

Age-Weighted Defined Contribution Plan

(applicable to employees hired on or after January 1, 2010)

The part of this Benefits Resource Guide under the caption “Age-Weighted Defined Contribution Plan” constitutes part of a prospectus covering securities that have been registered under the Securities Act of 1933.

Neither the Securities and Exchange Commission nor any state securities commission has approved or disapproved of these securities or passed upon the accuracy or adequacy of this prospectus. Any representation to the contrary is a criminal offense.

The date of this Summary Plan Description/Prospectus is August 1, 2017.

Table of Contents

GENERAL INFORMATION.....	150
WHO IS ELIGIBLE	150
EMPLOYER CONTRIBUTIONS TO THE PLAN.....	151
INVESTMENT OF YOUR CONTRIBUTIONS	153
VALUATION OF THE FUNDS	159
TD AMERITRADE SELF-DIRECTED BROKERAGE ACCOUNT	160
WITHDRAWALS AND DISTRIBUTIONS	161
TAX IMPLICATIONS.....	162
PLAN LOANS	163
OTHER PLAN INFORMATION	164
QUALIFIED DOMESTIC RELATIONS ORDERS	166

General Information

The Lubrizol Corporation Age-Weighted Defined Contribution Plan was established January 1, 2010. The plan provides employees of Lubrizol and its participating subsidiaries and affiliates with retirement benefits funded by participating employers' annual contributions. It works together with The Lubrizol Corporation Employees' Profit Sharing and Savings Plan to provide a retirement income base, along with Social Security and your own retirement savings outside the plan.

This summary plan description (SPD) describes the main features of The Lubrizol Corporation Age-Weighted Defined Contribution Plan. A complete description of the terms of the plan is contained in the plan document and trust agreement, and the terms of that document will govern.

Although it is Lubrizol's expectation that the plan will be a permanent program, the company has the right to terminate or amend the plan in whole or in part by written action of its Board of Directors or its designee. However, no amendment may reduce a participant's vested interest in his/her account balance at the time the amendment is made. Neither this SPD, nor the plan or trust described herein constitutes a contract of employment or a promise of continuing employment.

The plan is financed by participating employers' annual contributions to the trust fund in accordance with the plan document. Under current law, none of the funds held in trust for the plan can be used for any purpose other than the provision of benefits under the plan, until full payment of all benefits under the plan has been provided.

Federal law provides you with certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). A summary of these rights, along with specific information identifying each plan in the Lubrizol benefits program, is included in the "General" section of this Benefits Resource Guide. If you have any questions about the terms of the plan or about the payment of benefits, you may obtain more information from any benefits or human resources representative.

Quarterly statements regarding your account balance, performance and transactions are available through Voya, the plan's recordkeeper. You may also view your account online anytime through the Voya Participant at <https://lzs401k.voya.com>

Who is Eligible

As a non-bargained employee of Lubrizol, a Lubrizol subsidiary or an affiliate which adopts the plan, if you are hired, transferred, re-hired or transferred into non-bargained status on or after January 1, 2010 and, in the case of transferred employees on or after January 1, 2013, were not otherwise actively accruing a benefit under The Lubrizol Corporation Pension Plan immediately prior to your transfer, you automatically become an active participant in this plan beginning on your date of employment. If you are a temporary employee of Lubrizol, a Lubrizol subsidiary or an affiliate which adopts the plan and who works at least 1,000 hours in any 12 month period, you will participate beginning the following January 1.

In order to be credited with an annual contribution for a given plan year, you must be an active participant on the last day of the plan year, must be transferred to a non-participating subsidiary or affiliate during the year and employed by them on the last day of the plan year, or were an active participant during the year and on an approved leave of absence on the last day of that plan year. Employees who terminate, retire or die mid-year are not eligible for an annual contribution for the plan year in which they terminate, retire or die.

Employees covered by a collective bargaining agreement are eligible for this plan only if their collective bargaining agreement specifically provides for participation in this plan or the plan specifically provides for their participation.

Please see Exclusions from Coverage for All Plans in the General Section of this Benefits Resource Guide for a list of persons who are excluded from coverage (unless otherwise provided).

Transfer of Employment

If you should transfer to employment with a Lubrizol subsidiary or affiliate not covered by this plan, you will become an inactive participant, and no additional contributions will be made on your behalf, other than for the year of transfer (please see Amount of Your Contribution, below). The amounts in your accounts will continue to appreciate/depreciate with the value of the investment funds during the time you are an inactive participant. If you should later return to employment covered by this plan, you will immediately become an active participant again and future contributions will be credited to your account as provided by the plan. Any service you have with a related employer will be counted in determining your eligibility and your years of vested service when you finally retire or terminate employment.

Re-employment

If you terminate employment and become re-employed by Lubrizol or a participating subsidiary or affiliate, any benefit payments which you are receiving will cease and you will once more become a participant in the plan, and earn further service and benefits as provided by the plan. If you originally left covered employment before you were fully vested and received a distribution of your vested portion, or if you were not vested, you forfeited the unvested portion of your account. These forfeitures may be reinstated under certain conditions if you return to covered employment within 60 months, and repay any lump sum benefits already received.

Employer Contributions to the Plan

Determination of Employer Contribution

Each year a contribution to the plan is made by your employer. The amount will be determined based on the table and rules contained in this SPD. The company reserves the right to change the basis for contribution in whole or in part by written action of its Board of Directors or its designee.

Amount of Your Contribution

You will receive a portion of your employer's contribution if you are an active participant in the plan on the last day of the plan year, or if you transferred to a non-participating subsidiary or affiliate of the company during the year and were employed by them on the last day of the plan year, or were an active participant during the year and on an approved leave of absence on the last day of that plan year. Employees who terminate, retire or die mid-year are not eligible for their employer's contribution for the plan year in which they terminate, retire or die.

If on the last day of the plan year you are an employee of The Lubrizol Corporation or a participating subsidiary or affiliate excluding Chemtool Inc.: Your portion of your employer's contribution is based on your age as of the last day of the plan year. The chart below shows the percentage of your basic compensation (as described below) your employer will contribute to your account, based on your age.

<u>Participant's age on last day of plan year</u>	<u>Contribution percentage</u>
Under Age 36	3.00%
36 – 40	3.75%
41 – 45	4.50%
46 – 50	5.25%
51 – 55	6.00%
56 - 60	6.75%
Age 61 and Older	7.50%

The amount of your contribution for any given year will be equal to the following:

$$\text{Your basic compensation} \quad \times \quad \text{Your employer's contribution \% as determined by your age on the last day of the plan year}$$

For example, if you are 40 years old on December 31 and your basic compensation is \$40,000, your contribution from your employer would be calculated as follows:

$$\$40,000 \quad \times \quad 3.75\% \quad = \quad \$1,500$$

The following year when you turn 41 years old, you move into the next age bracket and your percentage increases to 4.50%. You will remain at this contribution level until the year in which you reach age 46.

If on the last day of the plan year you are an employee of Chemtool Inc.: Your employer will contribute an amount equal to 1.00% of your basic compensation (as described below) to your account.

For example, if your basic compensation is \$40,000, your contribution from your employer would be calculated as follows:

$$\$40,000 \quad \times \quad 1\% \quad = \quad \$400$$

Your basic compensation is your base biweekly salary as applicable (including military pay up to six biweekly pay periods), employer-paid disability benefits under the employer's 60% option of the long-term disability program, workers' compensation, overtime, shift premiums, vacation and holiday pay, bonuses (excluding long term incentives) and commissions paid during the plan year, as applicable. Any portion of your salary which you defer as before-tax contributions under the 401(k) portion of The Lubrizol Corporation Employees' Profit Sharing and Savings Plan is included, as are any before-tax contributions made to the flexible reimbursement program and health savings accounts. Noncash or special allowances and extraordinary compensation are not included.

Your contribution will be deposited annually by no later than March 15th of the following year.

Limits on Your Contributions

Under current law the amount of basic compensation that may be used to determine your contribution is limited to **\$270,000** for 2017. This limit may be adjusted by the Internal Revenue Service periodically for increases in the cost of living.

In addition, the Internal Revenue Service limits contributions to a defined contribution plan to **\$54,000** in 2017. This **\$54,000** includes a combination of contributions you and your employer make to The Lubrizol Corporation Employees' Profit Sharing and Savings Plan (any catch-up contributions you make are not included in the limit) plus employer contributions made to The Lubrizol Corporation Age-Weighted Defined Contribution Plan – "total annual additions". This limit also may be adjusted periodically by the Internal Revenue Service. If the Plan Administrator determines that the "total annual additions" to be credited to a Participant for a limitation year under all defined contribution plans of the Company will exceed the \$54,000 limit, the first contribution to be reduced is the profit sharing contribution under The Lubrizol Corporation Employees' Profit Sharing and Savings Plan, and the second contribution to be reduced is the profit sharing contribution under the Age-Weighted Defined Contribution Plan. In the event that those reductions do not eliminate the excess annual addition amount, the Plan Administrator will then have the discretion to determine the order in which other contributions under the Company's defined contribution plans will be reduced.

Investment of Your Contributions

All contributions made to the plan are held by the plan trustee, and allocated to individual accounts established in the name of each participant. These separate accounts reflect the participant's investment choice.

The plan trustee invests your contributions according to the investment choices you have elected. If you do not have an investment election on file with Voya, your contributions will be invested in the Target Retirement Fund that most closely matches your expected retirement age of 65. These descriptions are intended as a general overview of the investment choices offered. Participants are encouraged to call Voya to obtain and read both the prospectus and the fund fact sheet for each fund to better understand its investment policy, composition, operating guidelines, historical performance, potential risks and applicable expenses. Additional fund information from mutual fund rating services such as Morningstar and Value Line may also be available at your public library. Be sure to carefully consider your options and your investment objectives before making any election. None of the investment options are guaranteed, and your account balance may decline due to investment loss.

Except as described below, there are no restrictions on your ability to transfer between any of the investment funds available under the plan. However, there may be certain restrictions on your ability to withdraw from the investment funds before you reach age 59½. Refer to the discussion under "Withdrawals and Distributions" for further information.

The **Stable Value Fund** investment objective is to provide a stable rate of return while seeking to preserve principal value. Goldman Sachs Asset Management serves as the investment manager of the Fund. The Fund invests in stable value investment contracts issued by banks, insurance companies, and other financial institutions and a diversified portfolio of fixed income instruments including U.S. government and agency securities, mortgage-backed securities, asset backed securities, corporate bonds, and interest rate futures and options. Up to 100% of the Fund may be invested in any of these types of fixed income investments. All income received by the Fund is automatically reinvested in the Fund. While the value of the underlying securities in the Fund will change, it is the intention of the Fund to maintain a \$1 net asset value (NAV). Fund performance is measured against the return of the Barclays Intermediate Government/Credit Bond Index. Any assets of the Fund not invested in fixed income instruments may also be invested by the Trustee or fund manager on a temporary basis in a money market fund maintained as part of a collective trust fund. The principal value of the fund is insured by several different insurance companies through wrap contracts negotiated by the manager (Goldman Sachs) in order to help protect the principal value of the fund; however, it is not backed by the FDIC or any government agency. Participants who wish to transfer account balances from the Fund into their self-directed brokerage account must first transfer those account balances from the Fund into any of the other investment options. The transferred account balances must remain invested in investment options (excluding the Fund) for 90 days before they can be transferred into the self-directed brokerage account.

The **Core Fixed Income Fund** investment objective is to maximize total return by investing for both current income and capital appreciation, consistent with preservation of capital and prudent investment management. The Fund invests in an actively managed mutual fund, the Baird Aggregate Bond Fund (Institutional Class) (tracking fund reference ticker symbol: BAGIX), which invests in fixed income securities and can include U.S. government and corporate bond securities, mortgage and other asset-backed securities, U.S. dollar and non-U.S. dollar denominated securities of non-U.S. issuers. The fund focuses on intermediate maturity, fixed income securities and maintains an average duration ranging between three and seven years. All income received by the Fund is automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying actively managed fund. Fund performance is measured against the return of the BBgBarc US Aggregate Bond Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a mutual fund.

The **Retirement Ready Target Retirement Income Fund** investment objective is to allocate its assets across multiple asset classes in a conservative manner. The fund is designed for those in or near retirement or those who wish to have a more conservative investment structure. The Fund seeks to provide a balanced fund with current income from fixed income securities while maintaining a moderate exposure to global equity, real estate, and commodity investments for capital appreciation. The Fund is managed by State Street Global Advisors, an affiliate of the Trustee, and has a current target asset allocation of 65% fixed income, and 35% in equities, real estate, and commodities. Fund performance is measured against the return of a similarly weighted composite benchmark. The Fund also seeks to maintain a level of volatility which approximates that of the composite benchmark.

The **Retirement Ready Target Retirement 2020 Fund** investment objective is to allocate its assets across multiple asset classes in a manner which becomes increasingly conservative over time, while seeking to achieve the appropriate level of risk given a participant's anticipated retirement date on or within a few years of 2020. The Fund seeks to provide a balanced fund with current income from fixed income securities while maintaining a larger exposure to global equity, real estate, and commodity investments for capital appreciation. The Fund is managed by State Street Global Advisors, an affiliate of the Trustee, and has a current target asset allocation of 45% fixed income, and 55% in equities, real estate, and commodities. Fund performance is measured against the return of a similarly weighted composite benchmark. The Fund also seeks to maintain a level of volatility which approximates that of the composite benchmark.

The **Retirement Ready Target Retirement 2030 Fund** investment objective is to allocate its assets across multiple asset classes in a manner which becomes increasingly conservative over time, while seeking to achieve the appropriate level of risk given a participant's anticipated retirement date on or within a few years of 2030. The Fund seeks to provide a balanced fund with some current income from fixed income securities while mainly maintaining an exposure to global equity and some commodity investments for capital appreciation. The Fund is managed by State Street Global Advisors, an affiliate of the Trustee, and has a current target asset allocation of 26% fixed income, and 74% equities and commodities. Fund performance is measured against the return of a similarly weighted composite benchmark. The Fund also seeks to maintain a level of volatility which approximates that of the composite benchmark.

The **Retirement Ready Target Retirement 2040 Fund** investment objective is to allocate its assets across multiple asset classes in a manner which becomes increasingly conservative over time, while seeking to achieve the appropriate level of risk given a participant's anticipated retirement date on or within a few years of 2040. The Fund seeks to provide a balanced fund with a large exposure to global equity and some commodity investments for capital appreciation and some current income from fixed income securities. The Fund is managed by State Street Global Advisors, an affiliate of the Trustee, has a current target asset allocation of 14% fixed income, and 86% equities and commodities. Fund performance is measured against the return of a similarly weighted composite benchmark. The Fund also seeks to maintain a level of volatility which approximates that of the composite benchmark.

The **Retirement Ready Target Retirement 2050 Fund** investment objective is to allocate its assets across multiple asset classes in a manner which becomes increasingly conservative over time, while seeking to achieve the appropriate level of risk given a participant's anticipated retirement date on or within a few years of 2050. The Fund seeks to provide a balanced fund with a large exposure to global equity and some commodity investments for capital appreciation and some current income from fixed income securities. The Fund is actively managed by State Street Global Advisors, an affiliate of the Trustee, and has a current target asset allocation of 10% fixed income, and 90% equities and commodities. Fund performance is measured against the return of a similarly weighted composite benchmark. The Fund also seeks to maintain a level of volatility which approximates that of the composite benchmark.

The **Retirement Ready Target Retirement 2060 Fund** investment objective is to allocate its assets across multiple asset classes in a manner which becomes increasingly conservative over time, while seeking to achieve the appropriate level of risk given a participant's anticipated retirement date on or within a few years of 2060. The Fund seeks to provide a balanced fund with a large exposure to global equity and some commodity investments for capital appreciation and some current income from fixed income securities. The Fund is actively managed by State Street Global Advisors, an affiliate of the Trustee, and has a current target asset allocation of 10% fixed income, and 90% equities and commodities. Fund performance is measured against the return of a similarly weighted composite benchmark. The Fund also seeks to maintain a level of volatility which approximates that of the composite benchmark.

The **Large Cap Core Equity Passive Fund** investment objective is to provide investment results which closely replicate the overall performance of the common stocks included in the Standard & Poor's 500 Composite Stock Price Index ("S&P 500 Index"). The S&P 500 Index is a composite stock price index of 500 large capitalization common stocks, selected by Standard & Poor's Corporation, which is intended to furnish a measure of the composite price patterns of domestic, publicly-traded common stocks, weighted by capitalization, and represent a cross section of industry sectors and companies within each industry. The Fund invests in an index fund, the SSgA S&P 500 Index Fund, maintained by State Street Global Advisors, an affiliate of the Trustee, as part of a collective trust fund which invests in the common stocks included in the S&P 500 Index, futures contracts and other derivative securities. This fund does not purchase or sell any individual stock in the Index on the basis of any independent consideration relating to economic or financial conditions or market timing or analysis. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying index fund. Fund performance is measured against the return of the S&P 500 Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund.

The **Large Cap Value Equity Passive Fund** investment objective is to provide investment results which closely replicate the overall performance of the common stocks included in the FTSE Russell 1000 Value Index ("Russell 1000 Value Index"). The Russell 1000 Value Index measures the performance of the large-cap value segment of the U.S. equity universe. It includes those Russell 1000 companies with lower price-to-book ratios and lower expected growth values. The Russell 1000 Value Index is constructed to provide a comprehensive and unbiased barometer for the large-cap value segment. The Index is completely reconstituted annually to ensure new and growing equities are included and that the represented companies continue to reflect value characteristics. The Fund invests in an index fund, the SSgA Russell Large Cap Value Index Fund, maintained by State Street Global Advisors, an affiliate of the Trustee, as part of a collective trust fund which invests in the common stocks included in the Russell 1000 Value Index, futures contracts and other derivative securities. This fund does not purchase or sell any individual stock in the Index on the basis of any independent consideration relating to economic or financial conditions or market timing or analysis. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying index fund. Fund performance is measured against the return of the Russell 1000 Value Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund.

The **Large Cap Growth Equity Passive Fund** investment objective is to provide investment results which closely replicate the overall performance of the common stocks included in the FTSE Russell 1000 Growth Index (“Russell 1000 Growth Index”). The Russell 1000 Growth Index measures the performance of the large-cap growth segment of the U.S. equity universe. It includes those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. The Russell 1000 Growth Index is constructed to provide a comprehensive and unbiased barometer for the large-cap growth segment. The Index is completely reconstituted annually to ensure new and growing equities are included and that the represented companies continue to reflect growth characteristics. The Fund invests in an index fund, the SSgA Russell Large Cap Growth Index Fund, maintained by State Street Global Advisors, an affiliate of the Trustee, as part of a collective trust fund which invests in the common stocks included in the Russell 1000 Growth Index, futures contracts and other derivative securities. This fund does not purchase or sell any individual stock in the Index on the basis of any independent consideration relating to economic or financial conditions or market timing or analysis. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying index fund. Fund performance is measured against the return of the Russell 1000 Growth Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund.

The **Mid Cap Value Equity Fund** investment objective is to seek long-term capital appreciation and income from mid-capitalization stocks. The Fund invests in an actively managed mutual fund, the Vanguard Selected Value fund (ticker symbol: VASVX), which invests in equity securities which are believed to be undervalued. The fund is currently sub-advised by three investment managers with complementary investment processes. Vanguard oversees the allocations to the sub-advisors, and the resulting portfolio typically has 100-160 stocks. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying actively managed fund. Fund performance is measured against the return of the Russell Mid Cap Value Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund. The Vanguard Selected Value Fund has a short-term trading restriction to protect investors from the cost impact of short-term trading. Participants who transfer/reallocate money out of this fund will be prohibited from transferring/reallocating money back into this fund for 60 calendar days.

The **Mid Cap Growth Equity Fund** investment objective is to seek long-term capital growth. The Fund invests in an actively managed mutual fund, the MassMutual Select Mid Cap Growth Equity Fund II Class I (ticker symbol: MEFZX), which invests primarily in securities of companies which are expected to grow at a faster rate than the average company. The fund is currently sub-advised by two investment managers with complementary investment processes. MassMutual oversees the allocations to the sub-advisors, and the resulting portfolio typically has 150-250 stocks. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying actively managed fund. Fund performance is measured against the return of the Russell Mid Cap Growth Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund.

The **Small Cap Value Equity Fund** investment objective is to seek long-term growth through capital appreciation and income. The Fund invests in an actively managed mutual fund, the DFA US Small Cap Value fund (ticker symbol: DFSVX), which invests primarily in a portfolio of common stocks of small capitalization companies which are believed to be undervalued versus their peer group. DFA utilizes a quantitative investment approach, and the fund is broadly diversified across industries and typically holds over 1,000 different stocks. Under normal market conditions, at least 80% of the fund will be invested in securities of companies with a market value capitalization consistent with equities in the Russell 2000 Value Index. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying actively managed fund. Fund performance is measured against the return of the Russell 2000 Value Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund.

The **Small Cap Growth Equity Fund** investment objective is to seek long-term capital appreciation. The Fund invests in an actively managed mutual fund, the Hartford Small Cap Growth HLS fund (ticker symbol: HISCX), which invests primarily in a portfolio of common stocks of small market capitalization companies which are believed to have superior growth potential. The fund is sub-advised by Wellington Management, and employs both a quantitative and fundamental investment process. The fund is broadly diversified across industries and typically holds 300-400 stocks. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying actively managed fund. Fund performance is measured against the return of the Russell 2000 Growth Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund.

The **International Core Equity Fund** investment objective is to achieve long-term capital growth by investing in securities of issuers domiciled outside the United States. The Fund invests in an actively managed mutual fund, the Fidelity Advisors Diversified International Fund Z (ticker symbol: FZABX), which invests in a diversified portfolio of common stocks and other equity-like securities of companies based outside the United States. The assets of this fund may be invested with geographic diversity; however, there is no limitation on the percentage of assets which may be attributable to any one country, nor will all countries be represented. In addition to investing directly in common stocks, investments may also be maintained in securities convertible into common stocks, preferred stocks and warrants. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying actively managed fund. Fund performance is measured against the return of the MSCI EAFE Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund. To help offset the negative impact of short-term trading, this Fund has added redemption fees. Charged as a percentage of the money withdrawn, the redemption fee only applies if you sell your shares before the end of the required holding period. There is a 1% redemption fee for shares sold before the required holding period of 30 days has elapsed.

The **International Small Cap Equity Fund** investment objective is to achieve long-term capital growth by investing in securities of issuers domiciled outside the United States. The Fund invests in an actively managed mutual fund, the Vanguard International Explorer Fund (ticker symbol: VINEX), which invests primarily in the equity securities of small-capitalization companies located outside the United States that the advisors believe offer the potential for capital appreciation. The fund is currently sub-advised by two investment managers with complementary investment processes. Vanguard oversees the allocations to the sub-advisors, and the resulting portfolio typically has approximately 300 holdings. Under normal market conditions, at least 80% of the assets will be invested in securities of international small capitalization companies. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying actively managed fund. Fund performance is measured against the return of the MSCI ACWI ex US Small Cap Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund. The Vanguard International Explorer Fund has a short-term trading restriction to protect investors from the cost impact of short-term trading. 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 **Emerging Markets Equity Fund** investment objective is to achieve long-term capital growth by investing in securities of issuers domiciled in the Emerging Markets. The Fund invests in an actively managed mutual fund, the DFA Emerging Markets Core Equity fund (ticker symbol: DFCEX), which invests in a diversified portfolio of equity securities that are traded principally in the Emerging Markets. DFA utilizes a quantitative investment approach, and the fund is broadly diversified across countries and typically holds approximately 3,000 different stocks. Under normal market conditions, at least 80% of the assets will be invested in securities of Emerging Markets companies. All dividends and other income received by the Fund are automatically reinvested in the Fund. The value of this Fund varies depending on the performance of the securities in the underlying actively managed fund. Fund performance is measured against the return of the MSCI Emerging Markets Index. Assets of the Fund may also be invested by the Trustee or fund manager on a short-term basis in a money market fund maintained as part of a collective trust fund.

The **Berkshire Hathaway Class B Stock Fund** investment objective is to provide long-term growth of capital by investing solely in shares of Class B Common Stock of Berkshire Hathaway Inc. (ticker symbol: BRK-B). The shares of Berkshire Hathaway Class B Common Stock held by the Fund are purchased at the then-current market price on the open market. All income received by the Fund automatically is reinvested in the Fund. The value of investments in this Fund varies depending on the market price of Berkshire's Class B Common Stock. Any assets of this Fund not invested in Class B Common Stock may also be invested by the Trustee on a short-term basis in a money market fund maintained by the Trustee as part of a collective trust fund. Because the Fund typically holds a small amount of cash in order to provide liquidity to participants, the performance of the Fund may deviate slightly from the actual Berkshire Hathaway stock. This Fund is part of an employee stock ownership plan (ESOP) contained in the plan. Note that, effective July 1, 2015, certain limitations with respect to the Berkshire Hathaway Class B Stock Fund went into effect:

- You may not make a transfer into the Berkshire Hathaway Class B Stock Fund if the percentage of your account balance invested in the Berkshire Hathaway Class B Stock Fund exceeds 50%, or to the extent that the transfer would cause your account balance invested in the Berkshire Hathaway Class B Stock Fund to exceed 50%.
- You may not make a reallocation election or a rebalancing election for the Berkshire Hathaway Class B Stock Fund that exceeds 50%.
- You may not make a rollover election into the Berkshire Hathaway Class B Stock Fund that exceeds 50%.
- You may not make an election to invest more than 50% of your future contributions in the Berkshire Hathaway Class B Stock Fund.
- On the last day of the quarter, if 50% or more of your account balance is invested in the Berkshire Hathaway Class B Stock Fund, any election you have on file to invest future contributions into the Berkshire Hathaway Class B Stock Fund will automatically be reduced to 0%. In that event, however, you will not be restricted from restoring your prior election for the Berkshire Hathaway Class B Stock Fund or electing another percentage for the Berkshire Hathaway Class B Stock Fund, as long as your election does not exceed 50%.
- If you attempt to make a transaction or election online that does not comply with the limits on the Berkshire Hathaway Class B Stock Fund, the transaction or election will not be processed, and you will receive a message prompting you to revise your transaction or election to comply with the limit. If your rollover election form shows an election for the Berkshire Hathaway Class B Stock Fund that exceeds 50%, your election for the Berkshire Hathaway Class B Stock Fund will automatically be reduced to 50%, and the excess percentage will be invested in the SSgA Target Date Retirement Fund that most closely corresponds to your age.

Annual Returns of Plan Investment Options						
	Annual Returns (%)					
<u>Periods Ending 12/31</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>
Stable Value Fund	2.04	2.01	2.02	1.99	1.96	2.37
Core Fixed Income Fund	3.52	0.55	6.89	-1.25	7.92	7.85
Retirement Ready Target Retirement Income Fund	5.82	-1.37	3.69	5.14	9.73	4.68
Retirement Ready Target Retirement 2020 Fund	7.60	-1.88	6.00	13.29	13.85	5.94
Retirement Ready Target Retirement 2030 Fund	8.42	-2.02	6.49	18.24	15.02	3.56
Retirement Ready Target Retirement 2040 Fund	9.12	-2.32	6.31	21.38	16.09	0.10
Retirement Ready Target Retirement 2050 Fund	9.48	-2.43	6.27	21.51	16.08	0.12
Retirement Ready Target Retirement 2060 Fund	9.49	N/A	N/A	N/A	N/A	N/A
Large Cap Core Equity Passive Fund	11.96	1.36	13.63	32.34	15.97	2.09
Large Cap Equity Value Passive Fund	17.29	-3.70	13.37	32.44	17.52	0.38
Large Cap Equity Growth Passive Fund	7.09	5.65	13.02	33.44	15.27	2.56
Mid Cap Value Equity Fund	16.34	-3.80	6.36	42.04	15.25	0.82
Mid Cap Growth Equity Fund	6.19	5.95	13.00	36.31	14.71	-1.74
Small Cap Value Equity Fund	28.26	-7.81	3.48	42.38	21.72	-7.55
Small Cap Growth Equity Fund	12.37	-0.55	5.83	44.87	17.40	1.42
International Core Equity Fund	-2.52	4.30	-3.02	26.42	20.49	-13.41
International Small Cap Equity Fund	-1.77	8.60	-2.88	30.24	17.93	19.74
Emerging Markets Equity Fund	12.35	-14.86	-0.91	-2.64	20.49	-20.65
Berkshire Hathaway Class B Stock Fund	22.77	-11.92	25.80	30.86	N/A	N/A

Valuation of the Funds

The value of each separate account is determined daily (based on the most recent valuation of the fund(s) and the best available information). It reflects increases or decreases in the value of the assets of each investment fund due to contributions, withdrawals, investment gains and losses, as well as income earned. There are limited circumstances where the value of an investment fund reflects the most currently available information. The value of each separate account will be a proportionate amount of the total value of the fund in which it is invested.

Allocation and Transfer of your Investments

When you begin to participate in the plan, you will indicate your investment choices for contributions in multiples of 1%.

Once a day, you may change the manner in which future contributions are to be invested through Voya. The change will take effect on the next contribution date.

Once a day, you may transfer the balance in each of your separate accounts to any of the investment funds in 1% increments, subject to the limitations described below. This change may be made through Voya. These changes will occur at the end of the first available business day (i.e., 4:00 p.m. Eastern Time on the first available day the New York Stock Exchange is open). Your account will reflect these changes on the next available business day.

Vesting

Vesting refers to your right to receive a benefit under The Lubrizol Corporation Age-Weighted Defined Contribution Plan. If your participation in the plan ends because of your retirement at or after age 55, because you become totally and permanently disabled and are placed on long-term disability leave, or because of your death, you or your beneficiary will be automatically 100% vested in the employer's contributions made to your account.

Except for retirement, disability, or death, you are vested in the value of the employer's contributions made on your behalf based on your years of service with the company and related companies.

<u>If you have completed at least</u>	<u>The percentage of employer's contributions in which you are vested</u>
1 year of service	34%
2 years of service	67%
3 years of service	100%

TD Ameritrade Self-Directed Brokerage Account

The self-directed brokerage account is a brokerage account offered in the plan and provided through TD Ameritrade. It gives you access to more than 13,000 mutual funds (of which more than 2,100 are no-load, no-transaction-fee (NTF) mutual funds.) However, unlike the plan's current investment options, transaction fees and operating expense fees generally apply to the mutual funds available through the self-directed brokerage account.

You may invest up to 50% of your total vested plan account balance through the self-directed brokerage account. Your minimum initial transfer into your self-directed brokerage account must be \$1,000 for amounts transferred from the Employer's contributions. The mutual fund you select may also require a minimum investment. An investment in the self-directed brokerage account must come from your current plan balance through a funds transfer; you cannot elect to directly invest future contributions into the self-directed brokerage account.

Fees

Transaction fees and operating expense fees may apply to the mutual funds available within the plan's self-directed brokerage account. Once you open a self-directed brokerage account, there is a \$50.00 annual fee (billed quarterly in \$12.50 installments) to maintain the self-directed brokerage account. In addition, any investment you purchase or sell through the self-directed brokerage account may carry with it additional fees. Please read the TD Ameritrade Fee Schedule, which can be found on the TD Ameritrade website at www.tdameritraderetirement.com. In addition, be sure to ask TD Ameritrade about any fees, including any undisclosed fees, that may be charged in connection with the purchase or sale of any investment in the self-directed brokerage account, including a redemption fee of \$49.99 for almost any mutual fund investment that you do not hold for at least 90 days.

Withdrawals, Distributions and Qualified Domestic Relations Orders

If you are eligible to take a withdrawal from the plan, you cannot withdraw directly from your investments in the self-directed brokerage account. If you need to access the money you have invested in the self-directed brokerage account for a withdrawal under the plan, you first need to sell some or all of your mutual fund investment(s) in the self-directed brokerage account and transfer the assets back to the plan's other investment funds.

You cannot take a distribution directly from your investments in the self-directed brokerage account. If a distribution is to be made from your plan account that cannot otherwise be funded from your account balances outside the self-directed brokerage account, you must first transfer money from the self-directed brokerage account back into any of the plan's other investment funds. Once this has been completed, you can request the distribution from the plan according to plan rules.

Similar rules apply in the case of a qualified domestic relations order, where a separate interest in your plan account is established for your former spouse or other dependent. If the separate interest cannot be established entirely from money in your plan accounts not invested in the self-directed brokerage account, you will be asked to transfer money out of the self-directed brokerage account and into any of the plan's other investment options, so that the separate interest may be established entirely from your plan balances held outside the self-directed brokerage account.

Dividends and Interest

Any dividends and/or interest on your investments in the self-directed brokerage account will be reinvested in the mutual fund that paid the dividend and/or interest.

Required Minimum Distributions

If your plan account balance outside of the self-directed brokerage account is not sufficient to satisfy the required minimum distribution amount after you attain age 70½, you must transfer sufficient funds from your investments in the self-directed brokerage account back to the other funds available under the plan to make up for the shortfall and meet the required minimum distribution rules. If you do not make the required transfer, the plan administrator may cause investments in your self-directed brokerage account to be liquidated sufficient to fund the required minimum distribution.

Statements

You will receive a monthly statement regarding your self-directed brokerage account, unless there has been no activity in your account, in which case you will receive a quarterly statement. You will also receive trade confirmations made through your self-directed brokerage account.

Other Terms and Conditions

The self-directed brokerage account feature is subject to any additional terms and conditions which the plan administrator may adopt from time to time.

Customer Service Support

If you have questions about making a trade on the TD Ameritrade website, or about any account alerts or notifications you may receive if you request a trade, call a TD Ameritrade representative at 1-866-766-4015. Representatives are available between 8:00 a.m. and 7:00 p.m. Eastern Time on weekdays, except New York Stock Exchange holidays.

Withdrawals and Distributions

Withdrawals While Employed

Because The Lubrizol Corporation Age-Weighted Defined Contribution Plan is designed as a long-term investment vehicle to provide you with retirement income, there are certain restrictions on withdrawals. If you are vested in the plan, you may take an in-service withdrawal beginning at the later of age 55 or 5 years of service. If you elect to make a withdrawal 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.

Full Distributions

Distributions of your total vested interest in the plan may be made if you terminate employment through retirement, death or otherwise. Other than as described below, any distribution will be made only with your written consent.

If you terminate your employment through retirement, death or otherwise and your vested balance does not exceed \$1,000, your balance will be paid automatically in a single lump sum payment as soon as possible after your termination or death.

If you leave employment prior to age 70½ and choose to defer your benefit distribution or if you make no election to receive your benefits when you terminate or retire, your benefit distribution will begin at the earlier of your distribution request or the April 1 of the calendar year following the year in which you reach age 70½. If you retire after age 70½, benefit distribution will automatically begin on the April 1 of the calendar year following the year in which you retire.

Methods of Payment

Your vested account balance may be paid in a single lump sum, which is the normal form of benefit under the plan, partial payments, or monthly, quarterly or annual installments over a fixed period of time not to exceed your life expectancy or the joint life expectancy of you and your designated beneficiary, whichever you elect.

The lump-sum distribution is the normal form of benefit under the plan. All distributions from the Berkshire Hathaway Class B Stock Fund are made in shares of Berkshire Class B Common Stock, except that cash is paid in place of a fractional share. You have the right, however, to choose cash in place of the shares of Class B Common Stock which you would otherwise receive. You may make this election by submitting a written form to Voya. Distributions from the rest of the investment funds are made in cash.

Death Benefits

If you die before benefit payments begin, a benefit may be payable to your spouse or other designated beneficiary as follows:

If you are married at the time of your death, your spouse will receive the full amount of your account balance in one lump sum. This benefit is provided whether or not you are actively employed by Lubrizol at the time of your death (provided you have not yet begun to receive benefits under the plan), and may be waived only with your spouse's written, notarized agreement.

If you are unmarried at the time of your death, or if you have waived the surviving spouse benefit described above, your entire account balance will be paid to your designated beneficiary in one lump sum.

Designation of Beneficiary

You may designate a beneficiary for your benefit in the plan, or change your beneficiary designation, at any time through the Participant website (<http://lzs401k.voya.com>) or by calling Voya to obtain a Designation of Beneficiary form. The Plan does not recognize oral beneficiary designations. The form must be returned to Voya to the address provided on the form. If you are married, your spouse is automatically your beneficiary, even if you designate another, unless your spouse provides written, notarized agreement to your designation. If you die with no surviving designated beneficiary, your account balance will be paid to your estate. If you do not separately designate a beneficiary under the plan, but you have designated a beneficiary under The Lubrizol Corporation Employees' Profit Sharing and Savings Plan, your beneficiary under The Lubrizol Corporation Employees' Profit Sharing and Savings Plan will be your designated beneficiary under the plan, but if you are married, that designation will be effective only if you have named your spouse as your beneficiary and you are married to that spouse at the time of your death.

Tax Implications

Because the plan is a tax-qualified plan and meets the requirements of the Internal Revenue Code, under current law there are special tax advantages for participants. Your employer's contributions and any earnings or gains are not subject to federal income tax until they are distributed or withdrawn.

Any distribution or withdrawal of contributions or earnings which have not already been taxed will be subject to ordinary income tax unless rolled over to another qualified plan or to an IRA.

The taxable portion of any distribution or withdrawal that is paid directly to you will be subject to an automatic 20% federal income tax withholding requirement. There may be additional tax consequences if you do not roll over the entire taxable amount of your distribution (including the 20% withheld) to an IRA or a new employer's qualified retirement plan within 60 days of your receipt of the distribution.

To avoid the 20% withholding requirement and additional tax consequences, you may elect instead to have the taxable amount of your distribution or withdrawal directly transferred to an IRA or a new employer's qualified retirement plan.

Because tax laws are complex and frequently change, this information is intended only as a general outline. Before you withdraw or receive any distribution from the plan, you should consult a tax advisor.

How to Apply for Withdrawal or Distribution

Applications for withdrawals and distributions may be obtained through the Participant website at <http://lzs401k.voya.com> or by calling the Information Line at 1-866-597-4015. Applications must be properly filled out, signed and sent to Voya for processing.

Withdrawals of your contributions while you are employed may be made by calling the Voya Information Line at 1-866-597-4015.

A completed written application for distribution of your entire age weighted defined contribution balance upon separation of employment must be sent to Voya at the following address:

Mail

Voya

Attention: Lubrizol Plan Administration

P.O. Box 24747

Jacksonville, FL 32241-4747

Overnight Delivery

Voya

U.S. Retirement Services

Attention: Lubrizol Plan Administration

30 Braintree Hill

Braintree, MA 02184

Plan Loans

Loans are not available from The Lubrizol Corporation Age-Weighted Defined Contribution Plan. You may have loan options available to you through The Lubrizol Corporation Employees' Profit Sharing and Savings Plan. Please consult that SPD for further details.

Expedited Mailing

You may request expedited mailing from Voya. A fee of \$50.00 for each mailing for which you request expedited delivery will be deducted from your account.

Other Plan Information

Who Administers the Plan

Lubrizol (also referred to in this SPD as “the company”) is the administrator of this plan. Day-to-day administration, such as receiving and approving applications for benefits and directing the trustee to pay benefits, is handled by the Employee Benefits Administrative Committee (“the committee”). Contact information for the committee is as follows: Employee Benefits Administrative Committee, c/o Human Resources Director – Employee Benefits, The Lubrizol Corporation, 29400 Lakeland Boulevard, Wickliffe, Ohio 44092. You can also call (440) 943-4200. Benefits under this plan will be paid only if the plan administrator decides in its discretion that the applicant is entitled to them. The administrator has the sole right to interpret and construe the plan, to make factual determinations and to determine any disputes under the plan.

Notification of Benefit Determination

You will be notified of the benefit determination within 90 days after receipt of your claim. This period may be extended for an additional 90 days if more time is needed due to special circumstances. You will be notified prior to the end of the first 90 days if more time is needed. This notice will tell you how much more time is needed and why it is needed.

If Your Claim is Denied

If your claim is denied, you will receive a notice explaining the reason for the denial, including specific plan provisions on which the decision was made. You will be given a description of any additional information needed to complete the claim and why the information is necessary. You will also be given a description of the plan’s review procedure and time limits, including a statement of your rights to bring suit.

Claims Review Procedure

If you disagree with a decision made by the committee regarding a claim under the plan, you have the right to ask for a review of the decision. You should contact the Employee Benefits Administrative Committee, in writing, within 60 days of the date on which you receive notice of denial of the claim. Your request for review must include the date on which your request is filed; the specific part of the claim you want reviewed; the reasons you think the decision should be revised; and any written material that you think is pertinent to your claim. The written notification will include a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim. The review of the decision will take into account all comments, documents, records and other information you submit.

Within 60 days of the date your request is filed, the committee will review the denial of the claim and notify you in writing of its decision, unless special circumstances require an extension of not more than an additional 60 days. You will be notified prior to the end of the first 60 days if more time is needed. The notice will tell you how much more time is needed and why it is needed. You will receive a written notification of the committee’s decision, which will include the specific reasons for the action taken as well as indicate the specific plan provisions on which the decision is based. The written notification will include a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim.

Lawsuits Against the Plan

You must exhaust the plan's claims procedure before you can bring a lawsuit against the plan. The lawsuit must be filed within 18 months of the earlier of the date of the committee's decision following the review of your claim, or the date the review period described above expires. Any lawsuit must be filed in the U.S. District Court for the Southern District of Texas. In the unlikely event that the United States District Court for the Southern District of Texas lacks jurisdiction over a particular lawsuit, such lawsuit may be brought in the United States District Court for the Northern District of Ohio. In the event that the United States District Court for the Northern District of Ohio lacks jurisdiction of such lawsuit, it may be brought in any federal or state court that does have jurisdiction.

Voting Berkshire Class B Common Stock

As a participant in The Lubrizol Corporation Age-Weighted Defined Contribution Plan, you are considered a "named fiduciary" with respect to the voting of the Berkshire Hathaway Class B common stock credited to your separate accounts in the Berkshire Hathaway Class B Stock Fund.

As the named fiduciary, you have the right to give the trustee voting instructions for the Berkshire Hathaway Class B common stock held in your accounts. You also have the right to direct the trustee to vote Berkshire Hathaway Class B common stock for which the trustee does not receive voting instructions. In this case, your instructions to the trustee will be to vote the portion of unvoted shares of Berkshire Hathaway Class B common stock which reflects the ratio of your shares in the plan to the total number of shares in the plan for which instructions have been received.

Your exercise of voting and tender rights with respect to the common stock held in the Berkshire Hathaway Class B Common Stock Fund is kept confidential. To ensure confidentiality of participant voting or tender instructions, you will be provided with a form on which you can give confidential instructions to the trustee by mail or telephone on how to vote or tender the number of shares of common stock allocated to your account. All such instructions are held in strict confidence and are not divulged to any person associated with Lubrizol or Berkshire Hathaway Inc., including the Employee Benefits Administrative Committee, and employees, officers and directors of Lubrizol or Berkshire Hathaway Inc. or their affiliates.

Disability

If you become disabled and qualify for benefits under The Lubrizol Corporation Long Term Disability Plan, you will be placed and remain on a long-term disability leave so long as you are eligible for those benefits. While you are on long-term disability leave, you will continue to be credited with earnings and any changes in the investment values in your accounts. You will receive your portion of your employer's contribution if you are on an approved leave of absence on the last day of the plan year.

Forfeitures

If you terminate employment other than by retirement at or after age 55, disability, or death before you have completed three years of service with Lubrizol, you will forfeit the non-vested portion of your interest in this plan. These forfeitures may be used at the company's discretion to offset administrative expenses of the Plan or Trust. These forfeitures may be reinstated under certain conditions if you return to covered employment within 60 months.

If you terminate employment during the course of a plan year, whether by retirement, death or otherwise, you will not be entitled to a share of your employer's contribution which is made for that plan year. You must be employed on December 31 of the plan year to qualify for a contribution.

You may not assign, alienate, pledge, or encumber your benefits under this plan. You may not cause your benefits to be paid to anyone other than yourself, or, in the event of your death, to your spouse or other designated beneficiary, except as provided by a qualified domestic relations order in the event of your divorce or separation.

Missing Participants

A participant who does not apply for benefits within 120 days of attaining age 55 will have his/her balances forfeited if the plan administrator is unable to locate the participant. If the participant later applies for distribution, the amounts will be reinstated and distributed to the participant.

Voya

Voya provides the Participant Account Information System which gives you access to your account information from a touch tone phone or through the Internet. You may call Voya at any time by calling the Information Line at 1-866-597-4015. Or, you may visit the Participant website at <http://lzs401k.voya.com>. You can also speak with a Customer Service Associate at Voya for more information. They are available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday (except on stock market holidays).

Investment Advice

Independent investment advice is available through VoyaRetirement Advisors, LLC, powered by Financial Engines. This service provides personalized advice on your retirement account and is accessible through the phone or website. Through the Information Line you can speak to a licensed and trained Financial Advisor. Financial Advisors are available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday (except on stock market holidays).

Qualified Domestic Relations Orders

Participants and beneficiaries can obtain, without charge, a copy of the plan's procedures governing Qualified Domestic Relations Orders from the plan administrator.

Miscellaneous

The value of your accounts may fluctuate due to increases or decreases in the value of the funds.

At the current time, there are no fees charged to participants for plan administrative and operating expenses. Currently, plan administrative and operating expenses incurred are either paid by Lubrizol or are offset by revenue sharing payments received by the plan trustee and recordkeeper from investment fund managers for providing administrative, recordkeeping and other plan services for which the fund managers may have otherwise had to provide. Such payments made by investment fund managers to the plan service providers are made from the total expense charges paid by participants investing in the funds offered under the plan. Lubrizol monitors the payments received by the plan service providers to ensure that these are properly used for qualifying plan administrative and operating expenses. Lubrizol also reserves the right to initiate charges to participants for plan administrative and operating costs in future periods if offsetting revenue sharing payments are not sufficient to cover such costs.

The Lubrizol Corporation Age-Weighted Defined Contribution Plan is intended to be a long-term, retirement savings vehicle for employees. It is not intended as a short-term trading vehicle. Since excessive short-term trading can negatively impact fund performance, the plan's investment fund managers may reserve the right to revise or terminate your exchange (purchase or sale) privileges or charge redemption fees to combat short-term trading. Please refer to the fund prospectuses, quarterly fund fact sheets, and the Investment Information section of the Voya participant web site for information on any trading restrictions and redemption fees currently in effect. You can request fund literature by calling the Information Line at 1-866-597-4015.

Service for vesting purposes will include up to one year following termination of employment, but only if you return to covered employment before that year ends. If your absence is for maternity or paternity reasons, you may return within two years and receive some credit for vesting service. However, the second year of such a period will not be included as service for vesting purposes. Re-employment during or after that period will be subject to company policies and practices.

Any amount payable to a person who is found to be mentally or physically incapable of attending to his/her own financial affairs may be paid to a qualified guardian or other legal representative. If there is no such guardian or representative, at the discretion of the committee the benefits may be paid to another person for the use and benefit of the person found to be incapable, or benefits may be paid in satisfaction of legal obligations incurred by or on behalf of that person. Because the plan funds are held in separate accounts in the name of each participant, and because the amount in these accounts is never less than the total benefits payable to participants, insurance of benefits by the Pension Benefit Guaranty Corporation is neither necessary nor available.

Lubrizol intends for this plan to comply with the optional provisions of ERISA § 404(c) and Title 29 of the Code of Federal Regulations, Section 2550.404c-1, on participant-directed investments. To the extent that investments for your account are made as you have directed, the plan fiduciaries (the company, the committee and the trustee) may not be held responsible for the investment performance of your account.

Berkshire Hathaway Inc., the parent company of Lubrizol, is subject to the information requirements of the Securities Exchange Act of 1934. In accordance with those requirements, Berkshire Hathaway files reports and other information with the Securities and Exchange Commission. These documents are incorporated by reference into the registration statement relating to the plan. Lubrizol will provide without charge to each participant, upon written or oral request, a copy of any or all of the information that has been incorporated by reference into the registration statement for the plan. Lubrizol will also provide without charge to each participant a copy of any reports, proxy statements and other communications that Berkshire Hathaway distributes to its security holders generally. Requests for copies of any of these materials may be made orally or in writing and should be directed to The Lubrizol Corporation, 29400 Lakeland Boulevard, Wickliffe, Ohio 44092-2298, telephone (440) 943-4200, attention: Anthony M. Smits.

Change of Address

It is your responsibility to notify Lubrizol of a change in your mailing address.

If you are an active employee you must complete a Personnel Action Request (PAR) – Address and Phone Number Change form. The form can be completed online or by submitting a hard copy. For the online and hard copy versions of the form visit the Channel at ***Corporate Services > Human Resources***. Under **“U.S. Benefits and Payroll”** click on link for **“U.S. Payroll.”**

If you are a retired or terminated participant with a balance in your account, you must notify Lubrizol of your address change in writing. Correspondence should be sent to the following address:

The Lubrizol Corporation
c/o The Employee Benefits Administrative Committee
29400 Lakeland Blvd.
Wickliffe, Ohio 44092

Or via email to: **lzretirementplans@Lubrizol.com**