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Financial Education For Retirement Planning

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Principles Applied...



- Long Term Orientation
- Shared Responsibility
- Start Early
 - Awareness & Understanding of Needs
 - Just In-Time Information
 - Availability of Options

Retirement Planning

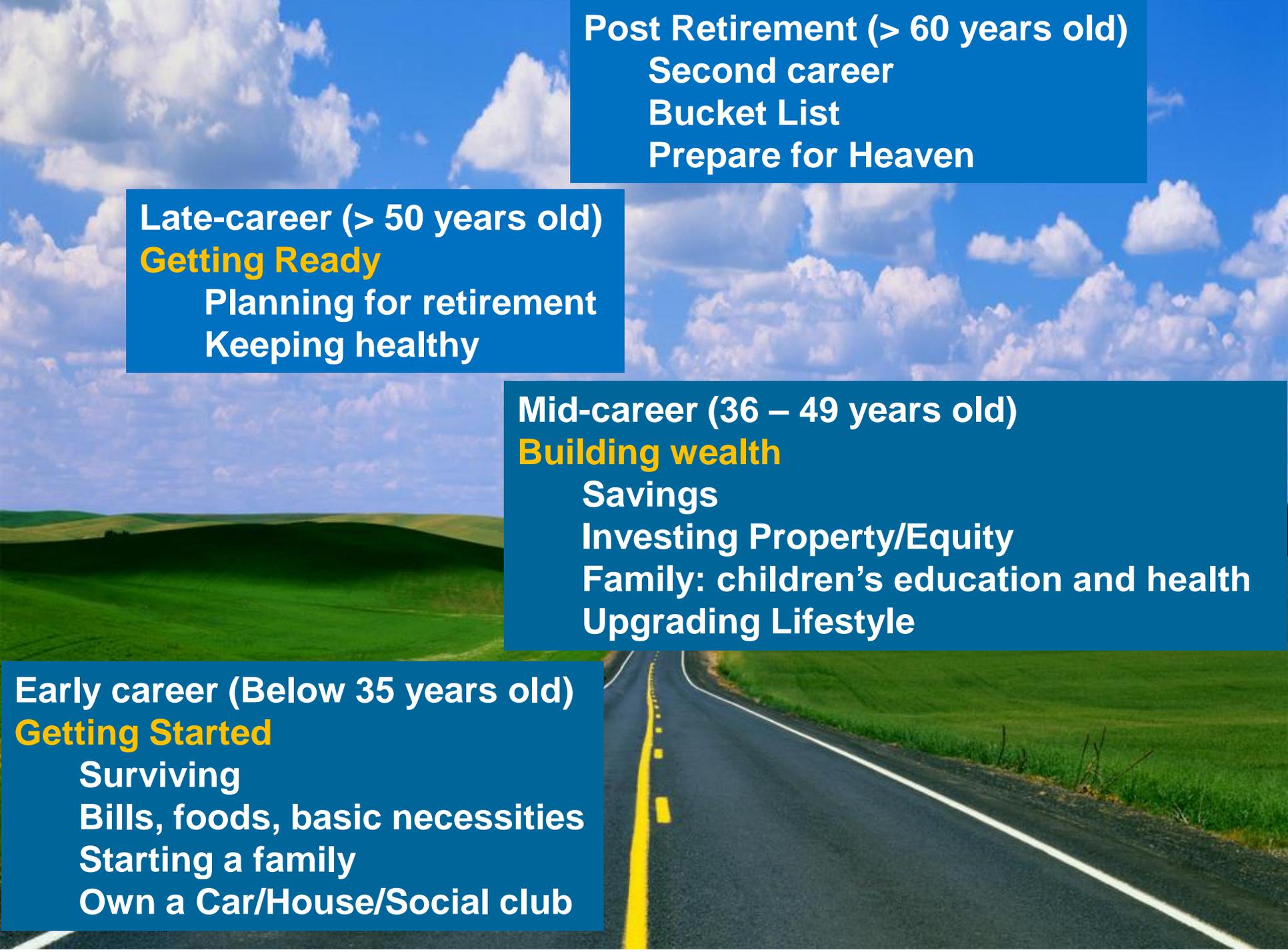


- It is never too early to plan for retirement

- Have you considered?



- When and Where to Retire?
- How do you want to spend time in retirement?
- What standard of living would you like in retirement?
- How much do you need in retirement?
- Where will your retirement income come from?



Post Retirement (> 60 years old)
Second career
Bucket List
Prepare for Heaven

Late-career (> 50 years old)
Getting Ready
Planning for retirement
Keeping healthy

Mid-career (36 – 49 years old)
Building wealth
Savings
Investing Property/Equity
Family: children's education and health
Upgrading Lifestyle

Early career (Below 35 years old)
Getting Started
Surviving
Bills, foods, basic necessities
Starting a family
Own a Car/House/Social club

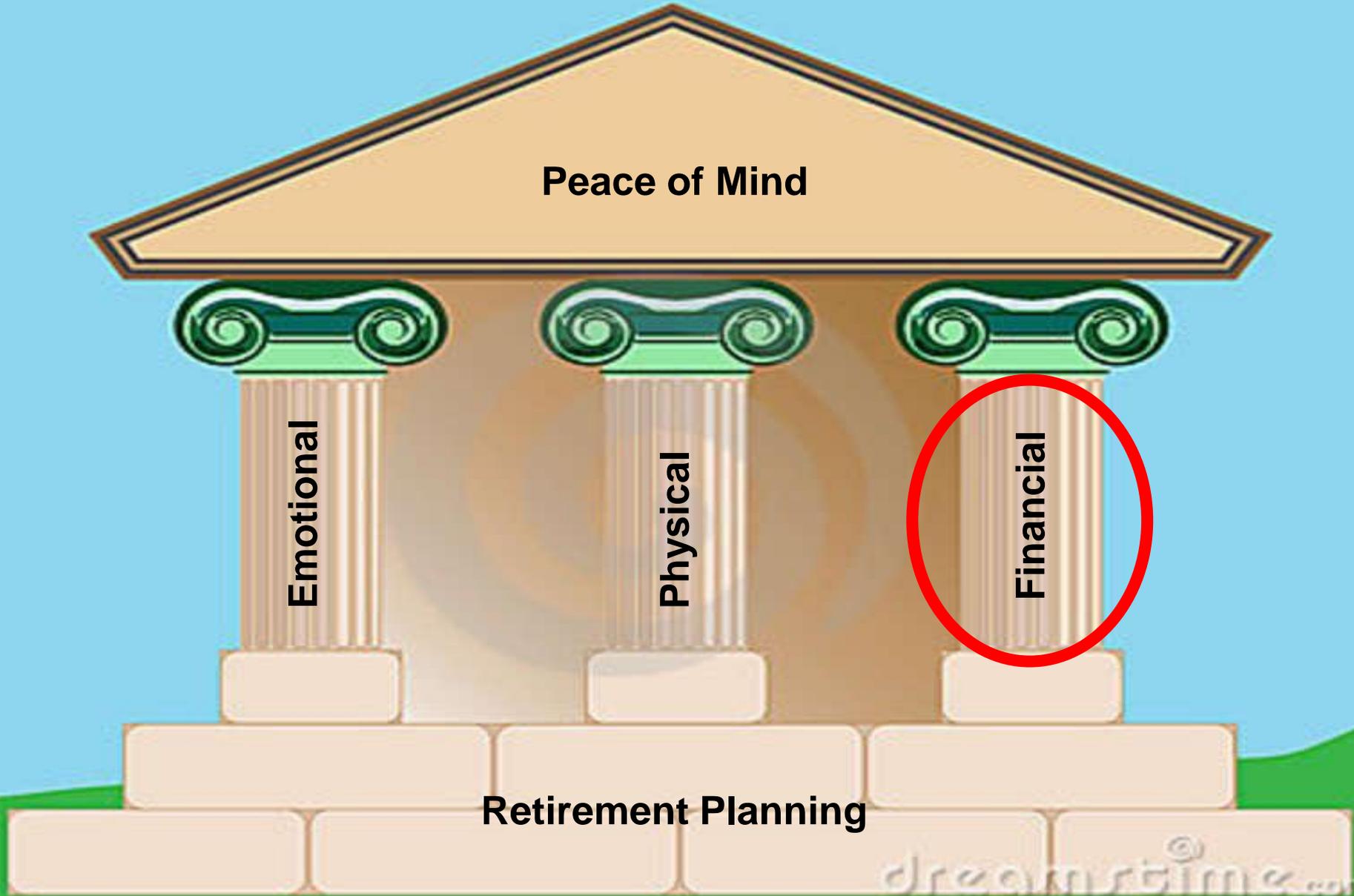
Long Term Orientation...



New Employee Orientation Program

- A brief introduction of their financial standing
 - Total Remuneration
 - Career Orientation Salary Treatments
 - How do we derive our annual salary program?
 - How do we pay competitively in the market?
 - Benefits Plans
 - Medical plan/Survivor's Benefit
 - Lump Sum Retirement Plan

Retirement planning is not just about the money



Financial Wellbeing

– Getting Started



- **Target group:** In their early career stage or < 35 years old
- **Topics/Discussion on:**
 - Define own financial goals for short, medium and long term
 - Prepare a budget and identify ways to minimize expenses and maximize income
 - Explain advantages and disadvantages of investment options available
 - Equity and Property
 - Debt management
 - Difference between ‘good debt’ vs. ‘bad debt’
 - Initiate risk management (insurance) planning and asset protection
 - Diversify your wealth
 - Match appropriate investments to your timeframe
 - Stick to your investment strategy
 - Invest small amounts regularly
 - Seek regular financial planning advice

Financial Wellbeing – Building Wealth



- Target audiences:
 - In their mid career stage or between the age of 36 – 49 years old.
- Share info and guide participants on:
 - How to identify the likely risk and return associated with different investment types
 - Equity and Property
 - Outline the fundamental characteristics of pension scheme and identify the different types of contributions and tax treatments
 - Access information to calculate your life expectancy and contributions needed to retire comfortably
 - Explain the purpose and importance of various insurance types in protecting your income and loved ones
 - Discuss basic estate planning strategies

Pre-Retirement



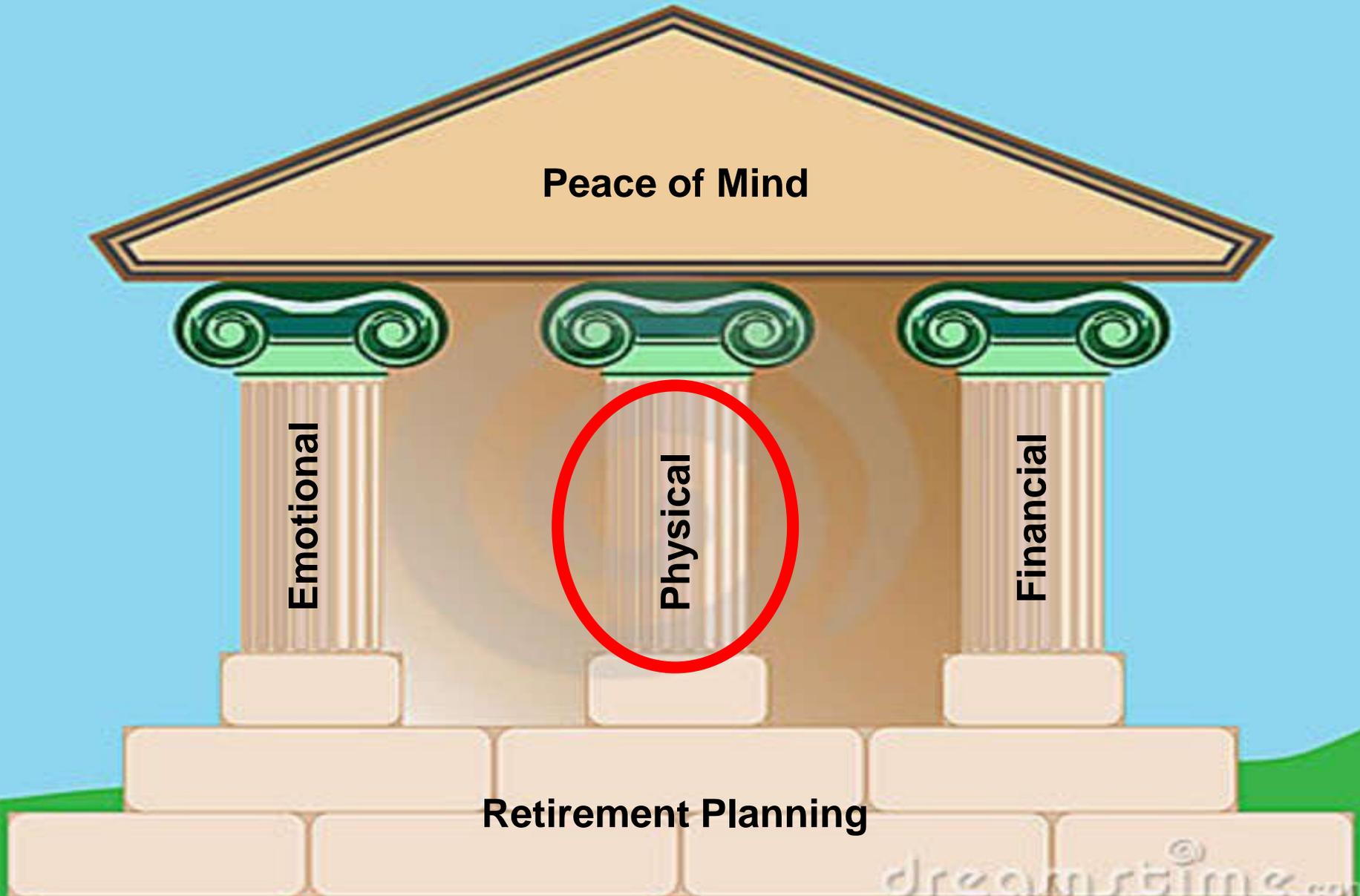
- Target audiences: 50 years old and above with spouses are invited
- Learn how to create a personal action plan for retirement that considers:
 - ExxonMobil Retirement Benefits
 - Financial and life goals
 - Desired retirement lifestyle
 - Retirement income needs and sources
 - Health care coverage needs
 - Investment planning for retirement and beyond
 - Estate Management
 - Wishes on leaving a legacy₉ for heirs

Insurance Cover

- Types of insurance:
- Health insurance
 - ExxonMobil Medical Plan
 - Retirees Up to 65
- Group Life
- Total Disability
- Travel Insurance



Retirement planning is not just about the money

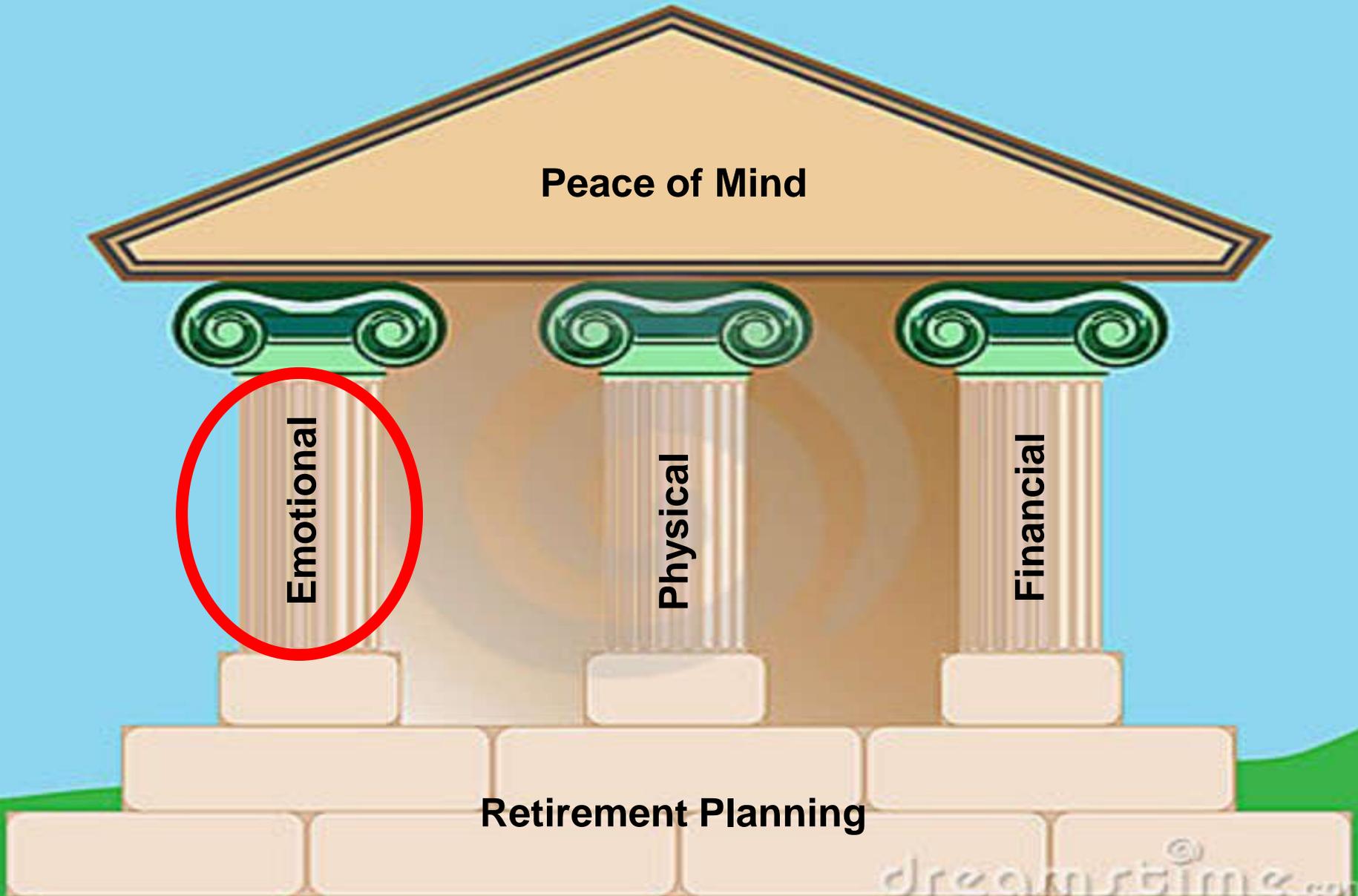


Physical Wellbeing



- **Healthy body**
 - Funds required to remain healthy
 - Food supplements
 - Medical check-ups
- **Programs to promote health**
 - Gym facilities
 - ExxonMobil Medical Plan
 - Office Safety & Health Committee
 - Safety & Wellness Committee in every department
 - Periodic health check-ups

Retirement planning is not just about the money



Emotional/Psychological Wellbeing



- ExxonMobil Health Advisory Program (EHAP)
- Workplace Flexibility Programs:
 - Modified work week
 - Part time regular
 - Extended part time regular
 - Vacation advance
 - Focused Assistance programs
 - Dependent Care Assistance
 - Child Adoption Assistance
 - Employee's Survivor Financial Counseling
 - Adaptable Workplace Program

Summary

- Apply the principles of
 - Long Term Orientation
 - Shared Responsibility
 - Start Planning Early
- Don't delay planning for your retirement
 - Start early, the earlier you start the brighter your future will be
- Assess your financial standing at your mid-career stage
 - Achievement vs. Target
 - Modify your spending/investment to achieve target

