

**ELIGIBILITY RULES FOR RETIREMENT**

<p><b>CITGO Salaried Pension Plan:</b></p> <ul style="list-style-type: none"> <li>• Age 55 and Vested; <b>OR</b></li> <li>• Totally and Permanently Disabled; <b>OR</b></li> <li>• Age 65</li> </ul>	<p><b>CITGO 401(k) RASP:</b></p> <ul style="list-style-type: none"> <li>• Age 55 or older; <b>OR</b></li> <li>• Totally and Permanently Disabled</li> </ul>
<p><b>CITGO Hourly Retirement Plan:</b></p> <ul style="list-style-type: none"> <li>• Age 55 and Vested; <b>OR</b></li> <li>• Totally and Permanently Disabled; <b>OR</b></li> <li>• Age 65</li> </ul>	<p><b>CITGO 401(k) Thrift Plan:</b></p> <ul style="list-style-type: none"> <li>• Eligible to retire under any Company sponsored pension or retirement plan (Age 55); <b>OR</b></li> <li>• Totally and Permanently Disabled; <b>OR</b></li> <li>• Age 65</li> </ul>
<p><b>UNO-VEN Retirement Plan:</b></p> <ul style="list-style-type: none"> <li>• Age 55 and 10 Years of Vesting; <b>OR</b></li> <li>• Age 65</li> </ul>	<p><b>UNO-VEN 401(k) SIP Plan:</b></p> <ul style="list-style-type: none"> <li>• No Retirement Provisions Available</li> <li>• Final Distribution Available When Employment Ends</li> </ul>
<p><b>CITGO Refining &amp; Chemicals Pension Plan:</b></p> <ul style="list-style-type: none"> <li>• Age 65 and 5 years of service; <b>OR</b></li> <li>• Age 60 and 10 years of service; <b>OR</b></li> <li>• Age 55 and 15 years of service</li> </ul>	<p><b>CITGO Refining &amp; Chemicals 401(k) Thrift Plan:</b></p> <ul style="list-style-type: none"> <li>• Eligible to retire under any Company sponsored pension or retirement plan (Age 55); <b>OR</b></li> <li>• Totally and Permanently Disabled; <b>OR</b></li> <li>• Age 65</li> </ul>

**ELIGIBILITY FOR HEALTH & WELFARE RETIREE COVERAGE**

<p><b>Salaried Medical, Dental and Vision:</b></p> <ul style="list-style-type: none"> <li>• 10 Years Plan Participation; <b>AND</b></li> <li>• Age + Years of Service = 70 or More Points, <b>OR</b></li> <li>• Eligible to retire under a Company sponsored pension or retirement plan</li> </ul>	<p><b>Salaried Life Insurance (Post &amp; Prior Plans):</b></p> <ul style="list-style-type: none"> <li>• Age + Years of Service = 70 or More Points; <b>OR</b></li> <li>• Eligible to retire under a Company sponsored pension or retirement plan</li> </ul>
<p><b>Hourly Medical, Dental and Vision:</b></p> <ul style="list-style-type: none"> <li>• Age 55 and Vested; <b>OR</b></li> <li>• Totally and Permanently Disabled; <b>OR</b></li> <li>• Age 65</li> </ul>	<p><b>Hourly Life Insurance (Post &amp; Prior Plans):</b></p> <ul style="list-style-type: none"> <li>• Age 55 and Vested; <b>OR</b></li> <li>• Totally and Permanently Disabled; <b>OR</b></li> <li>• Age 65</li> </ul>