



Attachment I

Life Insurance Program

Benefit Booklet as of January 2025

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Introduction

Life insurance and Accidental Death and Dismemberment insurance ("AD&D") is offered to Eligible Employees as part of the ExxonMobil Health and Welfare Plan ("Plan"). Life Insurance provides benefits in the event of your death and for certain Accident-related Injuries. You make no contributions for Basic Life Coverage and Basic AD&D Insurance. Active employees may participate in Group Universal Life ("GUL") Insurance and Voluntary AD&D Insurance by enrolling and making contributions.

Applicability to represented employees is governed by collective bargaining agreements and any local bargaining requirements.

Some employees and Retirees may have some or all of their life coverage provided under the terms of the Family Adjustment and Family Income Programs. For more information, refer to the January 1, 2015, benefit booklet for the Family Adjustment, Family Income and Contributory Life Insurance programs.

Information sources

When you need information, you may contact:

ExxonMobil Benefits Service Center

Phone: 833-776-9966

Hours: 8am – 4pm CST, Monday through Friday, except certain holidays

Your Total Rewards portal: digital.alight.com/exxonmobil

[Alight Mobile app](#) (available through Apple App Store or Google Play)

Address:

Dept 02694PO Box 64116, The Woodlands, TX, 77387-4116

Employees can enroll/change benefits on the Your Total Rewards portal (digital.alight.com/exxonmobil) when a change in status occurs.

MetLife – Metropolitan Life Insurance Company ("MetLife") issues the insurance policy for participant-paid insurance, GUL, and answers questions about the Special Benefits features of Voluntary AD&D Insurance.

Phone numbers:

1-800-GETMET8 (1-800-438-6388)

1-800-523-2894 (international)

AXA assistance USA, Inc ("AXA") – Answers questions about the Emergency Travel Assistance Services features of Voluntary AD&D Insurance.

Phone numbers:

800-454-3679 (toll free)

312-935-3783 (international)

CGLIC --- Connecticut General Life Insurance Company issues the insurance policy for Corporation-paid insurance and provides the conversion policy if your Basic Life insurance coverage ends.

Phone numbers:

800-238-2125 (toll free)

412-402-3000 (international)

Cigna Secure Travel – Although not a Benefit provided under the ExxonMobil Life Insurance Program, Cigna offers Emergency Travel Assistance Services. For more information contact Cigna Secure Travel. The program is a value-add program provided by New York Life GBS under continued coordination of NYL and Life Insurance of North America.

Phone numbers:

888-226-4567 (from the U.S. and Canada)

202-331-7635 (from other locations)

202-331-1528 (fax)

cigna@europassistance-usa.com

ExxonMobil sponsored sites – Access to plan-related information for Eligible Employees, Retirees, and their Eligible Family Members.

- **EM Connect** — Can be accessed at work by employees (goto/emconnect)
- **ExxonMobil Family, the Human Resources Internet Site** — Can be accessed by everyone at **www.exxonmobilfamily.com**.
- **Your Total Rewards portal** - can be accessed from home by everyone

Basic Life Coverage

Eligibility and Enrollment

Information regarding eligibility for the Basic Life and Basic AD&D coverage under the Life Insurance Program can be found in the Welfare Programs and Eligibility section of the Plan's SPD. Additional eligibility information may be found in applicable certificates of coverage, which are available upon request.

You do not need to enroll for Basic Life Coverage and Basic AD&D Insurance — eligible employees are automatically covered on the first day of Active Employment. The Corporation pays the full cost of your Basic Life and Basic AD&D coverage. The maximum benefit is two times your Annualized Monthly Benefit Pay. If you die as the result of an Accident, additional benefits may be paid.

For Basic Life Coverage, you may elect a death benefit instead of life insurance. For more information regard death benefits, see the [Life Insurance Compared with Death Benefit](#) section, below. If you want additional life insurance coverage at group rates, you may enroll in Group Universal Life ("GUL") Insurance. You may also purchase additional accidental coverage through Voluntary AD&D Insurance.

You can enroll in either coverage by using the Your Total Rewards portal (digital.alight.com/exxonmobil). If you enroll in GUL Insurance within 31 days of your first day of Active Employment, you can do so without Evidence of Insurability. You can enroll in Voluntary AD&D Insurance at any time and no Evidence of Insurability is required. The effective date of your coverage will be first of the month following the date your election is made on the Your Total Rewards portal.

Benefit amount

Benefits are paid if you die as an Eligible Employee or Retiree eligible for coverage. As an employee, if you have a pay change your coverage is based on your Annualized Monthly Benefit Pay beginning the first full month after the change, rather than effective with the pay change. The benefit amount is 200% of your Annualized Monthly Benefit Pay as an employee.

The Benefit amount for Retirees after January 1, 2000, and on or before December 1, 2015, is shown below:

Attained Age	Years of Service	% of Annualized Monthly Benefit Pay
Less than 65	15 or more	150%
65	Any	149%
66	Any	137%
67	Any	125%
68	Any	113%
69	Any	101%
70	Any	89%
71	Any	77%
72	Any	65%
73 and 3 months	Any	50%

Note: Beginning at age 65, the benefit reduces monthly on a pro-rata basis. Employees with less than 15 years of Benefit Service, but who separated with Retiree status, have 150% of Annualized Monthly Benefit Pay at age 55.

The Benefit amount for all other Retirees eligible for coverage is 150% of Annualized Monthly Benefit Pay for five years after retirement. An eligible Retiree was an employee participating in the Program as of December 1, 2015, who was at least 50 years of age with at least 10 years of Benefit Service, and becomes a Retiree after December 1, 2015.

Life insurance compared with death benefit

You may choose to have Basic Life coverage in the form of an insurance benefit or an uninsured death benefit. The benefit amount is exactly the same.

The difference between the two types of benefits is their treatment under state inheritance federal estate, and income tax laws.

You may change from life insurance to an uninsured death benefit at any time, and the change is effective the first of the month following the date your properly completed election form is received by the ExxonMobil Benefits Service Center.

To change from the death benefit to the life insurance option, you must provide Evidence of Insurability and meet Cigna's underwriting requirements. Your change will become effective the first of the month following the date the ExxonMobil Benefits Service Center receives notification that Cigna* has approved the Evidence of Insurability.

You will be covered under life insurance unless you specifically elect death benefit coverage.

*Products are administered or insured by Cigna, which is not affiliated with New York Life Insurance Company or its affiliates. New York Life Group Benefits Solutions provides certain administration services on behalf of Cigna. New York Life Group Benefits Solutions services provided by Life Insurance Company of North America ("LINA") and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. Policy forms: Disability -TL-004700 et al. Life Insurance Company of North America is not authorized in New York and does not conduct business in New York.

Tax considerations

Life insurance proceeds paid to your Beneficiary are not subject to federal and local income tax. Life insurance proceeds may, however, be subject to federal estate taxes.

While you are alive, you are taxed on the "value" of any Corporation-provided life insurance coverage over \$50,000. The "value" is determined by your age and a schedule established by the Internal Revenue Service. This tax liability is based on an "imputed income" calculation. This imputed income is included in your gross wages and on Form W-2 at the end of the calendar year.

Uninsured death benefit

If you choose the uninsured death benefit option, the Corporation pays your Beneficiary the same amount the insurance coverage would have paid. Because there is no insurance under this option, there is no imputed income for federal income tax purposes. However, the proceeds paid to your Beneficiary are subject to income tax and may also be subject to taxes as part of your estate

How the Basic Life Insurance benefit is paid

The uninsured death benefit is payable as a lump sum to your Beneficiary. Life insurance proceeds are deposited in an interest-bearing account with the insurance company and the Beneficiary has the right to withdraw the proceeds as needed. In addition, the insurance company offers other settlement options such as an annuity.

When coverage Basic Life Insurance ends

If you leave employment without becoming a Retiree eligible for coverage, your Basic Life coverage ends:

- Thirty-one days after termination if you have the life insurance.
- Immediately if you elected the uninsured death benefit option.
- If you become a Suspended Retiree.
- If you are terminated due to disability, coverage is extended up to one year so long as you continue to receive disability benefits under the ExxonMobil Disability Program.
- If your employment status changes from regular to non-regular employee, you are treated as if you had terminated employment without becoming a Retiree.
- If you become a Retiree eligible for coverage after December 1, 2015, your Basic Life coverage ends 5 years from your retirement date.

Basic Life Coverage Conversion option

If you have the life insurance option, you may be able to convert some of your coverage to an individual converted life policy. You must apply in writing and pay the premium to CGLIC within 31 days of the date your coverage ends (see [Information sources](#)). Evidence of insurability is not needed. You cannot convert the uninsured death benefit.

Basic AD&D Insurance

The Corporation provides insurance for Accidental death and certain Accident-related Injuries. The benefit amount depends on a number of factors, including whether the Accident is work-related. Employees may also purchase additional coverage through AD&D Insurance.

You are covered by this benefit for losses that are the result of an Injury which is caused by certain Accidents that occur on or off the job while you are a participant. An Accident is a sudden, violent, unexpected, external incident.

If you die in an Accident, your Beneficiary receives two times your Annualized Monthly Benefit Pay. As an employee, if you have a pay change your coverage is based on your Annualized Monthly Benefit Pay beginning the first full month after the change, rather than effective with the pay change. You receive benefits for certain physical losses which occur within one year of the Accident.

Example:

- For the loss of two or more limbs or for the loss of eyesight in both eyes, the Program pays two times your pay.
- For the loss of one hand, one foot or the eyesight in one eye, the Program pays one times your pay.
- For the loss of a thumb or index finger, but not the whole hand, the Program pays one-quarter of your pay.

The maximum benefit paid for an Accident that is not work-related is two times your Annualized Monthly Benefit Pay.

Below is the table of AD&D losses and benefits.

For loss of...	Basic AD&D pays this percentage of your coverage amount
Life	100%
Any combination of a hand, a foot or sight of one eye	100%
One hand by severance at or above the wrist	50%
One foot by severance at or above the ankle	50%
Sight of one eye	12.5%

Effective for losses that occur on or after December 1, 2015, the following Dismemberments are included in the coverage:

For loss of...	Basic AD&D pays this percentage of your coverage amount
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
Speech	50%
Hearing (both ears)	50%
All four fingers on same hand	25%
Thumb and index finger on the same hand	25%
All toes on same foot	25%

AD&D Occupational Accidental Death

If you die in a work-related Accident which would warrant workers' compensation, your Beneficiary receives an additional \$500,000.

Restrictions

There are some restrictions applicable to the payment of Basic AD&D benefits. Benefits will not be paid if the death or Injury results from:

- Your use of intoxicants;
- Your illegal use of stimulants, drugs or narcotics;
- Your unlawful act;
- Your willful intent to injure yourself or another except in self-defense;
- Your employment with another company or self-employment;
- Your lack of due care for the safety of yourself or your fellow workers;
- Your lack of compliance with safety regulations established by your employer; or
- War or any act of war occurring in the U.S., its territories and possessions, or in any nation of which you are a citizen or permanent resident.

No benefit is payable if death or Injury results from:

- Full-time active duty in the armed forces; or
- Suicide or attempted suicide.

Claiming AD&D benefits

You or your Beneficiary must notify the ExxonMobil Benefits Service Center within 90 days from the date of loss in order to claim benefits. When notified, Benefits Administration will ask for the following information:

- Name and Social Security number of participant;
- The date of death or Accidental Injury;
- The caller's name, address, telephone number and relationship to participant; and
- Participant's spouse's name, address, Social Security number and birth date, if applicable.

Once this information is provided, CGLIC will process the claim.

Under normal circumstances, CGLIC sends written notice of its decision on the claim within 90 days after receiving the completed forms. Sometimes, more time is needed due to special circumstances. If this is the case, the determination period can be extended for up to an additional 90 days. You or your Beneficiary must be notified of the reason for the delay before the original 90-day period expires. You or your Beneficiary also must be given a date as to when the claims administrator expects to make a decision.

How AD&D benefits are paid

Accidental death payments are usually paid in a lump sum to your Beneficiary in the event of your death, or to you in the case of a non-fatal Accident. Life insurance proceeds are deposited in an interest bearing account with the insurance company and the Beneficiary has the right to withdraw the proceeds as needed. In addition, the insurance company offers other settlement options such as an annuity.

When coverage ends

All AD&D coverage ends when your employment as a Regular Employee ends. Coverage is available for up to 30 days during an approved leaves of absence.

Emergency travel assistance services

Cigna Secure Travel provides emergency medical and travel services, as well as helpful pre-trip planning assistance, when traveling 100 miles or more away from home on company business or on vacation. Services are provided through Europ Assistance USA, Inc. and include: referrals to medical facilities, emergency medical transportation, return of dependent Children, visit of a family member if you are expected to be hospitalized for more than 10 days, repatriation services,

emergency medical payments, emergency cash advance, legal referrals to local attorneys and assistance with lost or stolen items.

For more information about Emergency Travel Assistance Services contact Cigna Secure Travel* (see Information Sources, above, for more information).

*The Cigna Secure Travel is a value-add program under coordination of New York Life and Life Insurance of North America.

GUL Insurance

Eligibility and Enrollment

- Regular employees who participate in the Basic Life Insurance Program may choose coverage equal to one, two, three, four, five, six, seven or eight times their Annualized Monthly Benefit Pay rounded to the next higher \$1,000
- Regular employees who participate in the Executive Life Insurance/Death Benefit Plan are limited to choosing up to three times their Annualized Monthly Benefit Pay.
- Regular employees who participate in Family Adjustment/Family Income have a maximum of five times their Annualized Monthly Benefit Pay.
- Retirees who have retired on or before December 1, 2015, may choose coverage equal to a maximum of five times their Annualized Monthly Benefit Pay, up to age 70.
- Retirees who have retired after December 1, 2015, can continue Group Life Insurance coverage after retirement under the ExxonMobil Life Insurance Program until age 95. Please refer to Options when you retire section for additional details.

Employees who terminate as a Regular Employee without Retiree status are no longer eligible for this coverage under the ExxonMobil Life Insurance Program, but may continue this coverage directly with MetLife and at rates as determined by MetLife

You may enroll in, change or cancel your GUL Insurance at any time using the Your Total Rewards portal.

If you:

- Enroll within 31 days of your first day of Active Employment, your coverage is effective as soon as your enrollment is completed on the Your Total Rewards portal. However, payroll deductions may not begin until the first of the month following your election. If you enroll within 31 days of your first day of Active employment, you can do so without Evidence of Insurability.
- Want to increase your insurance coverage or enroll after 31 days of employment, you must provide Evidence of Insurability and meet MetLife's underwriting requirements. The EOI form will be available through your enrollment action in the Your Total Rewards portal after you submit your change request. Your coverage becomes effective the first day of the month after your application is approved by MetLife.
- Lower your coverage, the change is effective the first of the month following the date your election is received by ExxonMobil Benefits Service Center.
- Want to cancel your insurance coverage, coverage and payroll deductions will continue through the end of month in which you completed your change request.

Special election rule for Annual Enrollment

If you want enroll or make changes to your GUL elections during the Annual Enrollment period, the effective date will be January 1 of the following year.

Any elections made after the Annual Enrollment period and before the end of the year will be superseded by the elections made during Annual Enrollment, which will take effect on January 1 of the following year. Please note that any new enrollments or coverage increases will require Evidence of Insurability (EOI) as per general guidelines.

Premium payments

Your contributions are made through payroll deduction, annuity deduction or direct payment to MetLife. If you choose to suspend payroll or annuity deductions at any time, premiums will be automatically deducted from your cash accumulation fund until it is depleted; thereafter, MetLife will send you a monthly bill for the cost of coverage.

Life insurance rates

The rates you pay are based on your age and the coverage that is in effect. Please refer to Your Total Rewards portal to find the current GUL rates applicable to you.

Benefit amount and premium changes

As an active employee, your benefit amount automatically changes the first of the month following the effective date of a pay change. When you have a birthday that puts you into a higher age bracket, the premium will increase the first of the month of your birthday. For example, if your birthday is July 23, your premium increases on July 1.

The maximum coverage available for all employees is \$10,000,000.

How the GUL benefit is paid

The lump sum benefit is available to your Beneficiary upon your death. Life insurance proceeds are deposited in an interest bearing account with the insurance company and the Beneficiary has the right to withdraw the proceeds as needed. Contact MetLife to request information on additional payment options available to your Beneficiary.

Restrictions

Benefits may be limited or denied if death results from a self-inflicted Injury occurring within the first two years of enrolling in the Program or increasing your level of coverage.

Accelerated benefit option

The Accelerated Benefits Option (“ABO”) protects you and your family from financial loss if you’re suffering from a terminal illness. Accelerated benefits may be payable if, as a result of an Injury or illness, you are diagnosed as terminally ill with no more than six months to live. The benefit amount will generally be 80% of your GUL coverage up to a maximum of \$500,000 (subject to a reduction for an outstanding cash accumulation fund loan, an administrative fee and a discount factor). The specific rules regarding your state of residence will be provided in the certificate of coverage issued to you by MetLife.

Accelerated Benefits will not be payable if:

- You have assigned your GUL insurance death benefit;
- All or a portion of your death benefit is to be paid to your former spouse as part of a divorce agreement;
- Your life expectancy is limited and you are expected to die within six months as the result of either attempted suicide or injuring yourself on purpose;
- Your insurance coverage amount is less than \$10,000; or
- You are required by a government agency to request payment of Accelerated Benefits in order to apply for, obtain or keep a government benefit or entitlement, such as payment for long-term care in a skilled nursing facility.

The ABO is payable only once, and will reduce your GUL insurance coverage by the amount you receive in the payout. When you die, your Beneficiary will receive the remaining balance of your GUL insurance benefit.

Cash accumulation fund

GUL is a flexible life insurance option that allows you to contribute different levels of premium over time to best meet your insurance and other financial needs. You can choose to pay only the minimum necessary to cover the current cost of insurance, or you can choose to add extra premium to a cash accumulation fund. These additional premiums are subject to certain maximums which are communicated by MetLife in the coverage certificate mailed to participants.

However, they permit you to take advantage of the investment benefits of GUL, for example, helping to fund future needs like college education expenses and retirement.

There are tax advantages associated with making after-tax contributions to the GUL cash accumulation fund:

- Contributions to the GUL cash accumulation fund earn a minimum 3% rate of interest that is guaranteed annually by MetLife.
- Money in the GUL cash accumulation fund earns a competitive rate of interest on a tax-deferred basis. All contributions made to the cash fund (whether cost of insurance amounts or extra dollar amounts) are included in the GUL certificate's cost basis. If the amount of money withdrawn exceeds the cost basis (the money paid into the GUL certificate), the owner will have a taxable gain. Federal income tax is calculated on the taxable gain amount and a 1099 Form is issued.
- At the insured's death, money in the cash fund can automatically be added to the life insurance coverage amount, possibly increasing the total benefit to the Beneficiary.

Participants have a choice of how to contribute to their GUL cash fund:

- Regular contributions through payroll deduction; or
- Lump sum contributions at any time (minimum of \$100) directly to MetLife.
Participants have access to the money in their cash fund - for any reason - through loans and withdrawals.

Withdrawals and loans

You may withdraw all or part of the cash in your fund, or you can take a loan on your fund for any reason. Withdrawals and loans are subject to the following:

- If you choose to withdraw a portion of your fund, it must be at least \$200.
- The maximum withdrawal is the entire amount of money in the cash fund (less any outstanding loans).
- Withdrawals are limited to one per month.
- The minimum loan amount is \$200.
- You may take only one loan per year, and have only one outstanding loan at a time.
- The interest rate on a loan is based on Moody's Corporate Bond Index, set back two months. The money you borrow continues to earn interest at 2% less than the loan interest charge rate.
- Loans can only be re-paid directly to MetLife, and not through payroll deductions.
- There is no time limit on loan repayment.
- Withdrawals and loans generally will be processed by MetLife within 10 business days. There may be situations where processing takes longer.

Contribution limits

Your contributions to the cash accumulation fund are subject to limits set by the Internal Revenue Code. Exceeding these limits could affect the tax treatment of your contributions. If this happens,

MetLife will notify you and suggest alternatives which are completely separate from this Program and are not sponsored, endorsed or recommended by ExxonMobil. The alternatives separate from this Program have varying degrees of risk and are governed entirely by agreements between you and MetLife.

Example:

- Let's look at Bob again; 43 years old with Annualized Monthly Benefit Pay of \$76,500. GUL Insurance election of three times coverage results in monthly premium of \$14.49.
- In addition, Bob elects an additional premium of \$100 per month into the cash accumulation fund through the Your Total Rewards portal. As a result, \$114.49 will be deducted from Bob's paycheck each month and deposited into the cash accumulation fund. The monthly deduction includes \$14.49 which will be used to pay premiums for GUL coverage and \$100 which will be saved in the cash accumulation fund.

If you have any questions regarding the cash accumulation fund, withdrawals and loans, or contribution limits, contact MetLife (see Information Sources).

Canceling your coverage

Employees may cancel their coverage through the Your Total Rewards portal by electing to waive their coverage. Any amount remaining in your cash accumulation fund (less any outstanding loans) will be returned to you. At this time, you may be responsible for paying income tax (if any) on the tax-deferred interest portion of your cash accumulation fund. For this reason, you may want to consult with your personal tax advisor first. There are no fees associated with canceling your coverage.

Options when you retire

In addition to withdrawals and loans, you have these additional options when you retire:

- **Continue Your Life Coverage at Current Amount** — You may continue your life coverage under the ExxonMobil GUL Life Insurance Program until age 95 unless your retirement date was on or before December 1, 2015.
- **NOTE:** If your retirement date was on or before December 1, 2015, your coverage ends under the ExxonMobil GUL Insurance Program as of the first day of the month in which you reach age 70, but it automatically continues directly with MetLife. Premiums are determined by MetLife, and your benefit will be reduced to the lesser of the current amount of the insurance (i.e., multiple of pay) or five times the value of the cash accumulation fund as of the day before you reach age 70 (minimum of \$20,000). MetLife will bill you directly for your coverage. There is a nominal administration fee for direct billing by MetLife. If your retirement date was on or before December 1, 2015 and you have reached age 70, you must contact MetLife to cancel your GUL coverage.

- If your retirement date was after December 1, 2015 and you receive a monthly pension, your GUL premiums are automatically deducted. If you receive no pension payment, you are billed directly by MetLife. If you do not send a payment, your premiums will be deducted from your cash accumulation fund until the fund is depleted. Your GUL coverage will then end.
- **Reduce Your Life Coverage** – As a Retiree, you can reduce your coverage amount to a lower annualized monthly benefits pay multiplier or you can elect a fixed coverage amount of \$50,000; \$25,000 or \$10,000.
- **Elect an Annuity** – You may also have the option to use all or a portion of your cash accumulation fund to purchase an income annuity from MetLife, which will provide guaranteed income for your lifetime. Product guarantees are subject to the financial strength and claims paying ability of the issuing insurance company, MLIC. Note that when you elect an annuity, your GUL Insurance coverage ends.
- **Paid-up Insurance** – This is insurance that you may purchase with your cash accumulation fund. The minimum amount of paid-up insurance you may purchase is \$10,000 and it provides a benefit to your Beneficiary when you die. Note that when you elect paid-up insurance, your GUL Insurance coverage ends.
- **Cancel Your Coverage** – You may cancel your coverage through the Your Total Rewards portal by electing to waive your coverage. Retirees who elect to cancel coverage cannot re-enroll.

Options when you terminate employment

Employees who terminate as a Regular Employee without Retiree status are no longer eligible for this coverage under the ExxonMobil Life Insurance Program, but may have the options described in the previous section directly with MetLife.

You will be contacted by MetLife regarding continuation of your coverage as a portable policy. If you choose to continue insurance with MetLife, your premiums are determined and billed by MetLife.

Additional special GUL benefits

GUL includes the following will preparation benefits:

- Preparing and updating wills, including complex will(s) and codicils, living will(s), power(s) of attorney for medical directives, and healthcare proxies for both you and your spouse/domestic partner.
- In-person or telephone consultations with an attorney in a private and supportive environment.
- Unlimited access to prepare or update a will for as long as you continue to participate in an eligible MetLife Group Life Plan.

Unless you have chosen to continue your coverage as described in Options when you retire, your GUL Insurance through ExxonMobil ends on the earliest of the following dates:

- The end of the month in which you terminate your regular employment with the Corporation without being a Retiree.
- The end of the month in which you surrender (cancel) your coverage.
- The first of the month in which a Retiree whose retirement date is on or before December 1, 2015, reaches age 70.
- The first of the month in which a Retiree whose retirement date is after December 1, 2015, reaches age 95.
- When you become a Suspended Retiree.

You may continue coverage at rates determined by MetLife on a direct-billed basis when your coverage ends as an ExxonMobil participant.

Voluntary AD&D Insurance

This insurance provides benefits payable in the event of Accidental death or Dismemberment. These benefits are in addition to benefits payable under the Basic AD&D Insurance. Voluntary AD&D is different from Basic AD&D and also offers a number of special benefits such as emergency assistance while you are traveling.

You may elect coverage of one to eight times your Annualized Monthly Benefit Pay, rounded to the next higher \$1,000. The maximum coverage is \$5,000,000.

Enrollment and changes

You may enroll in or increase Voluntary AD&D any time by using the Your Total Rewards portal.

Your coverage is effective the first of the following month after your election is made in the Your Total Rewards portal.

You may also lower or discontinue this coverage at any time. The change is effective the first of the month following the date your election is made via the Your Total Rewards portal.

Special election rule for Annual Enrollment

If you want to enroll or make changes to your VADD elections during the Annual Enrollment period, the effective date will be January 1 of the following year.

Any elections made after the Annual Enrollment period and before the end of the year will be superseded by the elections made during Annual Enrollment, which will take effect on January 1 of the following year.

Benefit amount and premium changes

Voluntary AD&D monthly rates are \$0.015 per \$1,000 of coverage. Your benefit amount automatically changes effective the first of the month following a pay change.

Your Voluntary AD&D benefits

This coverage pays benefits for death or losses resulting from an Injury incurred within one year of an Accident, provided the Accident occurs while you are covered by this insurance. Subject to

certain restrictions, benefits are paid to your Beneficiary in the event of your Accidental death or to you for certain Accidental Injuries.

The benefit paid is determined by the extent of your loss. The maximum benefit for any one Accident is 100% of the amount of coverage even if you suffer more than one loss described below:

For loss of...	Voluntary AD&D pays this percentage of your coverage amount...
Life	100%
Any combination of a hand, a foot or sight of one eye	100%
Quadriplegia — complete and irreversible paralysis of all four limbs	100%
Speech and hearing	100%
Paraplegia — complete and irreversible paralysis of both lower limbs	50%
Hemiplegia — complete and irreversible paralysis of the entire arm and the entire leg on the same side of the body	50%
Either hand or foot	50%
Sight of one eye	50%
Speech or hearing in both ears	50%
Thumb and index finger of the same hand	25%

- Loss of a hand or foot means severance through or above the wrist or ankle joint.
- Loss of sight means total and irrevocable loss of sight.
- Loss of speech or hearing means entire ability to speak or entire ability to hear lasting continuously for 12 consecutive months.
- Loss of thumb and index finger means complete severance through or above the knuckle (metacarpophalangeal joint in both fingers).
Voluntary AD&D will pay 100% of your coverage amount for the loss of your life if:
- Loss of life results from unavoidable exposure to the elements and after one year, your body has not been found after the conveyance in which you were traveling disappeared, made a forced landing, sank or was wrecked.
- Maximum benefits under Voluntary AD&D for any single Accident are \$5,000,000.

Additional special Voluntary AD&D benefits

Voluntary AD&D includes these additional benefits:

- **Hospital benefit** — Pays a benefit, if as a result of an Accident, you are confined in a hospital. The benefit equals 1% of your Voluntary AD&D coverage up to a maximum monthly benefit of \$2,500 — excluding the first four days and up to a maximum hospital stay of 12 months.

- **Seat belt benefit** — Pays an additional benefit if your death results from Injuries sustained while you were driving or riding in a private passenger car and it is verified that you were wearing a properly fastened, original, factory-installed seat belt. This additional benefit equals 10% of your Voluntary AD&D coverage amount with a minimum benefit of \$1,000 up to a maximum of \$25,000.
- **Child care center benefit** — Helps pay covered Child care expenses for each eligible dependent Child who, on the date of the Accident that resulted in your death, was 12 years of age or younger and enrolled in a licensed child care center. The benefit is an annual amount equal to the lesser of 3% of your Voluntary AD&D coverage or the actual cost of the child care center up to a maximum of \$5,000 a year per Child. This benefit is paid for a maximum of four consecutive years. If no dependent Children qualify on the date of your death, an additional benefit of \$1,000 is paid to your Beneficiary.
- **Education benefit for dependent Children** — Pays an annual amount equal to 2% of your Voluntary AD&D coverage up to a maximum of \$5,000 each year for each dependent Child if the Child on the date of the Accident that resulted in your death, was:
 - Enrolled as a full-time student in a college, university or vocational school above the 12th grade level; or
 - At the 12th grade level and subsequently enrolls as a full-time student in a college, university or vocational school within 365 days following the date of the Accident. This benefit is payable for up to four consecutive years as long as the dependent child remains a full-time student. If no dependent children qualify for this benefit on the date of your death, an additional benefit of \$1,000 is paid to your Beneficiary.
- **Training benefit for a spouse** — Pays a benefit if your spouse is enrolled in an accredited school for the purpose of training or refreshing skills needed for employment at the time of your death. This benefit is the actual cost incurred for enrolling for one year in the school, up to a maximum of \$5,000.

Voluntary AD&D uses the following definition of “child” for these additional benefits:

- Any natural child, legally adopted child or stepchild. “Child” also means a child:
- over whom you are the sole court-appointed legal guardian or managing conservator; or
- for whom you have assumed a legal obligation for support immediately prior to the child’s adoption by you, if the child is residing with you.

Child does not include a foster child.

For more information on Special Benefits, contact MetLife (see Information Sources, [above](#)).

Emergency travel assistance services

In addition to these special benefits, the coverage also provides emergency life travel assistance to you, your spouse and your dependent Children when traveling internationally or domestically 100 miles or more from home. Services are provided through AXA Assistance USA, Inc. (AXA) and include: life consultation, hospital admission, life fly supervised transportation and emergency medication.

While most travel is covered by AXA, there are some exceptions. For example, trips over 90 days and any travel by your spouse on behalf of your spouse's employer will not be covered.

Restrictions and exclusions

The insurance does not pay if the loss results from or is caused by:

- Physical or mental illness, diagnosis of or treatment for the illness;
- An infection, unless it is caused by an external wound that can be seen and which was sustained in an Accident;
- Suicide or attempted suicide;
- Injuring oneself on purpose;
- The use of any drug or medicine;
- A war, or warlike action in time of peace, including terrorist acts, unless:
 - you are an innocent bystander and not a participant, or
 - you sustain a Covered Loss during transport by the armed forces of any country or international authority while traveling on business for the Employer;
- Committing or trying to commit a felony or other serious crime or an assault;
- Any poison or gas, voluntarily taken, administered or absorbed;
- Service in the armed forces of any country or international authority, except service as a member of an Armed Forces organized Reserved Corp of the United States or United States National Guard;
- Operating, learning to operate, or serving as a member of a crew of an aircraft, other than serving as a pilot or crew member of an aircraft owned or leased by, or on behalf of, the employer or any subsidiary or affiliate of the employer;
- While in any aircraft operated by or under any military authority (other than the Military Airlift Command or while traveling on business for the Employer);
- While in any aircraft being used for a test or experimental purposes;
- While in an aircraft used or designed for use beyond the earth's atmosphere;
- While in any aircraft for the purpose of descent from such aircraft while in flight — such as skydiving — except for self-preservation; or
- Driving a vehicle while intoxicated as defined by the laws of the jurisdiction in which the vehicle was being operated.

When Voluntary AD&D coverage ends

All AD&D coverage ends the earlier of the day your employment as a regular employee ends or the end of the month that you elect to discontinue coverage.

There is no Conversion Option for Voluntary AD&D coverage.

Claiming benefits

If a participant suffers a covered loss, please contact the ExxonMobil Benefits Service Center with the following information:

- Participant's name;
- The date of the Injury or death;
- The nature of the Injuries;
- The place the Accident occurred; and
- A brief description of how the Accident occurred.

Once the ExxonMobil Benefits Service Center receives notice, MetLife will be notified of the pending claim. If you (or someone else) cannot immediately notify the ExxonMobil Benefits Service Center of the covered loss, do so as soon as possible. Both ExxonMobil Benefits Service Center and MetLife must be notified within 365 days of the covered loss by either contacting the ExxonMobil Benefits Service Center at 1-800-682-2847 or by submitting the appropriate claim form.

To obtain a claim form, contact the ExxonMobil Benefits Service Center. If you request a claim form but don't receive it within 15 days of your request, you can file a claim without it by writing a letter (including supporting documentation) to MetLife.

A certified death certificate is required for all claims for an Accidental death. MetLife can request an autopsy in connection with a death claim (except where not permitted by law). MetLife also may require other papers or documents. Once MetLife receives this information, the claims administrator settles the claim by making payment to you (or your Beneficiary). MetLife has the right to examine any covered person who suffers a loss for which a claim is pending.

Under normal circumstances, MetLife sends you or your Beneficiary written notice of its decision on the claim within 90 days after receiving the completed claim form. Sometimes, though, more time is needed due to special circumstances. If this is the case, the determination period can be extended for up to an additional 90 days. You or your Beneficiary must be notified of the reason for the delay before the original 90-day period expires. You or your Beneficiary also must be given a date as to when MetLife expects to make a decision.

Coverage is provided by the insurer, MetLife, who is also the claims administrator. Determination of Voluntary AD&D benefits payable is made by MetLife.

Choosing a Beneficiary

Your Beneficiary or beneficiaries receive your Program benefits.

Default beneficiaries

This Program has a default list of beneficiaries. If you have not named a Beneficiary and you die while you are a Program participant, your benefits are paid according to the Program's default designation which pays to the first of the following who survive you:

- Your spouse.
- Your Children and the children of a Child who died before you.
- Your parents.
- Your brothers, sisters and the children of a brother or sister who died before you.
- The executors or administrators of your estate.
For purposes of the Program's default Beneficiary designation (Former Standard Beneficiary Designation), your Child, parent, brother or sister includes only someone who is your legitimate blood relative or whose relationship with you is established by virtue of legal adoption. For details, see Default Beneficiary in the [Key terms](#) section, below.

Naming a Beneficiary

If the default Beneficiary list does not meet your needs, you may name a Beneficiary to receive your Program benefits.

You may change your Beneficiary at any time. Submit your Beneficiary Designations through ExxonMobil Benefits Service Center Portal. You can contact ExxonMobil Benefit Service Center to the following number: 1-800-682-2847.

You may name multiple beneficiaries. If you name more than one Beneficiary, be sure to designate what portion of the entire benefit should be paid to each. You also need to indicate the beneficiaries' relationship to you.

Benefits will only be paid to Children who are born before your death.

Assignment - Basic Life Insurance and GUL Insurance

You can make a gift of your life insurance to one or more people or to an organization. If you do, the person or organization who receives the gift — the assignee — becomes the owner of your insurance. As owner, the person or organization has the right to change the Beneficiary designation and to continue all or part of the insurance if your insurance ends or is reduced.

For GUL Insurance, the assignee may be billed for the cost of the insurance.

The assignment of your insurance is irrevocable, unless the assignee reassigns it to you. You cannot regain control of the insurance without your assignee's agreement. This raises many important personal and legal issues and it has tax implications.

If you are considering assigning your insurance, you should first consult with your attorney or other tax advisor.

To learn more information about assigning your insurance or to request the forms you need to complete an assignment, contact the ExxonMobil Benefits Service Center. You cannot assign any uninsured death benefit.

Grandfathered groups

Basic Life coverage will continue in the cases in which the retirement conditions were as follows:

- Anyone who becomes an ExxonMobil Retiree after January 1, 2000, and on or before December 1, 2015, or
- Anyone who, as of December 1, 2015, was an active employee participating in the Program with at least 50 years of age and at least 10 years of Benefit Service, and becomes a Retiree after December 1, 2015. Life Insurance benefit continues only for 5 years after your retirement date and then ends.

The benefit is a multiple of your last Annualized Monthly Benefit Pay as a **regular employee** and your age at the time of death, as described in the Basic life coverage section.

Benefit claims

A claim must be filed in writing to the CGLIC Claims Office for Basic Life Insurance and Basic AD&D Insurance, or MetLife for GUL Insurance and Voluntary AD&D Insurance, or the ExxonMobil Benefits Service Center for any uninsured death benefit. CGLIC, MetLife or Benefits Administration, as appropriate, is responsible for determining entitlement to a benefit and any amount payable under the Program.

For Basic Life Insurance and Basic AD&D Insurance, write to:

CGLIC Claims Office

P.O. Box 22328

Pittsburgh, PA 15222-0328

Written proof of loss must be given to CGLIC within 90 days after the date of the loss for which claim is made. If written proof of loss is not given in that time, the claim will not be invalidated nor reduced if it is shown that written proof of loss was given as soon as was reasonably possible.

For GUL Insurance and Voluntary AD&D Insurance, write to:

MetLife

Utica Life Claims

P.O. Box 3016

Utica, NY 13504

For Voluntary AD&D, written proof of a claim must be given to MetLife not later than 90 days after the date of the loss. If notice or proof is not given on time, the delay will not cause a claim to be denied or reduced as long as the notice or proof is given as soon as possible.

For any uninsured death benefit claim, write to:

ExxonMobil Benefits Service Center

Phone: 833-776-9966

Hours: 8am – 4pm CST, Monday through Friday, except certain holidays

Your Total Rewards portal: digital.alight.com/exxonmobil

Alight Mobile app (available through Apple App Store or Google Play)

Address: Dept 02694, PO Box 64116, The Woodlands, TX, 77387-4116

All uninsured death benefit claims, basic life insurance and GUL claims should be filed within ten years of the date of death.

The appropriate claims administrator will review your claim and respond to you within a reasonable period of time, normally within 90 days after receiving your claim. If your claim is denied completely or partially, you or your Beneficiary will receive written notice of the decision. The notice will describe:

- The specific reasons for the denial;
- Any additional information or material that is needed to validate the claim and the reason that information is required; and

- The process for requesting an appeal.
If the claims administrator needs additional time to decide on your claim because of special circumstances, you will be notified within the 90-day period. You will receive a response no later than 180 days after your claim was received initially.

Filing a mandatory appeal

If your claim is denied, you, your Beneficiary or your designated representative may file an appeal no later than 60 days from the date of the denial. File the appeal with CGLIC for Basic Life Insurance and Basic AD&D Insurance, with MetLife for GUL Insurance and Voluntary AD&D Insurance, and with the Administrator-Benefits for any uninsured death benefit claim denial.

The written appeal should include the reasons why you believe the benefit should be paid and information that supports, or is relevant to, your claim (written comments, documents, records, etc.). The written appeal may also include a request for reasonable access to, and copies of, all documents, records and other information relevant to your claim. The review will take into account all comments, documents, records and other information submitted relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination. You will receive a response to the appeal within 60 days from the date the appeal was received.

If additional time to decide on your appeal is needed because of special circumstances, you will be notified within the 60-day appeal response period.

If the appeal is denied, you will receive written notice of the decision. The notice will set forth:

- The specific reason(s) for the denial and the Program provisions upon which the denial is based.
- 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 the claim.
- A statement of the voluntary appeal procedure and your right to obtain information about such procedure or a description of the voluntary appeal procedure.
- A statement of your right to bring an action under section 502(a) of the Employee Retirement Income Security Act ("ERISA").

Statute of limitations

After you have received the response of the mandatory appeal, you may bring an action under section 502(a) of ERISA. Such action must be filed within one year from the date your mandatory appeal was denied.

Filing a voluntary appeal for an uninsured death benefit only

If an appeal for an uninsured death benefit is denied, an appeal to the Administrator-Benefits may be available. New information pertinent to the claim is required for the voluntary appeal to be considered. You must submit your voluntary appeal within 30 days of the denial of your mandatory

appeal. The statute of limitations or other defense based on timeliness is suspended during the time that a voluntary appeal is pending.

You will be notified within 15 days after your request was received that such information was considered or is not pertinent. If it is determined that there is new relevant information, a decision will be made within 60 days after the Administrator-Benefits receives your request for a voluntary appeal. If it is determined that there is no new information pertinent to your claim, your voluntary appeal will not be considered.

Key terms

Provided below is a list of key terms in the Life Insurance Welfare Program. Also see the "Glossary" included in the Plan's SPD.

Accident or Accidental

A sudden, violent, unexpected, external incident.

Active Employment

- On any of your employer's scheduled work days if you are performing the regular duties of your work on that day either at your employer's place of business or some other location to which you are required to travel for your employer's business; or
- On any day which is not one of your employer's scheduled work days if you were in active service on the preceding scheduled work day.

Annualized Monthly Benefit Pay

Monthly Benefit Pay for a given month expressed as an annual amount.

Attained Age

You attain an age on the first day of the month in which that birthday occurs.

Beneficiary

The person or entity that receives benefits when you die. The Program provides a standard list of beneficiaries but you may name another beneficiary if you wish.

Benefit Service

Benefit service is defined as, generally, all the time from the first day of employment until you terminate as a regular employee. Excluded are: unauthorized absences; leaves of absence of over 30 days (except military leaves or leave under the Federal Family and Life Leave Act); certain absences from which you do not return; periods when you work as a non-regular employee, as a special-agreement person, in service station, car wash, or car-care center operations, or when you are covered by a contract that requires the Corporation to contribute to a different benefit program, unless a special authorization credits the service.

Child(ren)

For purposes of the Life Insurance Welfare Program's standard Beneficiary designation, your Child or Children includes only someone who is your legitimate blood relative or whose relationship with you is established by virtue of legal adoption.

Conversion Option

This option allows you to change some of your Basic Life Insurance coverage to an individual policy without Evidence of Insurability.

Default Beneficiary

The order of beneficiaries is:

- Paying all to your spouse.

- Dividing equally among your Children who either survive you or who die before you leaving Children of their own who survive you and, in the case of each Child who dies before you leaving Children who survive you, subdividing his or her share equally among those Children.
- Dividing equally between your surviving parents.
- Dividing equally among your brothers and sisters who either survive you or die before you leaving children of their own who survive you and, in the case of each brother or sister who dies before you leaving children who survive you, subdividing his or her share equally among those children.
- Paying all to your executors or administrators.

The term Child means one's son or daughter by legitimate blood relationship or legal adoption.

Parent means one's father or mother by legitimate blood relationship or legal adoption. One's brother or sister means another child of either or both parents.

Dismemberment

Loss of use or loss by severance of particular body parts.

Evidence of Insurability

This is information that must be provided by the participant and approved by the insurance company before certain coverage is effective.

Injury or Injuries

Bodily injury caused directly and exclusively by a sudden, violent, unexpected, external Accident.

Monthly Benefit Pay

Generally, pay associated with your regular work schedule and rate of pay. Regular work schedule and rate of pay do not include temporary job assignments, regardless of how long an employee has filled a temporary job assignment. For SeaRiver fleet employees, the rate of pay is that used for pay purposes as of month end.

This amount will be adjusted as follows:

1. If you are a regular employee who is not a SeaRiver fleet employee and either (a) classified in your employer's payroll system as not exempt from the application of the overtime rules under the U.S. Fair Labor Standards Act, or (b) covered under your employer's First-Line Supervisor program, the value based on your regular work schedule and rate of pay will be increased by 20%.
2. If you are a non-regular employee, SeaRiver fleet employee or other regular employee not described in paragraph (1) above, your Monthly Benefit Pay is the amount based on your regular work schedule and rate of pay.

Occupational Accidental Death

An Injury to the body resulting in death of the covered person that is:

- Caused directly and exclusively by a sudden, violent, unexpected, external Accident;
- Incurred in the course and scope of the covered employee's employment with ExxonMobil; and
- Compensable under the workers' compensation law applicable to the covered employee, or if no workers' compensation law is applicable, would be compensable under New Jersey workers' compensation law (Delaware workers' compensation law in the case of ocean and inland waterways seamen of SeaRiver Maritime, Inc.) if such law had been applicable.