



ERISA Rights Statement

Marathon Oil Company ERISA Rights Statement



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As a participant in the Marathon Oil Company Benefit Plans, you are entitled to certain rights and protections under the Employee Retirement Income Security Act (“ERISA”). ERISA provides that all plan participants shall be entitled to:

1. Receive information about your plans and benefits.
2. Examine, without charge, at the plan administrator’s office and at other specified locations, such as worksites, all plan documents governing the plans, including insurance contracts, and a copy of the latest annual reports (Form 5500 Series) filed by the plans with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefit Security Administration.
3. Obtain, upon written request to the plan administrator, copies of all documents governing the operation of the plans, including insurance contracts, and copies of the latest annual reports (Form 5500 Series) and updated summary plan descriptions. The administrator may make a reasonable charge for the copies.
4. Receive a summary of the plans’ annual financial reports. The plan administrator is required by law to furnish each participant with a copy of the summary annual reports.
5. Obtain a statement listing whether you have a right to receive a pension at your normal retirement age as defined in this summary plan description, and, if so, what your benefits would be at your normal retirement age if you stop working under the plan now. If you do not have a right to a pension, the statement will tell you how many more years you must work to earn a right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve months. The plan must provide this statement free of charge.

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the plans. The people who operate your plans, called “fiduciaries” of the plans, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your company or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA. If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done; to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plans and do not receive them within thirty-nine days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 per day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan’s decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous. If you have questions about your plans, you should contact the plan administrator. If you have questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefit Security Administration, U.S. Department of Labor,



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listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefit Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publication hotline of the Employee Benefit Security Administration.

Benefit Plans in this booklet are sponsored by Marathon Oil Company and employees of Marathon Oil Company and of certain other affiliated employers participate in those plans. A list of such employers is included as Attachment A following this description of your ERISA rights.



Attachment A

Participating Companies in MOC Benefit Plans

- Marathon Oil Company
- Marathon Oil Corporation
- Marathon Petroleum Company LLC*
- Marathon Pipe Line LLC*
- Mannheim Terminal and Warehousing Service Company*
- Marathon Service Company
- Catlettsburg Refining LLC*

* Participating employer in the MPC Retirement Plan.