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**SUMMARY OF MATERIAL MODIFICATIONS  
TO YOUR CURRENT  
SUMMARY PLAN DESCRIPTION FOR  
THE LUBRIZOL CORPORATION PENSION PLAN**

*July 2019*

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**GENERAL**

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This is a Summary of Material Modifications to the Summary Plan Description (“SPD”) for The Lubrizol Corporation Pension Plan (“Prior Plan”). The Prior Plan has been merged into and consolidated with the Berkshire Hathaway Consolidated Pension Plan (“Plan”), effective December 31, 2018 (“Consolidation Date”).

This Summary of Material Modifications modifies and supplements the SPD for the Prior Plan that had previously been provided to you. You should keep this document with your Prior Plan SPD.

*As a reminder, the consolidation of the Prior Plan into the Plan does not affect the pension benefits you had earned under the Prior Plan. You remain eligible to receive the same benefits with the same payment options as provided by the Prior Plan. Any payment elections, beneficiary designations, and qualified domestic relations orders relating to your benefit under the Prior Plan remain in effect. Additionally, your pension benefits continue to be insured by the federal Pension Benefit Guaranty Corporation.*

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**SUMMARY DESCRIPTION OF MODIFICATIONS**

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The following section replaces General Plan Information in the Prior Plan SPD and is effective on the Consolidation Date.

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**GENERAL PLAN INFORMATION**

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<b>PLAN NAME:</b>	Berkshire Hathaway Consolidated Pension Plan (BHCPP)
<b>PLAN IDENTIFICATION NUMBER:</b>	001
<b>PLAN YEAR:</b>	January 1 through December 31
<b>EFFECTIVE DATE OF PLAN:</b>	December 31, 2016
<b>NAME AND ADDRESS OF PLAN SPONSOR:</b>	Berkshire Hathaway Credit Corporation 3555 Farnam Street, Suite 1440 Omaha, NE 68131

PLAN SPONSOR'S FEDERAL  
IDENTIFICATION NUMBER:

47-0679606

PLAN ADMINISTRATOR:

BHCPP Plan Administrator  
c/o Berkshire Hathaway Credit Corporation  
3555 Farnam Street, Suite 1440  
Omaha, NE 68131

TRUSTEE:

The Northern Trust Company  
50 South LaSalle Street  
Chicago, IL 60603

AGENT FOR SERVICE OF  
LEGAL PROCESS:

Legal process may be served upon the Plan  
Administrator or the Plan Trustee.

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The Plan Sponsor reserves the right, to be exercised in its discretion, to amend and terminate the Plan. The Plan Administrator has the discretionary authority to interpret Plan documents, to determine the amount, manner and time of payment of any benefits and to decide benefit claims under the Plan and Prior Plan.

If you have any questions regarding this Summary of Material Modifications, or in the day-to-day administration of the Plan, please contact The Lubrizol Corporation, Benefits Department, 29400 Lakeland Blvd. Wickliffe, Ohio 44092 or via email to:

**[lzretirementplans@Lubrizol.com](mailto:lzretirementplans@Lubrizol.com)**

This SMM describes changes to provisions in the Prior Plan SPD. These changes are detailed in the official Plan documents. **If there is any discrepancy between this SMM and the official Plan documents, the provisions of the official Plan documents, and not this SMM, will control. Your rights will always be determined under the Plan document itself.**