

Annual Enrollment Instructions

Your Total Rewards—your personalized benefits portal

This guide provides everything you need to know about accessing and using the tools and resources available during Annual Enrollment through the Your Total Rewards portal.

It's important to review your benefits to ensure they continue to meet your needs, which may change over time due to evolving preferences or life events. The Annual Enrollment period is your opportunity to update elections and other choices that may have been set at the time of retirement and remain in effect until changed.

Enrollment begins October 15, 2025 and ends October 31, 2025 at 11:59 pm CT. During this time, you can change or cancel your coverage for the 2026 plan year.



Let's enroll accessing the portal

If you haven't registered on the Your Total Rewards portal yet, follow the registration instructions posted on EM Family.

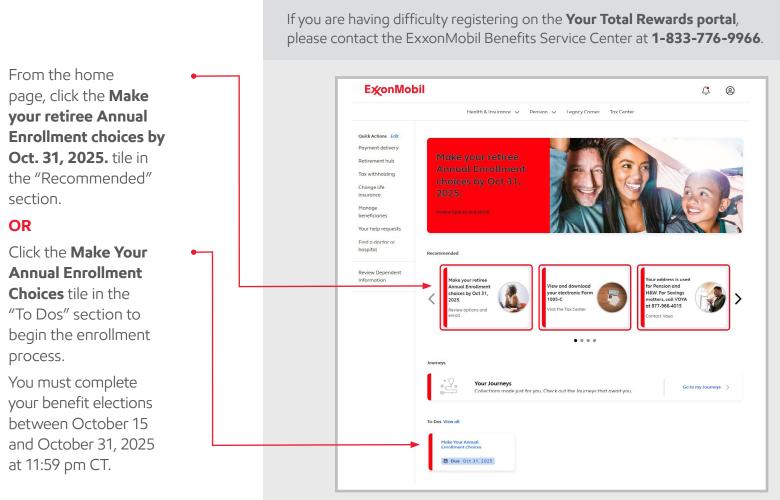
PRO TIP > Ensure your contact information— home address, email, and mobile phone number—is current. Having a mobile number on file allows the ExxonMobil Benefits Service Center to assist you more quickly if you need to unlock your account or reset your password.

How to enroll:

To access your Annual Enrollment site from any device (computer, tablet, or mobile phone), visit digital.alight.com/exxonmobil. Alternatively, you may visit exxonmobilfamily.com, go to the "ExxonMobil Retirees" section, and click the **Your Total Rewards portal** link.

You can also manage your benefits on the go using the Alight Mobile app, available for download from the **App Store** or **Google Play**.

You will need your user ID and password to access your account at **digital.alight.com/exxonmobil**. If you haven't created a user ID and password, follow the registration instructions posted on EM Family.



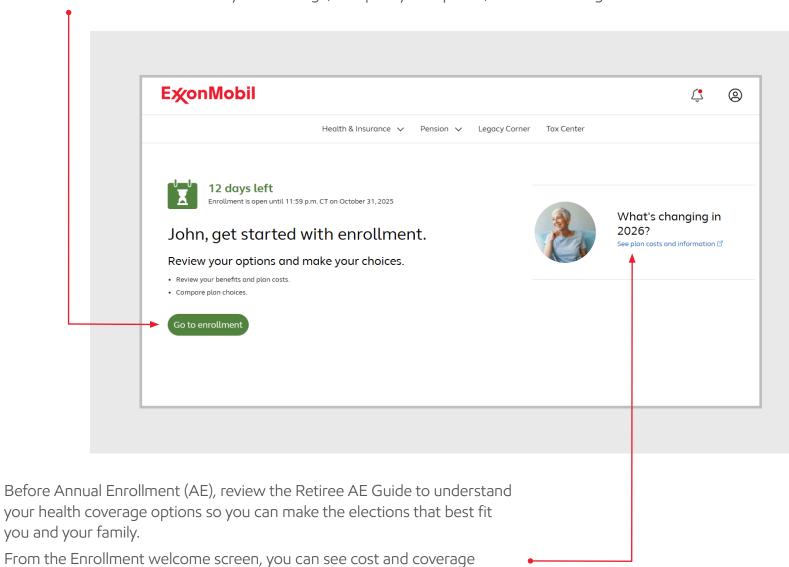
Let's enroll

How to enroll—continued:

information under "What's changing in 2026?"

Next

Click **Go to enrollment** to review your coverage, compare your options, and make changes.



Here's a tour of the site and tips

1 Summary view

You can view the cost of your selected benefits for next year in two ways: monthly view or annual view. To switch between views, simply click **Monthly** or **Annual** on the screen.

2 Review/change

To review or update a specific benefit, click **Review/Change** next to the benefit you want to modify. Follow the on-screen instructions to guide you through reviewing or making changes.

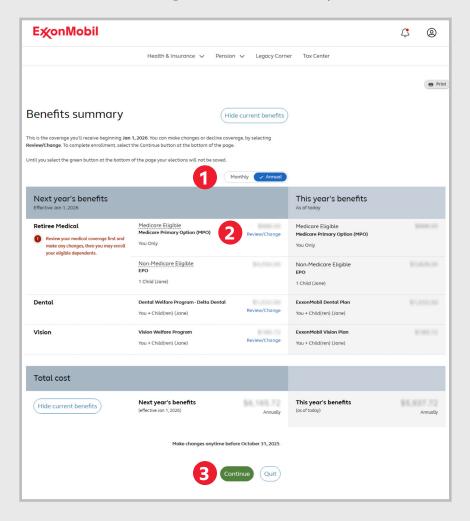
See the next page for more details on how to use the **Review/Change** feature.

3 Confirm elections

Once you've completed your election changes, click the green **Continue** button at the bottom of the page to complete your enrollment.

The Benefits Summary page shows your selected benefits for next year. To compare with your current benefits, click **Hide current benefits**—this lets you toggle the side-by-side view on or off.

This page is your main hub for viewing and updating your benefit elections during the 2026 enrollment period.



PRO TIP > Review/change your coverage details to make sure your dependents and beneficiaries are up to date.

Review/change—details

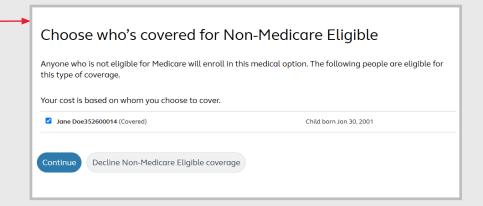
If you select **Review/Change** next to a benefit option, you'll be guided through a series of prompts to help you make your elections.

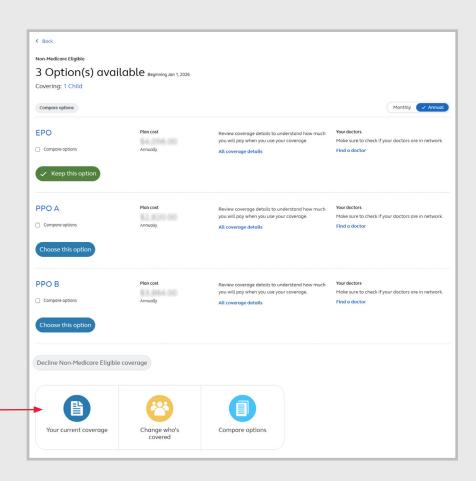
Once you've completed all your benefits elections, you will return to the Benefits Summary shown on the previous page.

For medical, dental, or vision, you can update your coverage (if applicable), as well as change or add dependents.

You'll also see options to review your current coverage, change who's covered, or compare options.

Please note that life insurance information will not be displayed during the Annual Enrollment process. Therefore, your current life insurance coverage information will not be reflected in the Annual Enrollment confirmation of benefits. However, you can view and update your life insurance elections at any time by visiting the Your Total Rewards portal. Simply select **Change life insurance** under "Quick Actions" on the home page.

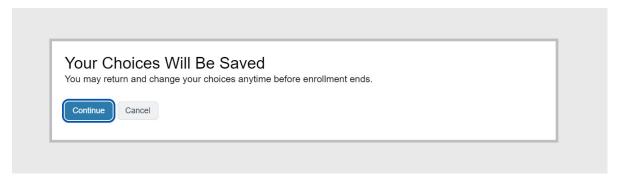




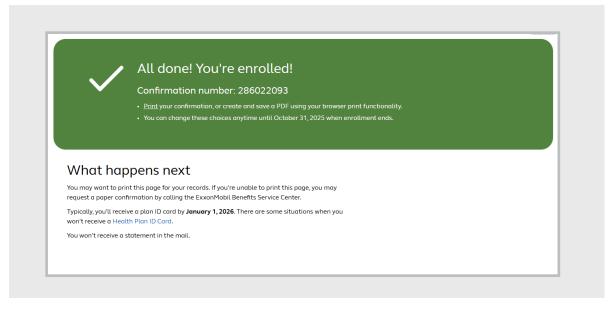
Confirm benefits

Confirmation:

After reviewing your Benefits Summary page, confirm your elections. Your elections will be saved, and you'll be able to make changes, if applicable, before the Annual Enrollment window closes on October 31, 2025 at 11:59 pm CT.



If you see the confirmation screen—congratulations! You've successfully completed your enrollment. A confirmation will be sent to your email on file or delivered via regular mail. You may also print the confirmation page for your records. Be sure to review any important follow-up messages shown on the screen. These may include actions required based on your benefit elections.



PRO TIP > If you have questions or need assistance with your enrollment process, contact a benefit representative at **1-833-776-9966**.

You can also start a web chat. From the home page, scroll down and click **Contact Us**. Select **General Information**, then **Chat With Us**, 8 am to 4 pm CT, Monday to Friday.