



## Separation from Service Guide for Legacy Andeavor Employees Retirement Benefits

### Marathon Petroleum Retirement Plan\*

(For legacy Andeavor/Tesoro service through 12/31/2018; formerly Andeavor Pension Plan)  
**Andeavor Pension Center, (866) 981-3039 or [andeavor.com/pension](http://andeavor.com/pension) (legacy Tesoro employees) or [andeavor-db.hrodb.com](http://andeavor-db.hrodb.com) (new users must register)**

- Legacy Andeavor employees earned a pension benefit for their service through December 31, 2018 under the Andeavor Pension Plan, now part of the Marathon Petroleum Retirement Plan. You are vested in your benefit after 3 years of service. Your continued service with Marathon Petroleum is recognized for this purpose. You can commence your vested pension benefit at any time after you leave the Company\*. You may elect to defer receipt of your vested pension to any first of the month, up to age 65.
- *Before you leave the Company*, you may access the pension website at any time.
- *After you leave the Company*, you will receive a letter in the mail approximately two months following termination which will provide the website for inactive employees.
- You may also request an estimate or pension election kit by phone.

**To collect your benefit as soon as possible after separation, request a pension election kit 60-90 days before your last day. You have two options:**

**Option 1:** Instantly print a pension election kit online by following these steps.

- a. Visit [andeavor.com/pension](http://andeavor.com/pension) (legacy Tesoro) or [andeavor-db.hrodb.com](http://andeavor-db.hrodb.com).
- b. Click on the "Pension Modeling" link.
- c. Select "Election Kit" from the dropdown menu, and then enter in the required information. After you click "Generate Paperwork" and follow the prompts, you can print your paperwork **immediately**.

**Option 2:** Contact the Andeavor Pension Center at (866) 981-3039. You will receive your paperwork within **2-3 weeks**.

### **Once you receive the kit (online or by mail):**

- A. Read through your paperwork carefully. Once you finish completing the forms, review the checklist included with the package and promptly return the required forms.
- B. The Pension Center will review your forms for completeness and accuracy. If anything is incomplete, you will receive a letter in the mail, notifying you of any missing information.
- C. Once the required forms have been received in good order and you have separated from service, a final benefit calculation will be performed. Your payment will be made with the next available payment cycle, which is generally 45-60 days following your last day worked.

## Marathon Petroleum Thrift Plan (401(k) Plan)\*\*

### **Fidelity Investments, (866) 602-0595 or [netbenefits.com/marathonpetroleum](http://netbenefits.com/marathonpetroleum)**

- You are immediately vested in your Company matching contributions received in 2019. You are vested in company matching contributions received in the Andeavor 401(k) Plan after 1 year of service. Your continued service with Marathon Petroleum is recognized for this purpose. Employees who terminate due to a layoff are vested, regardless of their length of service.
- You will still have access to your account through Fidelity following your termination/retirement.
- **If your account balance is \$5,000 or less**, you must take a single sum payment in the form of cash or a rollover.
- **If your account balance exceeds \$5,000**, you may:
  - Leave your remaining account balance in the Plan
  - Request a lump sum distribution/rollover
- If you have 401(k) loans, you will receive information from Fidelity about your payment options.

## Marathon Petroleum Retirement Plan\*\*

### **Fidelity Investments, (866) 602-0595 or [netbenefits.com/marathonpetroleum](http://netbenefits.com/marathonpetroleum)**

- Effective January 1, 2019, legacy Andeavor employees started earning a pension benefit under the Marathon Petroleum Retirement Plan. You are vested in your Marathon Petroleum Retirement Plan benefit after 3 years of service. Your previous service with Andeavor is recognized for this purpose.
- **If your account balance is \$5,000 or less**, you must take a single sum payment in the form of cash or a rollover.
- **If your account balance exceeds \$5,000**, you may:
  - Leave your remaining balance in the Plan up to age 65, the Plan's normal retirement age
  - Request to commence your benefit at any time:
    - Contact the Fidelity Benefits Center at (866) 602-0595 at least 45, but no more than 180 days, prior to your desired benefit commencement date. You can also make your election online at [netbenefits.com](http://netbenefits.com).
    - When contacting Fidelity, you should ask to be assigned to a Retirement Benefits Coordinator (RBC). The Fidelity RBC will serve as a single point of contact throughout the process.
    - Fidelity must receive your signed Pension Benefit Election Authorization statement (along with any other forms, e.g., spousal consent) in good order *prior* to your benefit commencement date.
    - Benefit payments will commence approximately five weeks after your benefit commencement date.

\*Be sure to read the Special Tax Notice (available in your Pension Election Kit or upon request) to understand the tax consequences of a distribution from a qualified retirement plan. You may also wish to consult a financial planner/tax advisor.

\*\*Please review the information regarding payment options and tax rules in the Thrift Plan Summary Plan Description and the Retirement Plan Summary Plan Description. You may also wish to consult a financial planner/tax advisor.