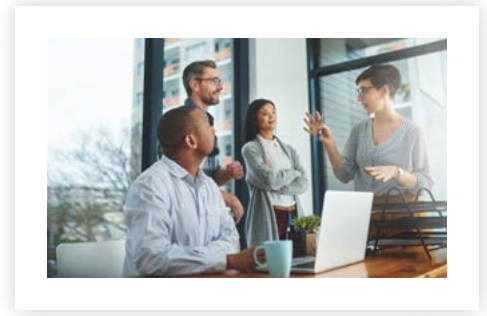






The Benefits of Lubrizol






Lubrizol is proud to be a great place to work and build a career. Benefit *Essentials* offers an array of programs, resources and tools to help you manage your health, protect and build your finances, and balance your work and personal life.



TO MANAGE YOUR HEALTH

Medical and Prescription Drug Benefits		<p>You have three plan options administered by UnitedHealthcare. All are designed to put you in the driver's seat when it comes to managing your health and health care expenses. The plans cover many basic services, including preventive care at 100%, prescription drugs, behavioral health and substance abuse treatment.</p>
Health Savings Account (HSA)		<p>Your medical plan options feature a tax-advantaged HSA you can use to help pay for eligible out-of-pocket health care expenses. For two of the plan options, Lubrizol contributes to your HSA.</p>
Dental Benefits		<p>You have two dental options administered by MetLife. Both cover preventive care at 100%. Fillings, crowns, dentures and orthodontia are also covered.</p>
Vision Benefits		<p>Your vision plan option, administered by EyeMed, covers eye exams, frames, lenses and contacts through network providers at reasonable copay amounts.</p>

TO PROTECT AND BUILD YOUR FINANCES

Life Insurance		<p>Lubrizol provides company-paid basic life insurance equal to the greater of \$50,000 or two times your eligible pay, up to \$1 million. You may purchase supplemental life insurance for yourself and your dependents.</p>
Disability		<p>Lubrizol provides income protection in the form of Salary Continuation/Short Term Disability and Long Term Disability if you are unable to work due to illness or injury.</p>
Dependent Care Account (DCA)		<p>Lubrizol's DCA lets you pay for eligible dependent care-related expenses, such as day care for your child, elderly parent or disabled spouse, with pre-tax dollars.</p>
401(k) Plan		<p>Lubrizol's 401(k), administered by Voya, helps you prepare for a financially secure retirement.</p> <ul style="list-style-type: none"> • You are automatically enrolled within 30 days of hire at 3% of eligible compensation on a pre-tax basis. • Lubrizol provides a dollar-for-dollar match on the first 6% of your eligible compensation. • You are immediately vested in all contributions – yours and Lubrizol's – when you begin participating in the 401(k). • You may opt out of auto-enrollment, or increase or reduce your contribution, at any time.
Age-Weighted Defined Contribution Plan		<p>Lubrizol makes annual contributions on your behalf to the Lubrizol Corporation Age-Weighted Defined Contribution Plan. You are vested in your plan account equally over three years.</p>



TO BALANCE YOUR WORK AND PERSONAL LIFE

<p>Vacation</p>	<p>You are automatically eligible for vacation days when you join Lubrizol, and you earn additional time off based on your length of service.</p> <table border="1" data-bbox="548 653 1503 921"> <thead> <tr> <th>Years of Service</th> <th>Number of Vacation Days</th> </tr> </thead> <tbody> <tr> <td>0 – 4 years</td> <td>2 weeks (10 days), prorated during the first year</td> </tr> <tr> <td>5 – 9 years</td> <td>3 weeks (15 days)</td> </tr> <tr> <td>10 – 15 years</td> <td>4 weeks (20 days)</td> </tr> <tr> <td>16+ years</td> <td>20 days plus 1 day for each year of service over 15 years, up to a maximum of 30 days</td> </tr> </tbody> </table>	Years of Service	Number of Vacation Days	0 – 4 years	2 weeks (10 days), prorated during the first year	5 – 9 years	3 weeks (15 days)	10 – 15 years	4 weeks (20 days)	16+ years	20 days plus 1 day for each year of service over 15 years, up to a maximum of 30 days
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<p>Vacation Buy Program</p>	<p>Lubrizol's Vacation Buy Program lets you add to your regular vacation benefits. Each year during annual enrollment, you may buy up to five additional vacation days (provided you do not exceed 30 days).</p>										
<p>Paid Holidays</p>	<p>You get nine paid holidays, plus two additional days that you can use as you wish.</p>										
<p>Tuition Reimbursement</p>	<p>Lubrizol supports your professional development and educational endeavors. The Tuition Reimbursement program gives you the opportunity to continue your education so you can build and strengthen your career at Lubrizol.</p>										
<p>Matching Gift Program</p>	<p>The Lubrizol Foundation's Matching Gift Program encourages you to donate to charitable organizations and volunteer in your community.</p>										
<p>Parental Leave</p>	<p>If eligible, you may take four weeks of paid parental leave for the birth, adoption or state-sponsored foster care of your child.</p>										
<p>Flexible Work Arrangements</p>	<p>Lubrizol's Integrated Flexible Environment (LIFE) program offers a variety of flexible work arrangements (flextime, seasonal hours, job sharing, etc.) to help you find the work arrangement that's best for you. Note: Flexible work arrangements will not work for every employee, every role or every department.</p>										
<p>Lubrizol Casual</p>	<p>Our everyday dress code gives you more choice in what you wear so you can be comfortable and at ease in your workplace.</p>										

Eligibility for and participation in most of these benefit programs begins with your full-time employment at Lubrizol. In some cases, Lubrizol pays the entire cost of these benefits. In others, you share or contribute to the cost.

A Final Word: Lubrizol reserves the right to modify, change, or eliminate benefit plans or programs at any time. Each benefit plan or program for which you may be eligible is subject to a plan document, practice or policy that may have additional terms, conditions and limitations. The plan document, summary plan description, practice or policy will always govern over the information provided in this document. Some benefit programs or policies may vary based on location and/or union status.