



Essentials. Imagine it. Achieve it.

The Lubrizol Corporation Employees' Profit Sharing and Savings 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 Employees' Profit Sharing and Savings Plan (the Savings Plan or Plan), you have the right to direct the investment of your contributions among the available investments in the Plan. The 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.

You are always permitted to direct your current savings and/or your future contributions in accordance with the terms of the Plan into and among any of the available investment options. 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 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 Employees' Profit Sharing and Savings Plan for you to be eligible to participate in the 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 Lubrizol Corporation Employees' Profit Sharing and Savings 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 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 Employees' Profit Sharing and Savings 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 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 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 Savings Plan. For additional details, visit the Participant website at lzs401k.voya.com. If you have questions about the Savings 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 Employees' Profit Sharing and Savings Plan (the "Savings Plan") is funded by your own contributions, and Lubrizol matching contributions. It's up to you to:

- Decide how much of your eligible compensation to contribute
- Select your investment options
- Monitor your account and make contribution and investment changes as you desire over time

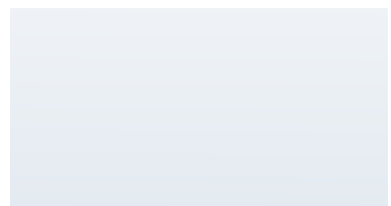
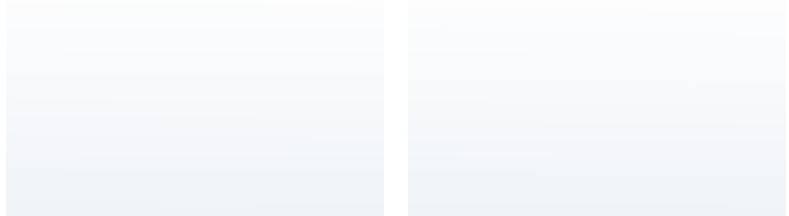
Why you should save for the future

Financial experts estimate that you will need to replace anywhere from 70% to 100% of your highest annual working income when you retire, depending on your lifestyle choices. Generally, your retirement income will come from a combination of Social Security, your retirement plans and your personal savings and investments. With people living longer than ever before, your retirement income may have to last 20–30 years or more.

Why you should start saving now

For most people, the amount of personal savings they've accumulated will determine whether they live comfortably in retirement or are forced to make lifestyle compromises. So the more you save while working, the more financial security you'll have throughout retirement. The sooner you start a retirement savings strategy, the more years your money has to grow and the more you can potentially accumulate.

How much should you save in the Savings Plan? The short answer is: save as much as you can. It makes financial sense to save at least 6% of your eligible compensation so you can get full company matching contributions.



The Lubrizol Savings Plan at a glance:

Feature	Savings Plan
Eligibility	You are eligible immediately upon hire if you otherwise meet Plan eligibility requirements.
Enrollment	You will be enrolled in the Plan automatically at a before-tax contribution rate of 3%. You can enroll yourself by calling 1-866-LZs-401k or by logging onto lzs401k.voya.com .
Your Contributions	You may contribute from 1% to 75% of your eligible compensation on a before-tax, after-tax and/or Roth basis. Your before-tax and Roth contributions are subject to the annual IRS dollar limit of \$19,500 for 2020. If you are age 50 or older, you may make an additional \$6,500 catch-up contribution in 2020 (your total combined contributions cannot exceed \$26,000 for 2020).
Automatic Rate Escalation	If you are an employee who became a participant in the Plan on or before January 1, 2020 and your current Plan contribution rate is between 0% and 9% of eligible compensation (whether those contributions are before-tax, Roth, after-tax, or any combination), your before-tax contribution rate will automatically increase to the next higher full percent (unless you choose a different level or opt out of auto escalation) starting the first administratively available full pay period after July 1, 2020. Every July 1 st after that, your before-tax contribution rate will be automatically increased one percentage point. Once you are contributing 10%, auto escalation will stop.
Company Contributions	The company makes matching contributions to your account \$1 for \$1 on your before-tax, after-tax, catch up and/or Roth contributions. Matching contributions are based on up to the first 6% of your eligible compensation.
Rollover Contributions	You can roll over funds from other qualified retirement plans. However, Roth rollovers are not allowed.
Account Ownership (Vesting)	You are 100% vested in your own contributions as well as any company matching contributions.
Investment Elections	Your money will be automatically invested in the appropriate State Street Target Retirement Fund, or you can choose how to invest your contributions by calling 1-866-LZs-401k or logging onto lzs401k.voya.com .
Loans	You can borrow from your account and pay yourself back with interest through after-tax payroll deductions.
In-Service Withdrawals	You may be able to take in-service withdrawals under certain conditions.
Hardship Withdrawals	Hardship withdrawals may be requested for IRS-defined financial needs.



Eligibility

In general, all Lubrizol and participating subsidiary employees are eligible to enroll in the Savings Plan. All eligible employees will be automatically enrolled in the Plan at a before-tax contribution rate of 3% after 30 days of becoming eligible. Employees may pro-actively enroll sooner, or may “opt out” of enrollment. See the Enrollment section for more information.

Enrollment

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 Savings Plan. To log in to the Participant website at 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.

How to Enroll

You can enroll in the Savings Plan by calling the Information Line at **1-866-LZs-401k (1-866-597-4015)** or through the Participant website at lzs401k.voya.com. Once you access your information, you will be able to choose the amount you want to save per pay period and how you would like to invest your contributions as well as your company match contributions. Your contributions will begin to be deducted from your paycheck as soon as administratively practicable.

Decide how much to contribute

You may contribute from 1% to 75% of your eligible compensation on a before-tax and/or Roth basis but not more than the annual IRS dollar limit of \$19,500 for 2020. In addition, you may make after-tax contributions (subject to certain limits). Consider contributing at least 6% to get the full company match. Contributions are deducted directly from your paycheck and can be increased or decreased at any time. If you are age 50 or older, you may make an additional \$6,500 catch-up contribution in 2020.

Decide how to invest

Create your own portfolio mix from the core investment options or choose one of the Target Retirement Funds. Or, if you are a more experienced investor, you may consider the Self-Directed Brokerage Account option. Your investment elections apply to both your own contributions and any company contributions. See “Your Investment Options” section on page 9 for the list of funds.

Auto Enrollment

To encourage all eligible employees to save for their retirement, the Savings Plan features “auto enrollment.” Here is how auto enrollment works: If within 30 days after becoming eligible to participate in the Savings Plan you don’t make a contribution election or make an election to “opt out” of contributing, you will be automatically enrolled in the Savings Plan at a before-tax contribution rate of 3% of your eligible compensation. Your contributions will begin to be withheld from your paycheck as soon



as administratively practicable following the end of the 30-day period. Your before-tax contributions and company matching contributions will be invested in the appropriate State Street Target Retirement Fund (see page 10 for more details). Once enrolled, you may choose to change your election percentage or stop contributing at any time. You can also change how your contributions will be invested at any time.

Auto Escalation

If you are an employee who became a participant in the Savings Plan on or before January 1, 2020 and your current Plan contribution rate is between 0% and 9% of eligible compensation (whether those contributions are before-tax, Roth, after-tax, or any combination), your before-tax contribution rate will automatically increase to the next higher full percent (unless you choose a different level or opt out of auto escalation) starting the first administratively available full pay period after July 1, 2020. Every July 1st after that, your before-tax contribution rate will be automatically increased one percentage point. Once you are contributing 10%, auto escalation will stop.

You have the right to opt out of your scheduled auto escalation. To opt out:

- Log into the Participant website at lzs401k.voya.com and from the **Account** section click on **Contributions > Rate Escalator > Discontinue your Rate Escalator** on file.
- Or you can call the Information Line at **1-866-597-4015** and speak with a Customer Service Associate.

Your opt out election affects only the 12-month period for which the election is made. If you do not want to be auto escalated on the following July 1, you will need to go into your account again next year before July 1 and discontinue the scheduled rate escalator. Remember, you can always adjust your contribution percentage any time during the year.



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, select **Profit Sharing and Savings 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.

About your contribution options

Before-tax contributions are invested in your account before income taxes are calculated. This means each dollar you contribute lowers your taxable income by a dollar, which may reduce your current income taxes. You will owe income taxes on before-tax contributions and any investment earnings when you withdraw money from the Savings Plan.

After-tax contributions are made after your income taxes are calculated. You can withdraw after-tax contributions at any time without penalty, but you will owe income taxes on any investment earnings.

Roth contributions are another type of after-tax contribution. The difference is that, once your Roth contributions have been in your account for at least five years, you can withdraw your contributions and investment earnings completely tax-free starting at age 59½.

Catch-up contributions are available: if you are or will be age 50 or older by the end of the calendar year, and you are making the maximum before-tax and/or Roth contributions, you can make up to \$6,500 in additional before-tax and/or Roth catch-up contributions, for a total annual maximum of \$26,000 for 2020. Catch-up elections are made as a percentage of your eligible per pay period compensation. Once you make a catch-up election, it will carry over into the following year or until you change it. From the **Account** section of the Participant website, click on **Contributions > Catch-up Contributions** for more details on catch-up contributions.

Vesting

Your contributions always belong to you—you have access to those savings at any time. It's called vesting. You're also 100% vested in any Company matching contributions.





Your Investment Options¹

Individual Funds

- Lubrizol Stable Value Fund²
- Baird Aggregate Bond Fund (BAGIX)
- State Street Russell Large Cap Value Index Fund²
- State Street S&P 500 Index Fund²
- State Street Russell Large Cap Growth Index Fund²
- 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^{2,3}

¹ 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.

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

³ 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

Self-Directed Brokerage Account

- See details on page 11

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.





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).

**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.

Self-Directed Brokerage Account

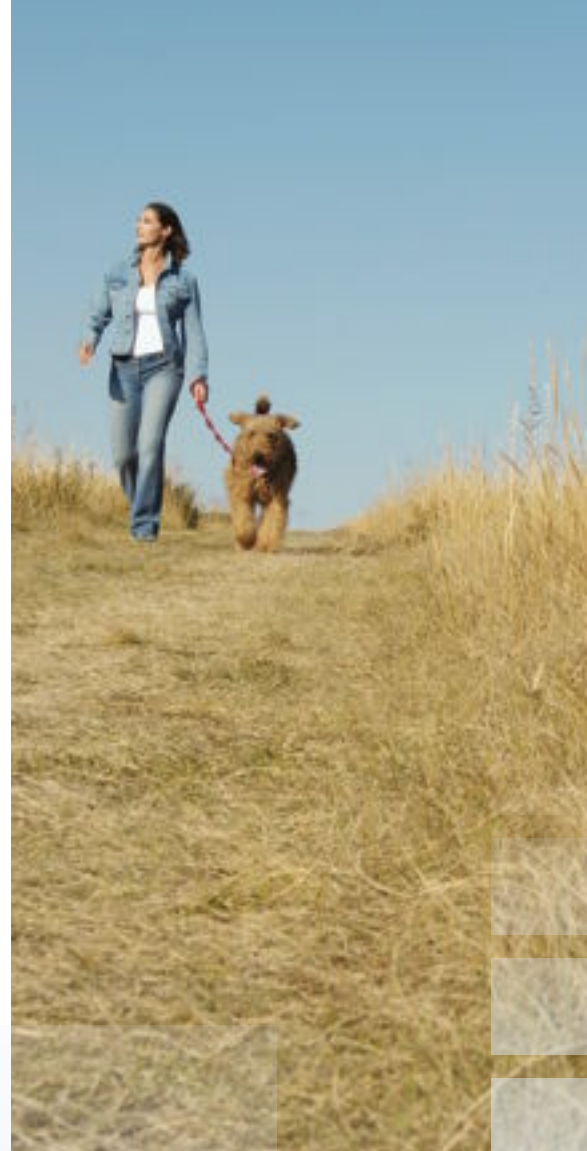
This is a brokerage option for experienced investors offered through TD Ameritrade by the Savings Plan. It affords more flexibility in choosing your own investments by allowing you to invest a portion of your Plan balance in more than 13,000 mutual funds including more than 2,100 no-load, no-transaction-fee (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. 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.





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. 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.

The following fees will also apply:

- Loan issuance fee – \$75
- Expedited delivery fee – \$50

Making changes to your accounts

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
- Change your contribution percentage. Keep in mind, your change must be made before 4:00 p.m. ET on Wednesday of a non-payweek to be effective for the next pay date.



Accessing your account

The Information Line is a toll-free, automated telephone system that allows you to enroll in the Savings Plan, 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)**.

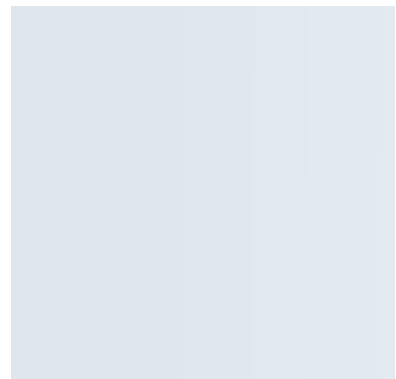
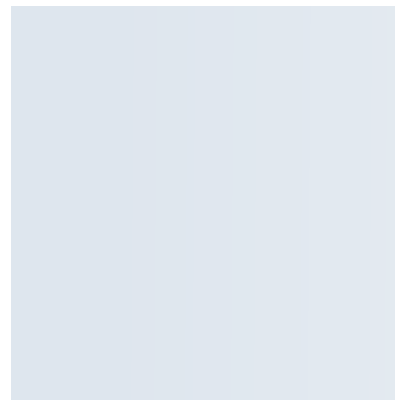
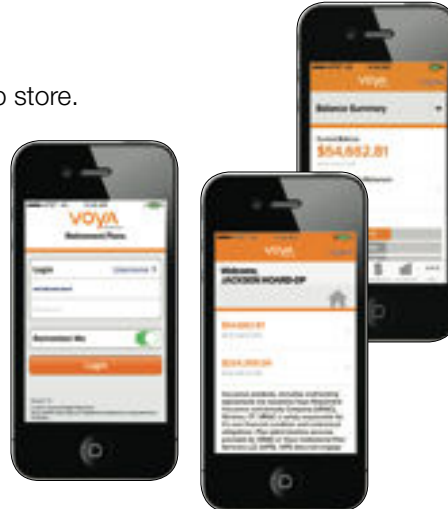
The Participant website is an online account resource service that allows you to enroll in the Savings Plan, get account and Plan-specific information, and perform account transactions 24 hours a day. It also provides a wide range of interactive tools to help you learn more about saving and investing. 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.

Your Password will automatically be mailed to you in a secure envelope once you are eligible to participate in the Plans. 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.

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

Search **Voya Retire** in your preferred mobile app store.



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

See Your Retirement Savings As Future Income

myOrangeMoney® is an online experience designed to help you understand your future financial needs in real, everyday terms. This personalized tool, which you can access at 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.



IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

The Lubrizol Corporation Employees' Profit Sharing
and Savings 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:

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

Essentials. Imagine it. Achieve it.

Lubrizol

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 contribution election, change catch-up contribution amount (if applicable)
- 2** 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
Step 2: Enter your Username
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 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	Review your funds' profile, performance and pricing	Find out the benefits of your plan
Enroll	Fund Information	Introduction
Account Summary	Fund Performance	What's New
Contributions	Fund Prices	Plan Highlights
Get Advice		FAQs
Account Activity		Forms
Manage Investments		General Information
Pending Transactions		Participant Disclosure
Dividends		Library
Loans		About the Plan
Statement		
Withdrawals		

* 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
Calculators
Quarterly News
My Learning Center
Managing Your Account
Organizing Your Finances
Living/Preparing for Retirement
Saving and Investing

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.