.
- The investment options are the same in both plans.
- You can elect how you want your plan assets invested.



## The AWDC Plan at a glance:

Feature	AWDC Plan
<b>Eligibility</b>	You are eligible immediately upon hire if you otherwise meet Plan eligibility requirements.
<b>Enrollment</b>	You are automatically enrolled in the Plan once you become eligible.
<b>Your Contributions</b>	You do not make contributions to the Plan.
<b>Company Contributions</b>	The company makes an annual contribution to your account based on your basic compensation for the Plan year.
<b>Rollover Contributions</b>	Rollovers are not allowed.
<b>Account Ownership (Vesting)</b>	You vest in company contributions gradually over three years.
<b>Investment Elections</b>	Company contributions will be automatically invested in the appropriate State Street Target Retirement Fund, or you can choose how to invest Plan assets by calling <b>1-866-LZs-401k</b> or logging onto <b><a href="https://lzs401k.voya.com">lzs401k.voya.com</a></b> .
<b>Loans</b>	Loans are not allowed.
<b>In-Service Withdrawals</b>	You may take in-service withdrawals if you meet the requirements.
<b>Hardship Withdrawals</b>	Hardship withdrawals are not allowed.





## Features of the Plan

### Your password

Your Password will automatically be mailed to you in a secure envelope as soon as practicable after you become a participant in the AWDC Plan. To log in to the Participant website at [lzs401k.voya.com](https://lzs401k.voya.com) initially, you will need your Social Security number and Password. On the home page, click *Register Now*, and follow the instructions. If you have previously registered, but have forgotten your Username or Password, click *Forgot Username?* or *Forgot Password?*

To change your Username or Password or change your Password Recovery Information, click on *User Preferences* in the upper right area of the Participant website and select the appropriate link.

### Eligibility and enrollment

In general, all regular employees of Lubrizol and participating subsidiaries (not including employees who are active participants in The Lubrizol Corporation Pension Plan or The Lubrizol Corporation Wage Employees' Pension Plan) are eligible to participate and will be automatically enrolled in the AWDC Plan as of their date of hire or rehire.

### Contributions

Lubrizol will make a contribution to your Plan account of 1% of your basic compensation earned during the Plan year. You must be considered employed by Lubrizol, a subsidiary or an affiliate on the last day of the Plan year in order to receive a contribution. Your contribution will be based on your basic compensation for services provided by you to Lubrizol or a participating subsidiary. You determine how the contributions are invested from among the investment options offered by the Plan.



## Designate your beneficiary

Your beneficiary is the person or persons who will receive the value of your Plan account if you die before receiving it. Remember that, if you are married, your beneficiary is automatically your spouse, unless your spouse waives his or her right to the benefit.

To designate a beneficiary, log onto [lzs401k.voya.com](https://lzs401k.voya.com), select **Age-Weighted DC Plan > Personal Info > Beneficiary Information**. Follow the instructions to make your election. We encourage you to keep your beneficiary elections up-to-date—particularly after a change in family status, such as a divorce or the birth of a child—so you can affect how your retirement money gets distributed.

## Vesting

You vest in company contributions gradually over three years based on the schedule below:

Years of Service	% Vested
1	34%
2	67%
3	100%

You will also become vested if your employment terminates because you retire upon or after reaching age 55, you become disabled, or you die.

**Forgot your password? Don't worry— you have a few options!**

If you have forgotten your Username or Password, select the appropriate link on the home page of the Participant website and follow the instructions to access your account. First time users click “Register now” to register your account.

## Withdrawals while employed

You can request an in-service distribution of your vested account upon the later of your having five years of vesting service under the Plan or reaching age 55. If you elect to take this distribution prior to reaching age 59½, it must be in the form of monthly, quarterly or annual installments over a fixed period of time not to exceed your lifetime. You may adjust these installments in the year you reach age 59½ or if you become disabled.

## Distributions after termination

After your termination, you can request a distribution of your vested account balance. You have several options for receiving your Plan distribution, including a lump sum cash payment or installment payments over a fixed reasonable period of time. You must start receiving distributions no later than the date required by law, which is generally April 1 following the year you turn age 72.

## Your Investment Options<sup>1</sup>

### Individual Funds

- Lubrizol Stable Value Fund<sup>2</sup>
- Baird Aggregate Bond Fund (BAGIX)
- State Street Russell Large Cap Value Index Fund<sup>2</sup>
- State Street S&P 500 Index Fund<sup>2</sup>
- State Street Russell Large Cap Growth Index Fund<sup>2</sup>
- American Century Mid Cap Value Fund (AMDVX)
- MassMutual Select Mid Cap Growth Equity I Fund (MEFZX)
- State Street Russell Small Mid Cap Index Fund
- Delaware Small Cap Value Fund (DVZRX)
- Hartford Small Cap Growth HLS Fund (HISCX)
- Fidelity Advisor Diversified International Fund (FZABX)
- Vanguard International Explorer Fund (VINEX)
- DFA Emerging Markets Core Equity Portfolio (DFCEX)
- Berkshire Hathaway Class B Stock Fund<sup>2,3</sup>

<sup>1</sup> Listed investment options are accurate at time of printing. Investment options may change from time to time. For a current list of the Plan's investment options, visit the Plan's website at lzs401k.voya.com.

<sup>2</sup> Institutional and company stock funds are offered only through employer retirement plans and do not have ticker symbols.

<sup>3</sup> No more than 50% of a participant's total account balance (except for grandfathered balances as of June 30, 2015) may be invested in the Berkshire Hathaway Class B Stock Fund. Transfers that would cause the percentage of a participant's account balance invested in the Berkshire Hathaway Class B Stock Fund to exceed 50% are not permitted. The maximum percentage that a participant may elect for investment of future plan contributions into the Berkshire Hathaway Class B Stock Fund, or for rebalances or reallocations, is 50%.

### Target Retirement Funds

- State Street Target Retirement Income Fund
- State Street Target Retirement Fund 2020
- State Street Target Retirement Fund 2025
- State Street Target Retirement Fund 2030
- State Street Target Retirement Fund 2035
- State Street Target Retirement Fund 2040
- State Street Target Retirement Fund 2045
- State Street Target Retirement Fund 2050
- State Street Target Retirement Fund 2055
- State Street Target Retirement Fund 2060

**Note:** Each Target Retirement Fund seeks to provide a mix of growth and income that suits people retiring around a specific year (or target date). The Funds offered by the Plan are in 5 year increments, as indicated in a Fund's name (excluding the Target Retirement Income Fund, which is designed for individuals in retirement). Over time, the mix of investments in each Fund changes according to a predetermined "glide path". Each Fund will become more conservative in its investing approach as it nears its target retirement date to help you prepare your savings for retirement. Five years after a Fund reaches its target retirement date, the Fund will merge with the Target Retirement Income Fund.

Target Retirement Funds seek to adjust automatically throughout your career, gradually shifting from a ratio of more aggressive investments to more conservative investments as you approach and enter retirement. If your retirement plans change and you decide to retire earlier or later, you can always choose another fund. Also keep in mind, as with any investment, even as you approach and enter retirement, there is still investment risk associated with the volatility of the markets.

## Self-Directed Brokerage Account

- See details on page 9

## How to choose a Target Retirement Fund

The Plan offers a simple solution to investing: Target Retirement Funds. Each Target Retirement Fund is a fully diversified portfolio of stocks, bonds and cash in a single investment. If you want, you could choose the Target Retirement Fund with the date closest to your expected retirement date and direct all of your retirement savings into that one fund.

If you were born...	Select this Target Retirement Fund
Prior to 1/1/1953	Income Fund
Between 1/1/1953 – 12/31/1957	2020 Fund
Between 1/1/1958 – 12/31/1962	2025 Fund
Between 1/1/1963 – 12/31/1967	2030 Fund
Between 1/1/1968 – 12/31/1972	2035 Fund
Between 1/1/1973 – 12/31/1977	2040 Fund
Between 1/1/1978 – 12/31/1982	2045 Fund
Between 1/1/1983 – 12/31/1987	2050 Fund
Between 1/1/1988 – 12/31/1992	2055 Fund
On or after 1/1/1993	2060 Fund

If you fail to make investment elections, all contributions will be invested in the Target Retirement Fund appropriate for your date of birth.

If you had auto-enrollment contributions in the Plan prior to July 1, 2019 your contributions will be invested in the age-appropriate Target Retirement Fund with a year ending in "0" (such as the 2030 Fund or the 2040 Fund).



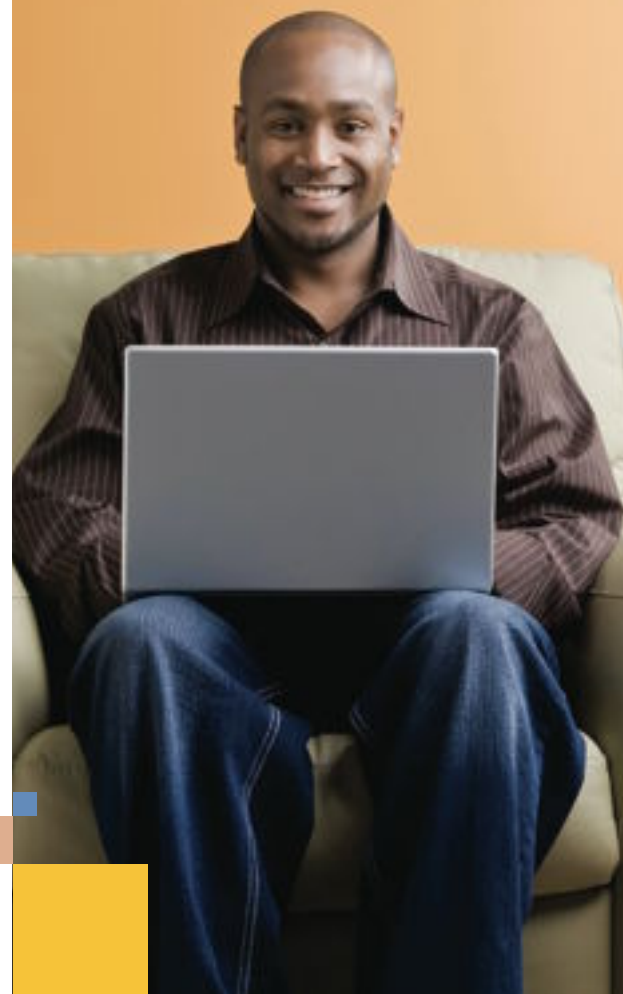
## Self-Directed Brokerage Account

This is a brokerage option for experienced investors offered through TD Ameritrade by the Plan. It affords more flexibility in choosing your own investments by allowing you to invest a portion of your Plan balance in more than 13,000 mutual funds including more than 2,100 no-load, no-transaction-fee (NTF) mutual funds. If you're comfortable doing your own research and possibly taking on more risk, the self-directed brokerage option will offer additional investment flexibility. You may invest up to 50% of your vested account balance in the Self-Directed Brokerage Account. An initial transfer of at least \$1,000 from your core Plan investments is required to establish a Self-Directed Brokerage Account. Money held in the Lubrizol Stable Value Fund cannot be transferred directly into the Self-Directed Brokerage account. The mutual fund may also require a minimum investment. In addition, applicable brokerage commissions and fees will be assessed for each brokerage transaction. For more information on the Self-Directed Brokerage Account, including fees and an application, go to **Plan Info > Forms** at [lzs401k.voya.com](https://lzs401k.voya.com). Read all information carefully before investing.

Commissions, service and exception fees still apply.

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TD Ameritrade and Voya Financial Partners, LLC are separate and unaffiliated firms, and are not responsible for each other's services or policies.



As you select your investment mix, keep in mind that it's important to diversify your money across several different types of investments. You'll want a certain percentage in cash investments, bond funds and stock funds. The specific percentage you invest in each asset class will depend partly on the number of years before you will need to access your savings and your tolerance for fluctuations in value. Generally, the further away you are from retirement, the higher the percentage you should have in stock funds. Within the stock fund category, you'll want to diversify across several different types of stock funds. Spreading your money among different fund types helps to manage the risk of loss in any one fund.

## Personalized Advice

Looking for advice tailored to your personal situation? Voya Retirement Advisors, LLC (VRA) powered by Financial Engines, provides you with two levels of investment advisory service.

**Online Advice** is an easy-to-use web-based service you can use if you prefer to manage your Plan account. Any time you log in, you can select Get Advice and follow the step-by-step instructions at your own pace for:

- A retirement income forecast based on your current saving and investment choices
- Specific recommendations for how much you need to save and which investments are appropriate for your situation and retirement objectives

There is no additional cost to you for this advice, which you implement on your own.

**Professional Management** is a full-service option available for an additional fee if you prefer to have your account managed for you. A VRA Investment Advisor Representative can develop a personalized savings and investment strategy that includes using investments from the Plan's lineup. You will benefit from an investment review every 30 days. VRA will make any necessary adjustments to your Plan account and keep you informed of the changes through your quarterly progress report.

There is no charge for the initial consultation. Lubrizol has negotiated a rate of just 0.60% of your plan balance per year. That's \$5 per month for every \$10,000 in your account, and there are deeper discounts for balances over \$50,000.

### % of Account Balance

Balance	Monthly Fee	Annual Fee
First \$50,000	0.05%	0.60%
Next \$50,000	0.0417%	0.50%
Next \$50,000	0.0333%	0.40%
Over \$150,000	0.0167%	0.20%

The annual fee, prorated and charged monthly, will be deducted directly from your account and listed on your account statements. You may cancel the service at any time without penalty.

If you would like an initial consultation at no cost or obligation, talk with a VRA Investment Advisor Representative when you call the Plan Information Line Monday – Friday (excluding New York Stock Exchange holidays) 8:00 a.m. to 8:00 p.m. ET.

Note: If you elect to transfer or reallocate your current funds or make an investment change for future contributions in your account after enrolling in the Professional Management services, VRA Investment Advisor Representatives will automatically stop managing your account. You will need to re-enroll for Professional Management services to resume.

**IMPORTANT:** Forecasts, projected outcomes or other information generated regarding the likelihood of various investment options are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

**Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's web site at [lzs401k.voya.com](https://lzs401k.voya.com). You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at **1-866-LZs-401k (1-866-597-4015)**. Financial Engines Advisors L.L.C. (FEA/Financial Engines) acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Edelman Financial Engines, LLC. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, FEA or any other party and past performance is no guarantee of future results. Financial Engines® is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, L.L.C. are not members of the Voya family of companies. ©2018 Edelman Financial Engines, LLC. Used with permission.

## Fees and trading restrictions

To help offset the negative impact of short-term trading, the following funds may have a redemption fee or may have implemented a trading restriction:

- **Fidelity Advisor Diversified International Fund:**  
Participants with two or more round-trip transactions (sells fund shares within 30 days of the purchase date) in this fund within a rolling 90-day period will be blocked from making additional purchases of the fund for 85 days.
- **Vanguard International Explorer Fund:**  
Participants who transfer/reallocate money out of this fund will be prohibited from transferring/reallocating money back into this fund for 30 calendar days.

An expedited delivery fee of \$50 will also apply.

## Making changes to your account

Account transactions completed before 4:00 p.m. ET will be processed the same business day. Otherwise, transactions will be processed the next business day. You may cancel a transaction any time before 4:00 p.m. ET on the same day the transaction was requested.

Here are a few of the account transactions you can process online or over the phone:

- Change the way future contributions are invested
- Transfer money from one fund to another in 1% increments or as dollar amounts
- Reallocate your entire balance among the funds in 1% increments
- If eligible, rebalance your accounts automatically according to your current investment election percentages on a quarterly, semi-annual or annual basis

## Accessing your account

**The Information Line** is a toll-free, automated telephone system that allows you to get account information and perform account transactions 24 hours a day. It is confidential and requires your Social Security number and a Password. Customer Service Associates can also help with your questions and transactions. They are available Monday through Friday, from 8:00 a.m. to 8:00 p.m. ET (except for stock market holidays). You can reach the Information Line by calling **1-866-LZs-401k (1-866-597-4015)**.

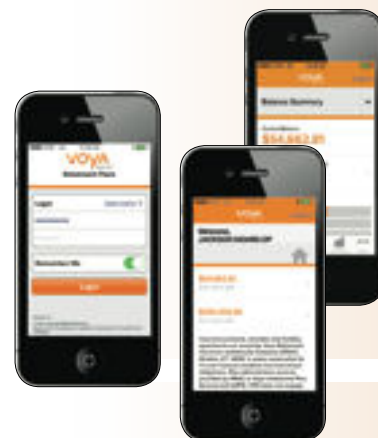
**The Participant website** is an online account resource service that allows you to enroll in the AWDC Plan, get account and Plan-specific information, and perform account transactions 24 hours a day. It also provides a wide range of interactive tools to help you learn more about saving and investing. You can log into your account on the Participant website at **lzs401k.voya.com** using your Username and Password.

You can view an account statement on the Participant website at any time for any date range within the previous 24 months. Unless you elect to stop receiving paper statements, an account statement will be mailed to you each quarter. If you would like to stop receiving paper statements, simply change your paper statement preference by visiting the **Statements & Documents** section on the Participant website. Confirmation statements for all transactions will be mailed to your home or sent to a secure email box on the Participant website, depending on the preferences you set.

**Access your account on the go. Download the Voya Retire App.**

You can access your account via the mobile app for owners of iPhone®, Android™ or Kindle™ devices\*. Search **Voya Retire** in your preferred mobile app store.

\* Includes iPhone®, trademark of Apple Inc., registered in the United States and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Amazon and Kindle are trademarks of Amazon.com, Inc. or its affiliates.



# A quick look at some of the tools and resources available on the Participant website...

## See Your Retirement Savings As Future Income

**myOrangeMoney**<sup>®</sup> is an interactive online experience designed to help you understand your future financial needs in real, everyday terms. This personalized resource, which you can access at [lzs401k.voya.com](https://lzs401k.voya.com), shows you the income you'll likely need each month in retirement and the progress you've already made toward that goal.

### How it works

Based on your age and income, the dollar image will show your current level of retirement readiness. The orange portion indicates the amount of your estimated retirement income—taking into account your estimated Social Security benefit and your current 401(k) balance and future contributions—that could potentially be achieved without changing your current contribution rate and investments. Any white on the bill indicates the income gap you'll need to close to help reach your retirement income needs, assuming you'll need to replace at minimum 70% of your income just prior to retirement for each year of retirement. The amount of income you may need in retirement could be more or less. To see how you can make a change in your strategy, click **Get Details** for help on how you can help close your income gap.

## Your Personal Financial Dashboard — All your accounts on one screen. All your priorities in one place.

If you click the “**Organize your \$\$\$**” link below your **myOrangeMoney** dollar bill image, you'll head over to your Personal Financial Dashboard where you can organize your finances and make money decisions. You can set goals, create budgets, track spending, review investments and more. This tool includes advanced security features so you can safely link outside financial accounts to get a more complete picture of your financial health.



The Lubrizol Corporation Age-Weighted  
Defined Contribution Plan Information Line

**1-866-LZs-401k (1-866-597-4015)**

**Step 1:** Dial toll-free **1-866-LZs-401k (1-866-597-4015)**

**Step 2:** Enter your Social Security number

**Step 3:** Enter your Password

**Step 4:** To hear information on The Lubrizol Plans, press 2.  
Then choose from one of the following:

- |                                 |                                      |
|---------------------------------|--------------------------------------|
| <b>1</b> Account Information    | <b>4</b> Form Requests               |
| <b>2</b> Investment Elections   | <b>5</b> Other Options               |
| <b>3</b> Reallocation/Transfers | <b>9</b> Exit Information Line       |
|                                 | <b>0</b> Customer Service Associates |

Essentials. Imagine it. Achieve it.



With the Information Line, you have 24-hour access to your account to obtain current balances and investment information and perform transactions. Customer Service Associates are available weekdays, from 8:00 a.m. to 8:00 p.m. ET (except stock market holidays).

**1 Account Information**

- 1** Account balance
- 2** Fund performance
- 3** Daily fund prices

**2 Investment Elections**

- 1** Change investment allocations

**3 Reallocation/Transfers**

- 1** Reallocate account
- 2** Transfer between funds

**4 Form Requests**

**5 Other Options**

- 1** Withdrawal information (if applicable)
- 2** Loan information (if applicable)
- 3** Change password/enable Internet

**9 Exit Information Line**

**0 Customer Service Associates**

## Log on! Participant website- Account Access

- Step 1:** Log onto [lzs401k.voya.com](http://lzs401k.voya.com)
- Step 2:** Enter your Username or Social Security number
- Step 3:** Enter your Password and click “login”
- Step 4:** Click your Plan name
- Step 5:** Click on one of the following:

- Account
- Investments
- Plan Info
- Personal Info
- Message Center
- Education and Tools

Customer Service Associates are available weekdays from 8:00 a.m. to 8:00 p.m. ET (except stock market holidays).



## Here's what you can do on the Participant website:

[lzs401k.voya.com](http://lzs401k.voya.com) 24 hours a day,  
7 days a week

ACCOUNT	INVESTMENTS	PLAN INFORMATION
View your account details and request and review transactions* with respect to your account online, and review history	Review your funds' profile, performance and pricing	Find out the benefits of your plan
<a href="#">Account Summary</a> <a href="#">Get Advice</a> <a href="#">Account Activity</a> <a href="#">Manage Investments</a> <a href="#">Pending Transactions</a> <a href="#">Dividends</a> <a href="#">Loans</a> <a href="#">Statement</a> <a href="#">Withdrawals</a>	<a href="#">Fund Information</a> <a href="#">Fund Performance</a> <a href="#">Fund Prices</a>	<a href="#">Introduction</a> <a href="#">What's New</a> <a href="#">Plan Highlights</a> <a href="#">FAQs</a> <a href="#">Forms</a> <a href="#">General Information</a> <a href="#">Participant Disclosure</a> <a href="#">Library</a> <a href="#">About the Plan</a>

\* Each time you complete a transaction, you will be given a confirmation number, which we encourage you to retain for future reference. If you experience excessive delays during the processing of your transactions or have any additional questions, please call the Information Line at 1-866-LZs-401k (1-866-597-4015).

### Education and Tools

This multimedia education center helps you learn how to put together a personal savings and investment strategy.

FEATURED CONTENT
<a href="#">Calculators</a>
<a href="#">Quarterly News</a>
<a href="#">My Learning Center</a>
<a href="#">Managing Your Account</a>
<a href="#">Organizing Your Finances</a>
<a href="#">Living/Preparing for Retirement</a>
<a href="#">Saving and Investing</a>

Other valuable tools available in Education and Tools to help you become a more informed investor are:

- Check out My Learning Center to create your own investment education library.
- In Quarterly News, you'll find a four-page newsletter providing a mix of articles about retirement planning and investing, and a timely market commentary.
- Interactive calculators consider scenarios for your retirement goals.