

ELIGIBILITY RULES FOR RETIREMENT

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| <p>CITGO Salaried Pension Plan</p> <ul style="list-style-type: none"> • Age 55 and Vested; OR • Totally and Permanently Disabled; OR • Age 65 | <p>CITGO RASP</p> <ul style="list-style-type: none"> • Age 55 or older; OR • Totally and Permanently Disabled |
| <p>CITGO Hourly Retirement Plan</p> <ul style="list-style-type: none"> • Age 55 and Vested; OR • Totally and Permanently Disabled; OR • Age 65 | <p>CITGO Thrift Plan</p> <ul style="list-style-type: none"> • Eligible to retire under any Company sponsored pension or retirement plan (Age 55); OR • Totally and Permanently Disabled; OR • Age 65 |
| <p>UNO-VEN Retirement Plan</p> <ul style="list-style-type: none"> • Age 55 and 10 Years of Vesting; OR • Age 65 | <p>CITGO Refining and Chemicals Pension Plan</p> <ul style="list-style-type: none"> • Age 65 and 5 years of service; OR • Age 60 and 10 years of service; OR • Age 55 and 15 years of service |

ELIGIBILITY FOR RETIREE COVERAGE

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

This is only a summary of the eligibility rules. All benefits are governed by the legal documents that are the official rules of each plan. If there is any difference between this summary and the legal documents, then the documents have the final say.