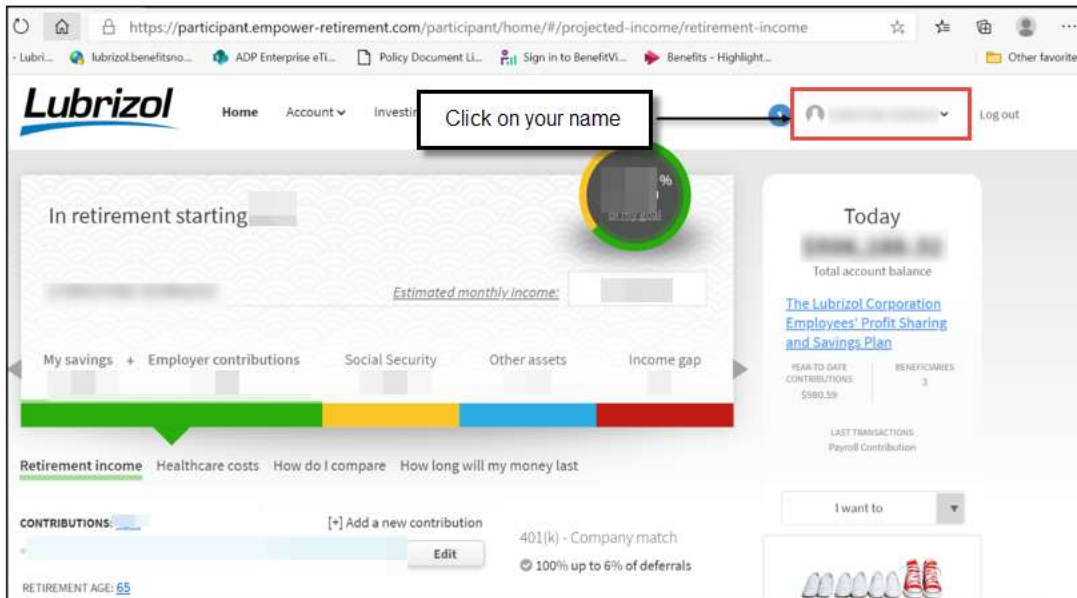


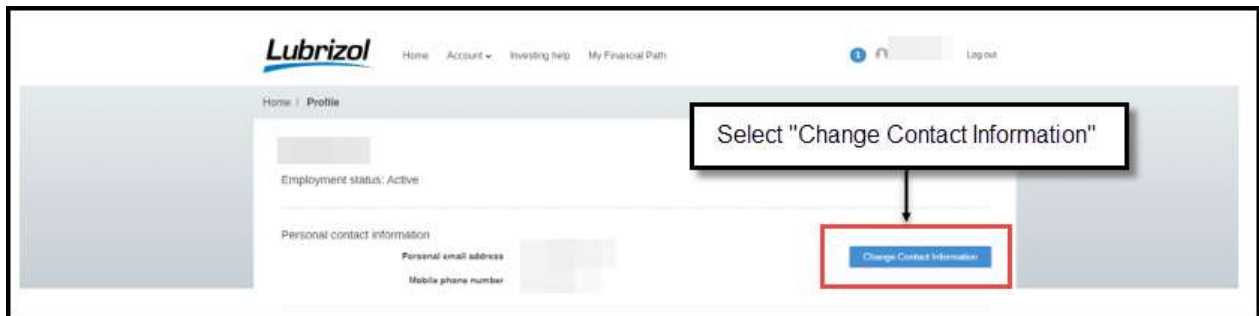
Access your account at Empower while logged onto the Lubrizol network

Single Sign On (SSO) Link (while on LZ Network): <http://go.lubrizol.com/US401K>

Step 2: Select "Name" top right.



Step 3: Select "Change Contact Information".



Step 4: Enter your personal email and mobile phone number. Save Changes.

Change personal contact information

1 Enter personal email address

PERSONAL EMAIL ADDRESS

MOBILE PHONE NUMBER **2** Enter personal mobile phone number

UNITED STATES

3 [Cancel](#) [Save Changes](#)

Step 5: On the same page, select "Logout".

Lubrizol Home Account Investing help My Financial Path **2** SSE KIM Log out

Home / Profile **1** Verify your input is accurate

Employment status: Active

Personal contact information

Personal email address [Change Contact Information](#)

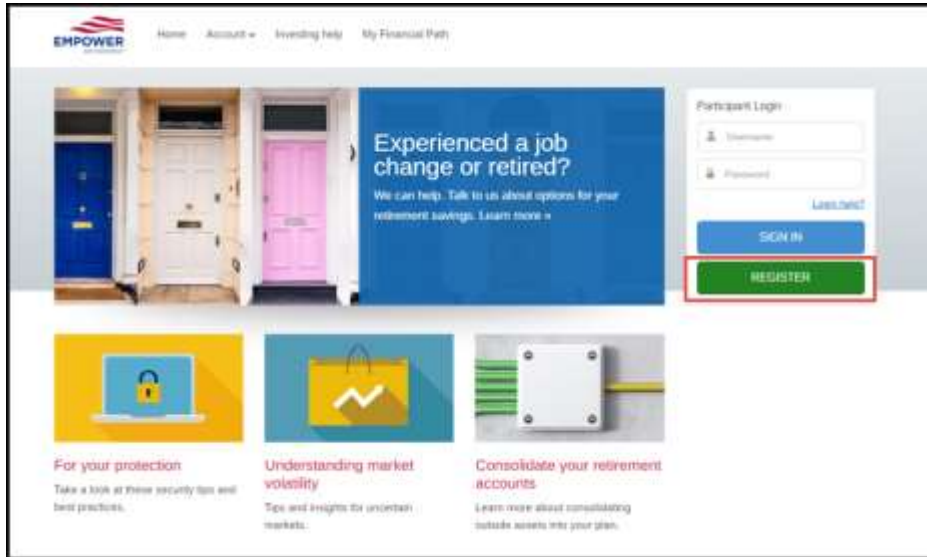
Mobile phone number

You can now stop the process and access your Empower account ONLY when logged onto the Lubrizol network, or you can register and access your account from any computer with internet access.

If you want to register, you will do so from the Empower landing page. This will allow you to access the Empower site from any computer while NOT logged into the Lubrizol network in the future. This step is not required but is recommended.

To register, continue from the SSO screen or use the external link to access the Empower site. The website for outside access is MyLubrizolRetirement.com.

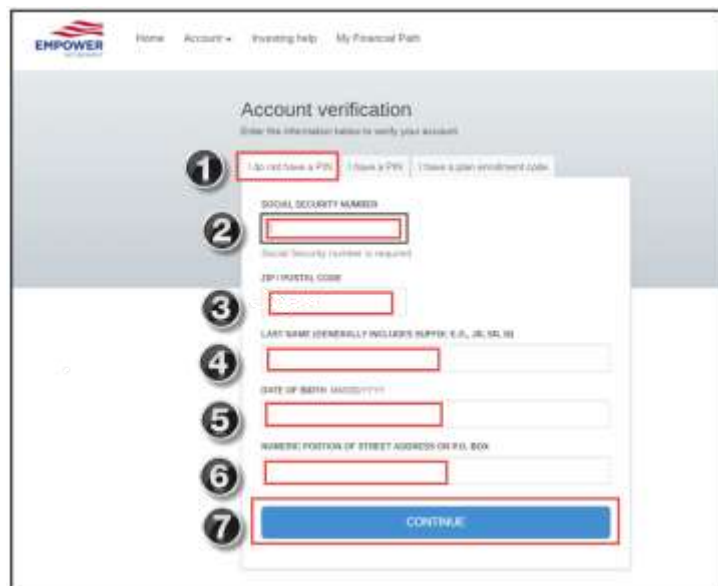
Step 6: Select “Register”



Step 7: Select “I do not have a PIN” and complete the requested five points of authentication. Select “Continue”.

Note: If you prefer not to enter your social security number, please access your account at Empower using only the single sign on link above.

Your identity is authenticated based on your access to the Lubrizol network with the SSO link.



Step 8: Enter NEW Username/Password. Select "Register"

The screenshot shows the 'Create username and password' registration form. At the top left is the EMPOWER logo and navigation links: Home, Account, Investing help, and My Financial Path. The form is titled 'Create username and password' and contains four numbered steps: 1. USERNAME (input field), 2. PASSWORD (input field), 3. RE-ENTER PASSWORD (input field), and 4. REGISTER (blue button). Each step is highlighted with a red border and a numbered circle.

Step 9: Choose Delivery Method (Personal email or mobile phone) for enhanced security messages.

The screenshot shows the 'Enhanced security (2 of 3)' step. The title is 'Enhanced security (2 of 3)' and the text below reads: 'To confirm your identity, we will send a verification address listed for your account.' A callout box with a black border and white background contains the text: 'Select drop down menu and select email or text message notification'. Below this is a dropdown menu titled 'WHERE SHOULD WE SEND YOUR CODE?' with the text 'Choose delivery method' and a downward arrow. A blue button labeled 'SEND ME A CODE' is at the bottom. A link that says 'Already have a code?' is also visible.

Step 10: Select "Send me a code."

Home Account ▾ Investing help My Financial Path

Enhanced security (2 of 3)

To confirm your identity, we will send a verification code to the phone number or email address listed for your account.

WHERE SHOULD WE SEND YOUR CODE?

Text me: ***-**-**** ▾

[Already have a code?](#)

SEND ME A CODE

By electing to receive your verification code by text you are opting in for a one-time alert and have expressly consented to receive a text message of your verification code from Empower Retirement on your mobile phone. You acknowledge, understand and agree to the [Privacy Notice](#) and that receipt of your text message may be delayed and that neither Empower Retirement nor your carrier is liable for any delays or failure to deliver. Text HELP to 69675 or contact us for assistance. Message and data rates may apply through your service carrier. Service may not be available on all carriers. See your carrier agreement for details.

Step 11: Enter Verification code on next screen. Check "Remember this Device" to prevent future verification codes. Not recommended for shared devices. Select "Sign In".

EMPOWER RETIREMENT | YOUR RETIREMENT PLAN | Fund Information | Plan Sponsor Center | Log out

Enter verification code sent to email or mobile phone from Empower

VERIFICATION CODE

Remember this device (not recommended for public device)

[Didn't receive the code?](#)

SIGN IN

Step 12: Review Plan Details including investment options and beneficiary.

Thank you for registering. Let's review your plan.

My Plan Details [Print](#)

PLAN The Lubrizol Corporation Employees' Profit Sharing and Savings Plan

CONTRIBUTION RATE [Redacted]

INVESTMENT OPTIONS

15%	[Redacted]
20%	[Redacted]
5%	[Redacted]
5%	[Redacted]
20%	[Redacted]
36%	[Redacted]
100%	[Redacted]

My Beneficiaries

PRIMARY	TYPE	ALLOCATION
[Redacted]	[Redacted]	[Redacted]

CONTINGENT	TYPE	ALLOCATION
[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]

Step 13: Decide to use e-delivery, check box for yes. Choose preferred email. Select "Continue to My Account".

Communication Preference

For electronic delivery of communications, select "E-delivery"

E-delivery provides the following benefits:

- 1 More secure delivery of important communications
- 1 Potentially minimize exposure to identity theft
- 1 Better document management
- 1 Less paper

E-delivery

Plan documents may include confirmations, notices, prospectuses and statements.

Designate delivery address 2

PREFERRED EMAIL ADDRESS

Participation Agreement for Electronic Delivery

By selecting electronic delivery, you acknowledge these terms and consent to receive certain documents in electronic format. In addition, you authorize Empower Retirement to contact you regarding services for your retirement plan or as authorized by your plan sponsor.

Your plan sponsor allows you to receive all available documents electronically. These documents may include statements, online information, and Internet-based and

3 [Continue to My Account](#)