

General Notes

- For **active employees** beneficiary form completion, please follow the instructions **from page 3 to page 20**.
- For **retirees** beneficiary form completion, please follow the instructions from page **21 to page 27**.

Separated Participants

The ExxonMobil Benefits Service Center provides this administrative service for all Inactive Savings Plan participants. You may contact them by:

Logging onto the ExxonMobil Benefits Web at
www.exxonmobil.com/benefits
OR
Calling 800-682-2847
Monday through Friday
Between the hours of 8:00 a.m. to 6:00 p.m., EST

Complete, sign, date and return the form(s):

Regular Mail:
ExxonMobil Benefits Service Center
P.O. Box 199540
Dallas, TX 75219-9722

Overnight Mail:
ExxonMobil Benefits Service Center
1303 Ridgeview Drive
Suite 3540
Lewisville, TX 75057

OR

Via Fax **:
855-213-4435

***** Note: Forms that require spousal consent will only be accepted by mail***

COMPLETING A BENEFICIARY DESIGNATION GUIDELINES

Beneficiary designations determine the recipient of your benefits upon your death. Your designation form becomes effective when it is reviewed and accepted by Benefits Administration. When accepted, it is retroactively effective as of the date it was signed and it revokes all prior beneficiary designations for that benefit. Submit the form as soon as possible after completing it.

There are two beneficiary designation options: **Default Designation** or **Special Designation**. Choose **only one type option**. If you select both, your benefits will be paid by applying the Special Designation.

Following are general instructions on completing your beneficiary designation. See **Section A**, if you are submitting through EDA and **Section B** if you are submitting paper form designations.

I. GENERAL INSTRUCTIONS

A. For submitting Beneficiary Designations through EDA

- **Select My Benefits**, then **Beneficiary Designations** and click on **Continue**.

The screenshot shows a web browser window with the title "Employee Direct Access" in the top right corner. The page header includes "Exit Help" on the left and "Employee Direct Access" on the right. Below the header, the page title is "Welcome to Beneficiary Designation". The main content area has a light green background and contains the following text:

This transaction allows you to designate beneficiaries. You can elect either the Default Designation or complete a Special Designation for each benefit plan shown in the following screen.

General Tips:

1. If you are married, and you would like to select a beneficiary other than your spouse for either the Pension Plan or Savings Plan, you will need to complete the Spousal Consent section of the [Qualified Pension and Savings Plans](#) form. You must mail the original form with the spousal consent section notarized to the address stated in the form.
2. For each beneficiary you select in your Special designation, please add the following information: Relationship, Date of Birth and SSN. If you do not provide all of the information requested, you might be contacted by Benefits Administration for additional information to ensure your beneficiary can be located.
3. If you name more than one beneficiary, please allocate PARTS, not fractions or percentages.
4. If you select a Default Beneficiary Designation, the Default schedule will be followed. Click [here](#) to see it.

At the bottom of the page, there are two buttons: "Cancel" and "Continue".

- To change or create a **Default Designation**, choose the **Default** option for each plan you want the option to apply to, then click on **Save**. To change or create a **Special Designation**, choose the **Special** option for each plan you want the option to apply to, then click on **Add/Change Special Designation**.

- Choose a **Benefit Plan** from the dropdown menu, click **View**, then type your designation in the space provided. For individual beneficiaries, include the name of the beneficiary, relationship, parts (not percentages or fractions), address (street, city, state, zip) and date of birth. Refer to Part IV of these Guidelines for specific examples of how to complete a Special Designation.

Name	Relationship	Parts	Address (Street, City, State, Zip)	Date of Birth
Carol Smith	Spouse	2	Street, City, State, Zip	07/19/1960
John Smith	Child	3	Street, City, State, Zip	12/01/1965

- Click **Display Summary** to see the status of your beneficiary designations.

You currently have beneficiary designations in the system, click [here](#) to see them

Directions:

For each of the plans listed below, you can select either a Default or Special designation. If your election for all the plans is Default, select the column "Default" and then press Save.

If your election is for some plans "Default" and for others "Special" or all "Special", select the corresponding column for each plan and then press "Add/ Change Special Designation" to fill out the information.

For more information, please see the [Beneficiary Designations Guidelines](#)

Employee Name:
Personnel Number:

Benefits Plan	Default	Special
BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	<input type="radio"/>	<input checked="" type="radio"/>
COMPANY-PAID LIFE INSURANCE/DEATH BENEFIT/ BASIC LIFE	<input type="radio"/>	<input checked="" type="radio"/>
DISABILITY PLAN	<input type="radio"/>	<input checked="" type="radio"/>
PARTICIPANT-PAID LIFE INSURANCE/GROUP UNIVERSAL LIFE	<input type="radio"/>	<input checked="" type="radio"/>
PENSION PLAN	<input type="radio"/>	<input checked="" type="radio"/>
SAVINGS PLAN	<input type="radio"/>	<input checked="" type="radio"/>

- New beneficiary designations submitted will have a “Pending Legal Approval” status until the designations are reviewed and approved. If any adjustment is needed before approval, you will receive an email describing the issue.
-

Below you can see your current elections. You may change by clicking "Change Designations".

Your current marital status is **Single**. If you are married and your spouse is not your primary beneficiary for the Pension and Savings Plan, Spousal Consent is required.

Employee Name:
Personnel Number:

Benefits Plan	Designation	Date	Status
BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	Special	12/29/2015	Pending Legal Approval
COMPANY-PAID LIFE INSURANCE/DEATH BENEFIT/ BASIC LIFE	Special	12/29/2015	Pending Legal Approval
DISABILITY PLAN	Special	12/29/2015	Pending Legal Approval
PARTICIPANT-PAID LIFE INSURANCE/GROUP UNIVERSAL LIFE	Special	12/29/2015	Pending Legal Approval
PENSION PLAN	Special	12/29/2015	Pending Legal Approval
SAVINGS PLAN	Special	12/29/2015	Pending Legal Approval

B. For submitting Beneficiary Designations through paper form

- Clearly **PRINT** the information in Section [1] at the top of the form.

QUALIFIED PENSION AND SAVINGS PLANS BENEFICIARY DESIGNATION **ExxonMobil**

[1] PRINT PARTICIPANT FULL NAME		SOCIAL SECURITY NUMBER	
_____		_____ - _____ - _____	
CHECK MARITAL STATUS: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced			

- **Check the Specific Plan(s) in Section [2] to which the Designation applies.** There are three different forms available: **Qualified Pension and Savings Plans**; **Life, Accidental Death & Dismemberment Insurance and Disability Plan**; and **Non-Qualified Plans**. If you are a retiree, you will generally only need the form for Life Insurance. These forms apply to all Exxon, Mobil, SeaRiver, CORS, Superior Oil, XTO, and ExxonMobil benefits.

[2] CHECK EITHER ONE BOX FOR ALL PLANS or EACH BOX FOR SPECIFIC PLAN(S):
<input type="checkbox"/> ALL PLANS - I select ALL OF THE PLANS listed below in which I presently participate or may participate in the future OR I select the following SPECIFIC PLAN(S) for which this designation will apply:
<input type="checkbox"/> COMPANY-PAID LIFE INSURANCE/DEATH BENEFIT – BASIC LIFE INSURANCE – FAMILY ADJUSTMENT PLAN
<input type="checkbox"/> PARTICIPANT-PAID LIFE INSURANCE – GROUP UNIVERSAL LIFE – CONTRIBUTORY GROUP LIFE
<input type="checkbox"/> BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
<input type="checkbox"/> VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
<input type="checkbox"/> DISABILITY PLAN

- Select either **Default** or **Special Designation**.

<input type="checkbox"/> DEFAULT DESIGNATION – I hereby elect the Default Designation payment schedule as defined below. <i>If this option is selected, skip to Section [5]:</i> <ul style="list-style-type: none">○ If you are married at the time the benefit is payable, proceeds will be paid to your spouse.○ If you are widowed, divorced, or single at the time the benefit is payable, the proceeds will be paid to the first of the following who survive you:<ul style="list-style-type: none">▪ Divided equally among your children who either survive you or who die before you leaving children of their own who survive you. In the case of each child who dies before you leaving children who survive you, subdivide his or her share equally among those children.▪ Divided equally between your surviving parents.▪ Divided equally between your brothers and sisters who either survive you or die before you leaving children of their own who survive you. In the case of each brother or sister who dies before you leaving children who survive you, subdivide his or her share equally among those children.▪ Pay all to your executors or administrators.
<input type="checkbox"/> SPECIAL DESIGNATION - I hereby elect the designation(s) set forth in Section [4] and/or [6] .

- If you select the Default Designation, skip to Section [5].
- If you are married and you elect the Special Designation, notarized spousal consent is required if your spouse is **NOT YOUR ONLY** Primary Beneficiary for your qualified Pension or Savings Plan benefit. No spousal consent required for any other designation.

[6] OBTAIN SPOUSAL CONSENT AND NOTARIZATION IF SPOUSE IS NOT THE ONLY PRIMARY BENEFICIARY:

I am the spouse of the participant executing this beneficiary designation, and have the right to any benefit payable under the Pension Plan, and to the participant's vested account balance remaining in the Savings Plan at the time of death. By signing below, I agree to give up my right to the Pension and/or the Savings Plan account balance as provided in this Special Designation. I understand that by signing below, I may receive less money than I would have otherwise received under the Plan(s), and that the Pension and/or remaining Savings Plan account balance will be paid to the beneficiary or beneficiaries designated above. I understand that I do not have to sign this spousal consent, and that I am doing so voluntarily.

- If all the text for the Special Designation Form is on the Additional Page, please write “see attached” or “see additional page(s)” in Section [4].

[4] SPECIAL DESIGNATION: *Note: If you need extra space, complete Section [6]*

Primary Beneficiaries				
Name	Relationship	Parts	Address (Street, City, State, Zip)	Date of Birth
SEE ATTACHED				

- Sign your name at the Participant Signature line and date the form.

[5] PARTICIPANT AUTHORIZATION:

This designation when reviewed and accepted by Benefits Administration revokes any previous beneficiary designation for the selected Plans. If none of the named beneficiaries survive me, I designate my Executors or Administrators as beneficiary.

Participant Signature: _____ Date: _____

- Print your name, SSN, sign and date the Additional Page provided if your Special Designation needed more space. If spousal consent was required, the Additional Page must also be signed by your spouse and notarized.

PRINT PARTICIPANT FULL NAME **SOCIAL SECURITY NUMBER**

_____ - - - - -

Participant Signature: _____ Date: _____

ADDITIONAL GUIDELINES AND INFORMATION

II. DEFAULT (aka “STANDARD”) BENEFICIARY DESIGNATION

Generally, if you do not submit any beneficiary designation at all, your benefits for all the plans will be paid according to the Default Designation.**

****Note: Retirees with Mobil Retiree Life Insurance who have not named a beneficiary will have the benefit paid to their Estate.**

The Default Designation provides that the plan benefit is paid to the first of the following who survive you:

- If you are married at the time the benefit is payable, proceeds will be paid to your spouse.
- If you are widowed, divorced, or single at the time the benefit is payable, the proceeds will be paid to the first of the following who survive you:
 - Divided equally among your children who either survive you or who die before you leaving children of their own who survive you. In the case of each child who dies before you leaving children who survive you, subdivide his or her share equally among those children.
 - Divided equally between your surviving parents.
 - Divided equally between your brothers and sisters who either survive you or die before you leaving children of their own who survive you. In the case of each brother or sister who dies before you leaving children who survive you, subdivide his or her share equally among those children.
 - Pay all to your executors or administrators.

For purposes of the Default Designation:

- All references to marriage shall mean a marriage that is legally recognized under the laws of the state or other jurisdiction in which the marriage takes place, consistent with U.S. federal tax law. All references to a spouse or a married person shall refer to individuals who have such a marriage.
- 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. One's brother or sister means another child of either or both parents. Step-children, step-parents, and step-siblings are not included.

If you wish a designation other than this specific default sequence, choose the Special Beneficiary Designation.

NOTE: For purposes of the Default Designation, if you and your spouse die within 30 days from injuries sustained in a common accident, your spouse is treated as predeceasing you. If you use a Special Designation, you must include this rule if you want it to apply.

Frequently Asked Question:

Why should I submit a Default Designation if I want to have my benefits distributed according to the standard/default designation upon my death?

Answer:

When a Default Designation is submitted and accepted, it revokes any prior Special Designation on file and ensures that you have a current designation on file.

III. SPECIAL BENEFICIARY DESIGNATION

This designation is used to arrange for a contingency or other designation not provided for in the Default Designation. In this guideline, there are numerous examples to ensure that the wording in a Special Designation is legally acceptable. Please contact the Benefits Administration office at 800-262-2363 (select option 1, then option 4) to review the wording prior to completing the beneficiary designation form.

On the Special Designation, you may name one or more beneficiaries. If you name more than one, you should designate how your benefit will be divided among them by determining the number of “parts” each beneficiary will receive. Parts should be listed in WHOLE numbers. For example:

- If you name two beneficiaries to share equally, you would designate each to receive “1 part.”
- Or, if you have three beneficiaries and specify that the first would receive 2 parts and the others 1 part each, then your first beneficiary would receive half of your benefit, and the other two would receive one fourth of your benefit.

- **DO NOT USE FRACTIONS OR PERCENTAGES.**
 - *For example, if you want to designate 1/3 each to 3 beneficiaries, then 1 part to each.*
 - *If you want 1/8 each to 4 beneficiaries and 1/2 to 1 beneficiary then 1 part to each 1/8 beneficiary and 4 parts to the 1/2 beneficiary for total 8 parts.*
 - *If you want 20% each to 3 beneficiaries and 40% to 1 beneficiary then 1 part to each 20% beneficiary and 2 parts to 40% beneficiary for total 5 parts.*

If one of your beneficiaries predeceases you, then, *unless you specifically provide otherwise*, the benefit is divided among the surviving beneficiaries according to their designated parts. So, for example, if your designation is “beneficiary A, 1 part; beneficiary B, 1 part; beneficiary C, 2 parts,” and beneficiary A dies before you do, then your benefit would be divided one-third to beneficiary B (1 out of 3 remaining parts), and two-thirds to beneficiary C (2 out of 3 remaining parts). If all of your designated beneficiaries die before you do, then your benefit will be paid to the executor or administrator of your estate.

NOTE: If the Default and the Special Beneficiary Designation boxes are both checked on the same Beneficiary Designation form or none of the boxes are checked, the Special Designation will apply, if completed.

Frequently Asked Question:

If my ex-spouse is a named beneficiary on my Special Designation form, will the designation automatically become invalid upon my divorce?

Answer:

No, your Special Designation will not automatically become invalid upon divorce if your ex-spouse is a named beneficiary. Only if you remarry will that Special Designation for the Qualified Savings and Pension Plans become invalid. The Special Designation will remain valid for all other benefits.

Note: The Special Designation will remain valid even if your ex-spouse waived his/her rights to your benefits in the divorce decree or state law revokes an ex-spouse as a beneficiary upon divorce. If you want a different beneficiary than your ex-spouse, you should complete a new beneficiary designation clearly indicating the intended beneficiary.

A. Beneficiary Designation Under the Pension Plan

In General

A beneficiary designation under the Pension Plan applies to the following benefits:

- Pension Death Benefit
- Deferred Annuity Death Benefit
- Period-Certain Portion of an annuity elected as the form of payment for the pension benefit.

Pension Death Benefit

If you are an employee with at least 15 years of benefit service or a retiree with a deferred pension benefit, the Qualified Preretirement Survivor Annuity (QPSA) requirement is met by the payment of the Pension Death Benefit. The Pension Death Benefit is equal to your entire accrued pension benefit, can be paid to anyone you designate (with proper spousal consent), and, at your beneficiary's election, is paid in a lump sum or annuity.

Because federal protections for surviving spouses apply to the EMPP, if you are married, you can name someone other than your spouse as primary beneficiary for the benefits only if your spouse consents in writing to the designation and the consent is notarized.

Further, with respect to the Pension Death Benefit, **if you are married and not yet 35 years of age when you designate a primary non-spouse beneficiary for the Pension Death Benefit, that designation will no longer be valid the beginning of the plan year in which you attain age 35.** Another beneficiary designation (with spousal consent, if applicable) must be submitted and accepted or the Default Designation will apply. Also, if you are not married when you sign a Special Designation for a non-spouse for the Pension Death Benefit, it is cancelled when you become married and unless you submit another designation (with spousal consent), the Default Designation would be applied.

You may also use this form if you want to change your beneficiary for the Deferred Annuity Death Benefit or the Period Certain Annuity. These benefits are described below:

Deferred Annuity Death Benefit

If you retired prior to January 1, 2000 with a benefit under the Pension Plan and die prior to the commencement of your pension benefit, your designated beneficiary will receive a deferred annuity death benefit, which is equal to 60 monthly payments of your pension benefit.

Period Certain Annuity

If you elect to receive your pension benefit as a period-certain annuity, e.g., 5-year certain and life annuity, and you die before the end of the period certain, e.g., 5 years, the remainder of the guaranteed portion of your annuity is payable to your designated beneficiary.

B. Beneficiary Designation Under the ExxonMobil Savings Plan (EMSP)

If you have a vested account balance in the EMSP at the time of your death, your surviving spouse is legally entitled to your account. Thus, as with the Pension Death Benefit, if you are married, you can name someone other than your spouse as primary beneficiary under the EMSP *only* if your spouse consents in writing and the consent is notarized. If you are not married when you sign your beneficiary designation, it is cancelled when you become married and the Default Designation would be applied unless a designation with spousal consent is submitted.

Only for participants of a SeaRiver Maritime, Inc. annuity program or former participants of the ExxonMobil Fuels Marketing Savings Plan, federal law provides additional protection to surviving spouses with regard to (i) any vested Retirement Account monies transferred to the Savings Plan from the Fuels Marketing Savings Plan, and (ii) 50% of any portion of the Savings Plan account offsettable against your benefit from a SeaRiver Maritime annuity program. With respect to these special benefits, a primary non-spouse beneficiary designation made prior to the age of 35 will no longer be valid the beginning of the plan year in which you reach age 35.

C. Important Information Regarding Spousal Consent

The following information is for your spouse in deciding whether to consent to a non-spouse beneficiary for the Pension Death Benefit or the EMSP account balance:

- Your right to the Pension Death Benefit and the EMSP account balance cannot be taken away without your agreement.
- Your consent is your own personal decision and is completely voluntary.
- You can agree to give up part or all of the Pension Death Benefit or the EMSP account balance. If you give up all of these benefits, you will receive nothing from the EMPP or EMSP in the event of your spouse's death. If you give up a portion of the benefit, you will receive only that portion that is not given up.
- The participant cannot change the Special Designation (other than to name you as the primary beneficiary) without your further consent. If, however, you have consented to the naming of a trust as primary beneficiary, the participant can subsequently revise the governing trust instrument to name a new trust beneficiary without your consent.
- You cannot revoke your consent.

IV. EXAMPLES FOR SPECIAL SITUATIONS

A. Describing a Person Designated

You must put in the legal name of the person designated and the parts that you want allocated to that person. If you don't complete at least those two items, your designation will not be accepted. In addition, certain information which will aid in locating the beneficiaries should be included such as:

- *Beneficiary's relationship to you, e.g., Mary Jones, my mother*
- *Complete name and address*
- *Date of birth*
- *Phone Number*

Be sure and provide updated information so that your beneficiaries may be located easily.

B. Putting the Name First

In stating the person's relationship to you, this is merely to help us find the correct person, it is not a limitation. For example: If you designate Jack Jones, President of State University, then even if he is no longer President of State University your beneficiary remains Jack Jones.

If one wishes to designate a specific person regardless of relationship, to remove any such doubt, put the name immediately after the word "designate". For example:

I designate Alice Jones, my wife.

NOTE: Even if you are married to someone else at death, Alice Jones would remain the beneficiary unless the designation is for the Qualified Savings and Pension Plans which require spousal consent. If you want it to always go to whoever your wife is state "to my wife" and don't list a name.

In designating a number of beneficiaries bearing the same relationship, if it is more convenient to put the relationship immediately after the "designate" then put the number immediately before the relationship. For example:

I designate my three brothers, William Johnson, Albert Johnson and Henry Johnson.

C. Designating an Entity

To designate an entity, list the name of the entity and its complete address. For example:

I designate the Society for the Prevention of Cruelty to Animals, 234 South Street, Houston, Texas 77001

D. Designating a Guardian

A participant should not designate a legal guardian of a minor or incompetent person as beneficiary unless the guardian is already serving when the designation is received. It is preferable to designate the individual rather than a guardian because if the individual is of age or competent, he/she may be paid without delay.

If a guardian is designated the following guidelines should be used. For example:

I designate the legal guardian of Anne Smith, my daughter.

This designation will apply to whoever is guardian at the time of distribution.

The name and address of the guardian and a copy of the appointment should be forwarded to Benefits Administration for inclusion in the participant's record. Benefits Administration should be notified of any changes in the legal guardian.

Be careful to say nothing that would imply that a successor to the guardian would be excluded. By adding "*and any successor*" to the designation above, the designation allows a successor guardian.

E. Designating a Trustee

In designating a trustee as beneficiary, refer to the instrument establishing the trust. For example:

I designate the trustee serving under the trust agreement (or declaration of trust) between _____ (the grantor, e.g. the employee or whoever has established the trust) and _____ (the trustee), executed on _____ (date).

For an **inter vivos trust**, designate the trustee and the date of the trust agreement or agreement of trust. For example:

I designate the trustee of the John Doe Living Trust dated July 14, 20XX

For a **testamentary trust**, designate the trustee of the testamentary trust, and describe the trust with enough specificity that the trust can be clearly identified, for example:

I designate the trustee of the trust established in section 4 of my last will and testament.

Or

I designate the trustee of the Smith Family Trust established under my last will and testament.

You may specify the date of your last will and testament that creates the testamentary trust named in your beneficiary designation, for example:

I designate the trustee of the trust established in section 4 of my last will and testament dated _____.

NOTE: If you specify the date of your last will and testament that names a testamentary trust as the beneficiary, you must submit a new beneficiary designation form each time you create a new will. If your will specified in the beneficiary designation is not valid when you die or if it has been replaced with a new will and a new beneficiary designation was not submitted and approved, your benefits will be paid to the Executor of your estate.

To ensure that your benefits are distributed without undue delay, you should consider specifying a contingent beneficiary in the event a testamentary trust is not established within a reasonable period of time following your death. For example:

I designate the trustee of the trust established by item III of my last will and testament, provided that one or more trustees of that trust qualifies and becomes legally entitled to administer that trust within nine (9) months after my death. But if the trust is not established within nine (9) months after my death, I designate Joseph Brown, my brother.

If the contingent beneficiary does not survive the participant or is not valid, benefits will be paid to the Executor of the participant's estate.

To provide for a successor trustee, the following wording is suggested:

I designate the trustee of the trust and any successor as such trustee. Joseph Brown is now the trustee.

F. Designating Surviving Members of a Group

To identify the members of a particular group who survive the decedent, follow these conventions:

- a. When the individuals in the group are identified only as members of a class, say for example:

I designate to receive equal parts, those of my children who survive me

Or

I designate to receive equal parts, those of my children who survive me or who die before me leaving children of their own who survive me. In the case of each child who dies before me leaving children who survive me, subdivide his or her share equally among those children

- b. When the individuals in the group are identified by name, say whether the group contains only two:

- i. If only two members, say, for example:

I designate William Johnson, my son, and Mary Johnson, my daughter, to receive equal parts, if both of them survive me, but if one and only one of them survives me, I designate him or her to receive all.

- ii. If more than two members, say, for example:

*I designate to receive equal parts those of the following persons who survive me:
Mary Johnson, my daughter
William Johnson, my son
Albert Johnson, my son*

G. Designating a Contingent Beneficiary

A contingent beneficiary can be designated in case your primary beneficiary does not survive you. Every designation of an individual is contingent upon the individual surviving the participant. To state this contingency, use the phrase, “*If he (or she) survives me.*” The phrase “if living” is not acceptable as it does not make clear who must be living or exactly when he/she must be living. For example:

I designate Mary Jane Smith, my sister, if she survives me; otherwise, I designate John Brown, my friend.

In the case of multiple primary beneficiaries, if one or more of the primary beneficiaries do not survive the participant, the benefit will be divided equally among the remaining primary beneficiaries. If none of the primary beneficiaries survive the participant, the following wording may be added:

If none of the afore-designated beneficiaries survive me, I designate _____.

H. Beneficiary surviving for specified interval of time

In addition, a contingent beneficiary can be designated based upon the primary beneficiary surviving for a specified interval of time after the participant’s death. Specified period of time can be from 24 hours to a maximum of 30 days. For example:

I designate Laura Jones, my sister, if she survives me by 30 days; otherwise, I designate John Jones, my nephew.

Contingent designations for a specified period of time submitted for the Qualified Savings and Pension Plans require notarized spousal consent unless the designation is for a common accident/disaster clause worded as follows:

In the event that my spouse and I are injured in a common accident/disaster and my spouse dies of injuries sustained in the accident within 30 days, then my spouse is deemed to have predeceased me for purposes of this beneficiary designation.

I. Designating your Estate

A person's estate is the name given to that part of the person's property that remains when the person dies. If the person wishes to name their Estate as beneficiary, a Special Designation should be completed naming "*Executors or Administrators.*" A designation to "my estate" will not be accepted by the employer, since, in some states, an estate does not have legal capacity to accept the distribution.

V. FINAL REMINDERS!

- ✓ *Did you complete only one designation -- Default or Special?*
- ✓ *Did you use whole numbers for parts and not percentages or fractions on the Special Designation?*
- ✓ *Did you timely sign and date the designation?*
- ✓ *Did you verify there are no erasures, scratch-outs or modifications to the form?*
- ✓ *If required, did you obtain notarized spousal consent in Section 6 of the Qualified Pension and Savings Plans Beneficiary Designation?*

If you are a participant of a plan that is not listed in the forms or if you have any questions, please contact the Benefits Administration:

Phone: (800)-262-2363 (select option 1, then option 4)

Email: hr.retirement.services@exxonmobil.com

**LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE AND
DISABILITY PLAN BENEFICIARY DESIGNATION**



[1] PRINT PARTICIPANT FULL NAME	SOCIAL SECURITY NUMBER
_____	____-____-____

[2] CHECK EITHER ONE BOX FOR ALL PLANS or EACH BOX FOR SPECIFIC PLAN(S):

ALL PLANS - I select ALL OF THE PLANS listed below in which I presently participate or may participate in the future

OR

I select the following SPECIFIC PLAN(S) for which this designation will apply:

COMPANY-PAID LIFE INSURANCE/DEATH BENEFIT – BASIC LIFE INSURANCE -- FAMILY ADJUSTMENT PLAN

PARTICIPANT-PAID LIFE INSURANCE – GROUP UNIVERSAL LIFE – CONTRIBUTORY GROUP LIFE

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

DISABILITY PLAN

Note: This designation will continue to apply to a successor of a plan listed above.

[3] CHECK ONLY ONE BOX – I elect the following type of beneficiary designation for the Plan(s) selected above:

DEFAULT DESIGNATION – I hereby elect the Default Designation payment schedule as defined below. *If this option is selected, skip to Section [5]:*

- o If you are married at the time the benefit is payable, proceeds will be paid to your spouse.
- o If you are widowed, divorced, or single at the time the benefit is payable, the proceeds will be paid to the first of the following who survive you:
 - Divided equally among your children who either survive you or who die before you leaving children of their own who survive you. In the case of each child who dies before you leaving children who survive you, subdivide his or her share equally among those children.
 - Divided equally between your surviving parents.
 - Divided equally between your brothers and sisters who either survive you or die before you leaving children of their own who survive you. In the case of each brother or sister who dies before you leaving children who survive you, subdivide his or her share equally among those children.
 - Pay all to your executors or administrators.

SPECIAL DESIGNATION - I hereby elect the designation(s) set forth in **Section [4]** and/or **[6]**.

For more detailed information and examples, see the Beneficiary Guidelines.

[4] SPECIAL DESIGNATION: Note: If you need extra space, complete Section [6]

Primary Beneficiaries				
Name	Relationship	Parts	Address (Street, City, State, Zip)	Date of Birth

Contingent Beneficiaries <i>(in the event no primary beneficiary survives you)</i>				
Name	Relationship	Parts	Address (Street, City, State, Zip)	Date of Birth

[5] PARTICIPANT AUTHORIZATION:
This designation when reviewed and accepted by Benefits Administration revokes any previous beneficiary designation for the selected Plans. If none of the named beneficiaries survive me, I designate my Executors or Administrators as beneficiary.

Participant Signature: _____ **Date:** _____

QUALIFIED PENSION AND SAVINGS PLANS BENEFICIARY DESIGNATION **ExxonMobil**

[1] PRINT PARTICIPANT FULL NAME _____ **SOCIAL SECURITY NUMBER** _____ - ____ - ____

CHECK MARITAL STATUS: Single Married Widowed Divorced

[2] CHECK SPECIFIC PLAN(S) FOR WHICH THIS DESIGNATION WILL APPLY:
 Pension Plan Savings Plan *Note: May require Spousal Consent, see Section [6]*

[3] CHECK ONLY ONE BOX – I elect the following type of beneficiary designation for the Plan(s) selected above:

DEFAULT DESIGNATION – I hereby elect the Default Designation payment schedule as defined below. *If this option is selected, skip to Section [5]:*

- If you are married at the time the benefit is payable, proceeds will be paid to your spouse.
- If you are widowed, divorced, or single at the time the benefit is payable, the proceeds will be paid to the first of the following who survive you:
 - Divided equally among your children who either survive you or who die before you leaving children of their own who survive you. In the case of each child who dies before you leaving children who survive you, subdivide his or her share equally among those children.
 - Divided equally between your surviving parents.
 - Divided equally between your brothers and sisters who either survive you or die before you leaving children of their own who survive you. In the case of each brother or sister who dies before you leaving children who survive you, subdivide his or her share equally among those children.
 - Pay all to your executors or administrators.

SPECIAL DESIGNATION – I hereby elect the designation(s) set forth in **Section [4] and/or [7]**.
For more detailed information and examples, see the Beneficiary Guidelines. Note: If you are married and your spouse is not your primary beneficiary, notarized Spousal Consent is required (see Section [6]).

[4] SPECIAL DESIGNATION: *Note: If you need extra space, complete Section [6]*

Primary Beneficiaries				
Name	Relationship	Parts	Address (Street, City, State, Zip)	Date of Birth

Contingent Beneficiaries <i>(in the event no primary beneficiary survives you)</i>				
Name	Relationship	Parts	Address (Street, City, State, Zip)	Date of Birth

[5] PARTICIPANT AUTHORIZATION:
 This designation when reviewed and accepted by Benefits Administration revokes any previous beneficiary designation for the selected Plans. If none of the named beneficiaries survive me, I designate my Executors or Administrators as beneficiary. I understand that: 1) if I am not married now, this Special Designation will become invalid for the Savings and Pension Plans when I become married; and, 2) if I am married now, am less than 35 years of age, and have not named my spouse as primary beneficiary, this Special Designation will become invalid the beginning of the plan year in which I attain age 35 for (a) the Pension Plan, (b) any vested Retirement Account monies transferred to the Savings Plan from the Fuels Marketing Savings Plan, and (c) 50% of any portion of my Savings Plan account offsettable against my benefit from a SeaRiver Maritime annuity program.

Participant Signature: _____ **Date:** _____

[6] OBTAIN SPOUSAL CONSENT AND NOTARIZATION IF SPOUSE IS NOT THE ONLY PRIMARY BENEFICIARY:
 I am the spouse of the participant executing this beneficiary designation, and have the right to any benefit payable under the Pension Plan, and to the participant's vested account balance remaining in the Savings Plan at the time of death. By signing below, I agree to give up my right to the Pension and/or the Savings Plan account balance as provided in this Special Designation. I understand that by signing below, I may receive less money than I would have otherwise received under the Plan(s), and that the Pension and/or remaining Savings Plan account balance will be paid to the beneficiary or beneficiaries designated above. I understand that I do not have to sign this spousal consent, and that I am doing so voluntarily.

Spouse: _____

Signature

Spouse Printed Name

Notary Required with Spousal Consent/Signature

This instrument was acknowledged before me on this _____ day of _____, 20____ by _____
Spouse Printed Name

Notary Signature and Seal/Stamp

My Commission Expires On _____

IMPORTANT GUIDELINES FOR COMPLETING BENEFICIARY DESIGNATIONS

There are two beneficiary designation options: **Standard Beneficiary Designation** or **Special Beneficiary Designation**. Complete **only one** of them based on your needs.

I. STANDARD BENEFICIARY DESIGNATION

The benefit will be paid first to your spouse. If you are widowed, divorced, or single at the time the benefit is payable, the proceeds will go to the eligible survivors or beneficiaries as specified in number 2b of the form. If there are no eligible or surviving beneficiaries under number 2b, proceeds will go to the survivors as specified in number 2c, and so on. **DO NOT CIRCLE THE LETTERS.** If you wish a designation other than this specific sequence, complete a Special Beneficiary Designation. **NOTE: Stepchildren are not included in a Standard Designation.**

II. SPECIAL BENEFICIARY DESIGNATION

This designation is used to arrange for a contingency or other designation not provided for in the Standard Designation. There are numerous guidelines to ensure that the wording in a Special Designation is legally acceptable. Please contact the Benefits Administration office at 1-800-262-2363 or 713-680-5858 (select option 4) to review the wording prior to completing the beneficiary designation form.

On the Special Beneficiary Designation, you may name one or more beneficiaries. If you name more than one, you should designate how your benefit will be divided among them by determining the number of “parts” each beneficiary will receive. For example, if you name two beneficiaries to share equally, you would designate each to receive “1 part.” Or, if you have three beneficiaries and specify that the first would receive 2 parts and the others 1 part each, then your first beneficiary would receive half of your benefit, and the other two would receive one fourth of your benefit. Parts should be listed in WHOLE numbers. **DO NOT USE FRACTIONS OR PERCENTAGES.**

If one of your beneficiaries predeceases you, then, unless you specifically provide otherwise, the benefit is divided among the surviving beneficiaries according to their designated parts. So, for example, if your designation is “beneficiary A, 1 part; beneficiary B, 1 part; beneficiary C, 2 parts,” and beneficiary A dies before you do, then your benefit would be divided one-third to beneficiary B (1 out of 3 remaining parts), and two-thirds to beneficiary C (2 out of 3 remaining parts). If all of your designated beneficiaries die before you do, then your benefit will be paid to the executor or administrator of your estate.

A. Beneficiary Designation Under the ExxonMobil Pension Plan (EMPP)

In General

A beneficiary designation under the EMPP applies to the following benefits:

- the Pension Death Benefit (described below)
- the deferred annuity death benefit (payable to the survivor of a participant who retired prior to January 1, 2000 and dies prior to commencement of the EMPP benefit)
- the period-certain portion of an annuity elected as the form of payment for the EMPP benefit.

If you are married when you sign a special beneficiary designation for the Pension Death Benefit, special rules relating to spousal consent may be applicable. (Note: Spousal-consent rules do not apply if you are naming a beneficiary only for the deferred annuity death benefit or the period certain annuity.)

Legally Mandated Survivor Benefit

If you are married, federal law gives your spouse the right to receive special death benefits from the EMPP if you die before your spouse and before benefit payments begin. This spousal benefit, called a qualified pre-retirement survivor annuity, or QPSA, is a monthly annuity equal to approximately 50% of your EMPP benefit. Under the EMPP, if you are an employee with less than 15 years of benefit service or if you are a terminee with a deferred benefit, the QPSA requirement is met by the payment of the Surviving Spouse Annuity, or SSA. The SSA benefit is payable only to your surviving spouse and only in the form of a monthly annuity; you cannot name another beneficiary for the SSA or elect payment of the SSA in another form.

Pension Death Benefit

If you are an employee with at least 15 years of benefit service or a retiree with a deferred EMPP benefit, the QPSA requirement is met by the payment of the Pension Death Benefit. Unlike the SSA, the Pension Death Benefit is equal to your entire accrued EMPP benefit, can be paid to anyone you designate (with proper spousal consent), and, at your beneficiary's election, is paid in a lump sum or annuity.

Because federal protections for surviving spouses apply to the Pension Death Benefit, if you are married, you can name someone other than the spouse as primary beneficiary for the Pension Death Benefit only if your spouse consents in writing to the designation and the consent is notarized. Further, **if you are not yet 35 years of age when you designate a primary non-spouse beneficiary for the Pension Death Benefit, that designation will no longer be valid when you attain age 35.** Another beneficiary designation (with spousal consent) is required once you reach age 35. Also, if you are not married when you sign your beneficiary designation for the Pension Death Benefit, it is cancelled when you become married.

B. Beneficiary Designation Under the ExxonMobil Savings Plan (EMSP)

If you have a vested account balance in the EMSP at the time of your death, your surviving spouse is legally entitled to your account. Thus, as with the Pension Death Benefit, if you are married, you can name someone other than your spouse as primary beneficiary under the EMSP only if your spouse consents in writing and the consent is notarized. If you are not married when you sign your beneficiary designation, it is cancelled when you become married.

Only for participants of a SeaRiver Maritime, Inc. annuity program or former participants of the ExxonMobil Fuels Marketing Savings Plan, federal law provides additional protection to surviving spouses with regard to (i) any vested Retirement Account monies transferred to the Savings Plan from the Fuels Marketing Savings Plan, plus earnings and (ii) 50% of any portion of the Savings Plan account offsettable against your benefit from a SeaRiver Maritime annuity program. With respect to these special benefits, a primary non-spouse beneficiary designation made prior to the age of 35 will no longer be valid when you reach age 35.

C. Important Information Regarding Spousal Consent

The following information is for your spouse in deciding whether to consent to a non-spouse beneficiary for the Pension Death Benefit or under the EMSP:

- Your right to the Pension Death Benefit and the EMSP account balance cannot be taken away without your agreement.
- Your consent is your own personal decision and is completely voluntary.
- You can agree to give up part or all of the Pension Death Benefit or the EMSP account balance. If you give up all of these benefits, you will receive nothing from the EMPP or EMSP in the event of your spouse's death. If you give up a portion of the benefit, you will receive only that portion that is not given up.
- The participant cannot change the special beneficiary designation (other than to name you as the primary beneficiary) without your further consent.
- You cannot revoke your consent.

III. GENERAL INSTRUCTIONS

- Sign your name at the Participant Signature line and date the form. Do **not** sign beneath any other option or you will have to complete the form again .
- A witness (other than a potential beneficiary or relative) must sign and date in the applicable space.
- If you are married and do not designate the entire payment to your spouse, notarized spousal consent is required in Section 4 of the Special Beneficiary Designation for the Savings and/or the Pension Plans.
- The designation on the Special Beneficiary Designation may be continued on additional pages. If it is, you and a witness must sign and date each additional page. If spousal consent is required, each page must be signed by your spouse and notarized.
- A beneficiary designation may not alter the timing of a payment of benefits or any other terms of a benefit plan.

IV. EXAMPLES FOR SPECIAL SITUATIONS

A. Describing a Person Designated:

Identify the individual by Relationship - For example: Mary Jones, my mother.
Identify the individual by listing residence and date of birth.

The complete name and address should be included which will aid in locating the beneficiaries.

B. Putting the Name First:

If one wishes to designate a specific person regardless of relationship, to remove any such doubt, put the name immediately after the word "designate". For example:

I designate Alice Jones, my wife.

In designating a number of beneficiaries bearing the same relationship, if it is more convenient to put the relationship immediately after the "designate" then put the number immediately before the relationship. For example:

I designate my three brothers, William Johnson, Albert Johnson and Henry Johnson.

C. Designating an Entity

To designate an entity, list the name of the entity and its complete address. For example:

I designate the Society for the Prevention of Cruelty to Animals, 234 South Street, Houston, Texas 77001

D. Designating a Guardian:

A participant should not designate a legal guardian of a minor or incompetent person as beneficiary unless the guardian is already serving when the designation is received. It is preferable to designate the individual rather than a guardian because if the individual is of age or competent, he/she may be paid without delay.

If a guardian is designated the following guidelines should be used. For example:

I designate the legal guardian of Anne Smith, my daughter.

This designation will apply to whoever is guardian at the time of distribution.

The name and address of the guardian and a copy of the appointment should be forwarded to Benefits Administration for inclusion in the participant's record. Benefits Administration should be notified of any changes in the legal guardian.

Be careful to say nothing that would imply that a successor to the guardian would be excluded. By adding " *and any successor*" to the designation above, the designation allows a successor guardian.

E. Designating a Trustee:

In designating a trustee as beneficiary, refer to the instrument establishing the trust.

For an **inter vivos trust**, designate the trustee and the date of the trust agreement or agreement of trust. For example:

I designate the trustee serving under the trust agreement (or declaration of trust) between _____ (the grantor, e.g. the employee or whoever has established the trust) and _____ (the trustee), executed on _____ (date).

For a **testamentary trust**, state the name of the trustee, the date of the particular will which creates the trust and one of the following triggering events, which will permit distribution of the benefits without undue delay. 1) Either the probate of the will or 2) the trustee's assumption of office. For example:

I designate the trustee of the trust established by item III of my last will and testament executed on _____ (date), provided that the will is presented for probate within _____ days and ultimately probated. (A reasonable amount of time should be used not to exceed ninety (90) days.

or

within _____ (a reasonable amount of time not to exceed nine (9) months) after I die, and one or more trustees of that trust qualifies and becomes legally entitled to administer that trust.

If the triggering event does not occur, the benefits would become part of the participant's estate. To avoid this, a contingent beneficiary may be named. For example:

But if the will is not admitted to probate (or the trustee fails to qualify) within this time, I designate Joseph Brown, my brother.

To provide for a successor trustee, the following wording is suggested:

I designate the trustee of the trust and any successor as such trustee. Joseph Brown is now the trustee.

F. Designating Surviving Members of a Group

To identify the members of a particular group who survive the decedent, follow these conventions:

1. When the individuals in the group are identified only as members of a class, say for example:

I designate to receive equal parts, those of my children who survive me

2. When the individuals in the group are identified by name, say whether the group contains only two:
 - (a) If only two members, say, for example:

I designate William Johnson, my son, and Mary Johnson, my daughter, to receive equal parts, if both of them survive me, but if one and only one of them survives me, I designate him or her to receive all.

- (b) If more than two members, say, for example:

I designate to receive equal parts those of the following persons who survive me:

Mary Johnson, my daughter

William Johnson, my son

Albert Johnson, my son

G. Designating a Contingent Beneficiary

Every designation of an individual should be contingent upon the individual surviving the employee. To state this contingency, use "If he (or she) survives me." The phrase "if living" is not acceptable as it does not make clear who must be living or exactly when he/she must be living.

To exclude the case in which the employee and beneficiary die as a result of a common accident, the employer will accept a designation contingent on the beneficiary living for a certain designated interval after the participant's death. For example:

I designate Laura Jones if she survives me by 30 days; otherwise, I designate _____.

Any interval from 24 hours up to 30 days is acceptable.

In the case of an extended series of beneficiaries, use the following wording:

If none of the afore-designated beneficiaries survive me, I designate _____.

H. Designating your Estate

A person's estate is the name given to that part of the person's property that remains when the person dies. If the person wishes to name their Estate as beneficiary, a Special Designation should be completed naming "*Executors or Administrators.*" A designation to "my estate" will not be accepted by the employer, since, in some states, an estate does not have legal capacity to accept the distribution.

V. FINAL REMINDERS!

- ✓ Did you complete only one designation -- Standard or Special?
- ✓ Did you use whole numbers and not percentages or fractions, if applicable, on the Special Designation?
- ✓ Did you sign and date the designation and have it witnessed?
- ✓ Did you verify there are no erasures, scratchouts or modifications to the form?
- ✓ If required, did you obtain notarized spousal consent in Section 4 of the Special Designation?

If you have any questions, did you contact Benefits Administration?

Standard Beneficiary Designation - ExxonMobil Benefit Plans

This form allows you to elect the Plan's standard list of beneficiaries

Send to: Benefits Administration, P. O. Box 2283, Houston, Texas 77252-2283

[1] Please print

SSN: _____

Participant Full Name: _____

Personnel Number: _____

[2] Read the following to understand how benefits are paid under the Standard Beneficiary Designation:

If I elect the Standard Beneficiary Designation, or if I have not named a beneficiary, any plan benefit is paid to the first of the following who survive me:

- a. Paying all to my spouse.
- b. Dividing equally among my children who either survive me or who die before me leaving children of their own who survive me. In the case of each child who dies before me leaving children who survive me, subdivide his or her share equally among those children.
- c. Dividing equally between my surviving parents.
- d. Dividing equally among my brothers and sisters who either survive me or die before me leaving children of their own who survive me. In the case of each brother or sister who dies before me leaving children who survive me, subdivide his or her share equally among those children.
- e. Paying all to my executors or administrators.

For purposes of the plan's standard 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. One's brother or sister means another child of either or both parents. Step-children, step-parents, and step-siblings are not included.

[3] Check ALL PLANS or SPECIFIC PLAN(S) for which you want this Standard Beneficiary Designation to apply:

I select **ALL PLANS** in which I presently participate or may participate in the future.

Can include the following ExxonMobil Benefit Plans: Savings Plan, Pension Plan, Disability Plan, Basic Life Insurance or Death Benefit, Group Universal Life Insurance, Basic Accidental Death & Dismemberment, Voluntary AD&D, Aviation Accident Insurance, Family Adjustment Insurance or Death Benefit, and Contributory Group Life Insurance.

OR

I select **SPECIFIC PLAN(S)** as applicable:

- | | |
|--|---|
| <input type="checkbox"/> Company-Paid Life Insurance/Death Benefit *
Basic Life or Family Adjustment | <input type="checkbox"/> Pension Plan |
| <input type="checkbox"/> Participant Paid Life Insurance **
Group Universal Life or Contributory Group Life | <input type="checkbox"/> Savings Plan |
| <input type="checkbox"/> Basic Accidental Death and Dismemberment (employees only) | <input type="checkbox"/> Disability Plan |
| <input type="checkbox"/> Voluntary Accidental Death and Dismemberment (employees only) | <input type="checkbox"/> Aviation Accident Insurance (employees only) |

* The Company-Paid Life Insurance for most participants is Basic Life Insurance or Death Benefit. Those who retired from Exxon before 2000 and certain other participants who worked for Exxon before the merger may be covered under Family Adjustment Coverage.

** Most participants are covered under Group Universal Life Insurance. Those who retired from Exxon before 2000 may be covered by Contributory Group Life Insurance.

[4] Sign here and have a person who is not your beneficiary witness your signature to accept the Standard Beneficiary Designation:

I designate the Plan-provided beneficiary(ies) listed above.

I hereby cancel any designation I may have made earlier with respect to the Plan(s) checked above.

I understand that I can cancel this designation but only to the extent permitted by the Plans.

Participant: _____ Witness: _____ Date: _____
Signature Signature

Print your Name and Address below:

_____ (Name)

_____ (Address)

Accepted for Employer by: _____ Date: _____

