AMENDMENT NUMBER SEVEN TO
ARCO COMPANIES RETIREMENT PLAN

SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATIONS

I
INTRODUCTION

This is a Summary of Material Modifications regarding the ARCO Companies Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of January 1, 2027. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

II
SUMMARY OF CHANGES

1. Employer Name

Your Employer has changed its name to:

ARCO Companies, Inc.

2. Employer Information

8300 Eager Road, Suite 500
St. Louis, Missouri 63144
Telephone: 314-963-0715

42-5260470

3. Administrator Information

The contact information for the Administrator has changed to:

ARCO Companies, Inc.
8300 Eager Road, Suite 500
St. Louis, Missouri 63144
Telephone: 314-963-0715

4. Special Trustee Information

The contact information for the Special Trustee is:

8300 Eager Road, Suite 500
St. Louis, Missouri 63144
Telephone: 314-963-0715