

**THE LUBRIZOL CORPORATION EMPLOYEES' PROFIT SHARING
AND SAVINGS PLAN (THE "PLAN")
Notice of Availability of Coronavirus-Related Distributions**

This notice updates the information provided in the Plan's safe-harbor notice dated November 2019.

Who Is Eligible? You are eligible for a coronavirus-related distribution if any of the following applies: (1) you have been diagnosed with the virus SARS-CoV-2 or with coronavirus disease ("COVID-19") by a test approved by the Centers for Disease Control and Prevention; (2) your spouse or dependent is diagnosed with the virus or disease by such test; or (3) you experience adverse financial consequences as a result of being quarantined, furloughed, or laid off, or having work hours reduced due to such virus or disease, or the closing or reduced hours of a business owned or operated by the individual due to such virus or disease, or other factors as determined by the secretary of the Treasury (or the secretary's delegate).

In-Service Distributions. If you are eligible, you can relieve your financial distress by withdrawing from your vested accounts in the Plan. Any one or more coronavirus-related distributions totaling no more than \$100,000 that are made by an eligible participant until December 31, 2020, can qualify as "coronavirus-related distributions." If you receive a coronavirus-related distribution from any other qualified retirement plan sponsored by an employer that, like Lubrizol and its subsidiaries, is part of the Berkshire Hathaway Inc. group of companies, that distribution counts toward the \$100,000 limit.

The following special rules apply to coronavirus-related distributions:

- The 10% early withdrawal penalty tax usually applicable to payments made before age 59½ does not apply.
- The payment will be subject to income tax, but you can elect to pay tax on the amount equally over a three-year period. For example, if you withdraw \$30,000 in 2020, you can include \$10,000 as income for each of 2020, 2021, and 2022 — rather than owing taxes on the entire \$30,000 for 2020. This election is made when you file your personal tax return.
- The distribution will be exempt from the 20% mandatory tax withholding that generally applies. Voya may withhold 10% from the distribution for income tax purposes, unless you elect otherwise.
- Your deferrals will not cease when you take a coronavirus-related distribution. If you want to temporarily stop future contributions, you may do so by visiting the Participant website at lzs401k.voya.com or by contacting the Plan 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).

At any time during the three-year period beginning with the date of the distribution, you may repay to the retirement plan, if still employed (or to an IRA or other tax-qualified plan), any portion of the amount taken, and you will avoid having to pay tax on that portion. You will need to report any recontribution made during a taxable year and to determine the amount of the coronavirus-related distribution includible in income for the taxable year. You may wish to consult your tax advisor for advice on how to structure any recontributions to the Plan in the context of your own personal financial and tax circumstances.

Keep in mind that the purpose of your retirement plan is to provide for your retirement. Amounts kept in the plan, and the earnings they produce, are not taxed until eventually paid to you. In addition, it is always wise to consult with a financial or tax advisor before taking any distribution from your plan, particularly in periods of volatile stock market activity. Also, because of the tax benefits of keeping your plan accounts whole, you may wish to explore other types of financial assistance before you apply for any of the benefits described above.