

## SUMMARY OF MATERIAL MODIFICATION

### Exxon Mobil Savings Plan

Special Insert to the Summary Plan Description for Participants in the Exxon Mobil Savings Plan

***Note: This notice is considered a Summary of Material Modification ("SMM") and should be attached to your Summary Plan Description ("SPD").*** In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

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**Effective October 1, 2020**, the company match contributions to the U.S. savings plans will be suspended as follows.

1. Suspension of the U.S. ExxonMobil Savings Plan (EMSP) company match
  - Currently, the company matches a 6% minimum employee contribution with 7% of the participant's pay.
  - Starting with payroll following October 1, 2020, the company match will be suspended until further notice.
  - Participants may continue to contribute to the EMSP by payroll deductions in 1% increments, for a total up to 20% of pay, consistent with today.
  - Participants may change their EMSP investments online at <http://xomsavings.voya.com>, or by calling 1-877-XOM-401K (1-877-966-4015).
2. Suspension of the U.S. ExxonMobil Supplement Savings Plan (SSP)
  - The SSP is a separate plan from the EMSP and provides continuation of the company match amounts beyond certain IRS-prescribed dollar contribution limits.
  - Employees are notified directly when their contribution levels trigger participation in the SSP.
  - Starting with payroll following October 1, 2020, new match credits to the SSP will be suspended until further notice; this change will not affect existing SSP balances.

This change does not impact the vested savings that you have in the Savings Plan, and you can continue contributing to the Savings Plan to grow your long-term retirement savings.

If you have unvested company match in your account and you leave the company before you are vested (three years of service or at age 65), per the Savings Plan provisions, you will lose the company match in your General Accounts but not the earnings on the company match.

Questions regarding these changes may be addressed to Voya's Savings Plan Telephone Service at 1-877-XOM-401K (1-877-966-4015).

Should you need financial planning assistance, please contact the EY Navigate™ Planner Line at 1-866-966-1337.

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