

# **Aramco U.S. Savings Plan**

## **Summary Plan Description**

April 1, 2026

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## **SUMMARY PLAN DESCRIPTION**

### **ARAMCO U.S. SAVINGS PLAN**

Vanguard Plan Number 091353

The Aramco U.S. Savings Plan (the “Savings Plan”) is sponsored by Aramco Shared Benefits Company (“ASBCO” or the “Company”). The Savings Plan is a Section 404(c) plan under the Employee Retirement Income Security Act of 1974 (“ERISA”), which governs U.S. employee benefit plans. Section 404(c) of ERISA and Regulations of the United States Department of Labor establish certain standards for qualified plans in which Participants or beneficiaries exercise investment control over the assets in their accounts. Included among these standards are requirements that Participants have access to the information needed to choose among the available funds which fit their investment objectives. In an ERISA 404(c) plan such as the Savings Plan, the plan fiduciaries are relieved of liability under ERISA for the results of a Participant's or beneficiary's investment decisions.

Under ERISA, the Savings Plan is a defined contribution pension plan. This means that benefits are determined solely by the amounts contributed to your accounts and any income, gains, or losses in those accounts. Pension benefits under the Savings Plan are not insured by the Pension Benefit Guaranty Corporation, a federal insurance agency, because the Pension Benefit Guaranty Corporation does not insure defined contribution plans. The Company does not guarantee the performance of investments under the Savings Plan.

Prior to April 1, 2020, the Savings Plan was sponsored by the Saudi Arabian Oil Company and the legal name of the Savings Plan was “The Savings Plan of Saudi Arabian Oil Company.”

This Summary Plan Description (or “SPD”) does not include all of the information about benefits under the Savings Plan. Additional information can be found in the Plan Document for the Savings Plan, which is the legal instrument under which the Savings Plan is operated. If there is any inconsistency between this SPD, or any other communication about the Savings Plan, and the Plan Document, the Plan Document will govern, as determined by the Plan Administrator in its sole discretion.

ASBCO is the Plan Sponsor and it reserves the right to amend, modify or terminate the Savings Plan, in whole or in part, at any time and for any reason, subject to applicable law.

### **PURPOSE OF THE PLAN**

The Savings Plan adopted by the Company is a qualified plan under Section 401(a) of the United States Internal Revenue Code of 1986 as amended (the “Internal Revenue Code”) and is intended to help employees accumulate savings for retirement. There are certain advantages to participating in the Savings Plan, including the following:

- Employees may elect to make pre-tax contributions, Roth contributions, or after tax contributions, or a combination of the three.
- Company contributions to the Savings Plan are vested immediately.
- Investment earnings from the Pre-tax Account, the After tax Account and the Company Contributions Account are generally not taxable until distributed or withdrawn.

- Investment earnings from the Roth Account are not taxable when distributed or withdrawn provided that the distribution or withdrawal occurs after age 59½ (or following death or disability) and at least 5 years after the initial Roth contribution is made to the Roth Account.
- Employees may borrow or withdraw specified amounts, subject to Savings Plan limitations and tax considerations. Pre-1987 employee contributions can be withdrawn on a tax-free basis. In-service withdrawals which include post-1986 after tax employee contributions are partially or fully tax-free in the same proportion as the ratio of post-1986 employee contributions to the applicable Account balances. The taxable portion of the withdrawal may be subject to an additional 10% penalty if not rolled over into an Individual Retirement Account (“IRA”).
- Following termination of employment, if an Employee elects not to remain in the Savings Plan, the final distribution qualifies for a tax-free rollover to an IRA or to another employer’s qualified plan.

### **WHO IS ELIGIBLE**

The Savings Plan covers salaried employees in the U.S. sub-group of the Expatriate Payroll of Saudi Aramco, as determined by Saudi Aramco, and employees on the U.S. Dollar payroll of ASBCO and Associated Companies (such companies including ASBCO collectively referred to as the “Companies” or individually as a “Company”). Such Associated Companies include the following listed companies and any others who are named as a participating employer under the Savings Plan:

- Aramco Americas Company (“AACO”)
- Aramco Associated Company
- Aramco Overseas Company B.V.
- Aramco Capital Company, LLC
- Saudi Petroleum International, Inc.
- Saudi Refining, Inc.
- Aramco Ventures LLC (“AV”) (formerly known as Saudi Aramco Energy Ventures, LLC)
- Saudi Arabian Oil Company (“Saudi Aramco”)
- Aramco Trading Americas LLC
- Aramco Venture Management Consultant Company LLC (“AVMCC”)

Employees of Aramco Services Company (“ASC”) as of December 31, 2025, transferred employment to AACO effective January 1, 2026, and retain their prior hire date and recognition of service with ASC in effect December 31, 2025. These employees’ contribution elections (including any automatic enrollment election) continued in effect following such transfer. ASC (renamed Aramco Downstream Americas Company effective on or about January 1, 2026) ceased to have any employees after such transfer and ceased to be an Associated Company as of such date.

Other ASBCO affiliates not specifically identified above are not Associated Companies and employees of those affiliates therefore are not eligible for the Savings Plan. For example, Motiva,

Valvoline, Arlanxeo, and Johns Hopkins Aramco Healthcare entities are not Associated Companies that participate in the Savings Plan.

Hourly or daily paid employees, independent contractors, leased employees and consultants are excluded. For these purposes, the Company's classification of an individual is conclusive. An individual will be ineligible for participation even if the individual is later re-classified to be an employee, whether by a court, administrative body, or otherwise; any re-classification will be prospective only and is subject to the Company re-classifying the individual as an eligible employee.

## **HOW TO PARTICIPATE**

Except as provided herein, unless an Employee elects not to participate in the Savings Plan, he automatically begins participating in the Savings Plan effective on the first day of the month following, or coinciding with, his date of employment. Employees who do not make any election to participate (or waive participation) upon their hire date will by default be enrolled in the Savings Plan contributing at the rate of 4% of their Monthly Benefits Base Earnings. Different default election rules applied before January 1, 2026, depending on an Employee's hire date and employer. Automatic contributions will be deposited into the Employee's Pre-tax Account and invested in the Vanguard Target Retirement Fund with the target date closest to the year when they will reach age 65. Non-participating employees may elect to begin participating on the first day of any month.

Effective January 1, 2024, each employee of Aramco Trading Americas LLC as of December 31, 2023, was treated as newly becoming an employee (and therefore automatically enrolled pursuant to the foregoing) unless the employee has made an election not to participate.

Employees may change their contribution percentages online on the Businessolver Aramco Benefits Center website at (MyAramcoBenefits.com). All Employees can change their investment allocations between funds using Vanguard's website at [www.vanguard.com/aramco](http://www.vanguard.com/aramco).

An Employee will become a Participant in the Savings Plan for purposes of receiving any Company fixed contributions automatically upon becoming eligible to participate regardless of whether he has any election in place.

## **DESIGNATING A BENEFICIARY**

Employees are required to designate a beneficiary or beneficiaries who will receive the balances in their Accounts should they die. An employee who is married and names a beneficiary other than his Spouse must have the Spouse's written consent to that beneficiary designation, which must be witnessed by a Savings Plan representative or by a notary public or consular official. To change your beneficiary online, log in to <http://www.vanguard.com/aramco> and click My Profile then click Beneficiaries. Any elections made with Vanguard will supersede prior beneficiary designations on file with the Company.

## **FUNDING**

The Savings Plan is funded by both employee contributions and Company contributions. All contributions are deposited with the Savings Plan's Trustee, Vanguard Fiduciary Trust Company.

## EXPENSES

Investment returns are net of certain fund operating expenses. The Company pays all other Savings Plan administrative expenses for active employees. Effective August 1, 2015, administrative fees are charged on a per participant basis to the account of any participant who is not an active employee, and such fee is collected on a quarterly basis. As of April 1, 2026, the administrative fee charged to such participant accounts is \$38 per year, but this amount may be adjusted from time to time in the discretion of the Plan Administrator.

## EMPLOYEE CONTRIBUTIONS

Employees may contribute from 2% to 50% of their Monthly Benefits Base Earnings. Monthly Benefits Base Earnings include regular monthly base salary plus expatriate premium, if applicable, subject to the limitations described below. Overtime pay, bonuses, living and other expense allowances and other allowances are not included in Monthly Benefits Base Earnings.

Employees may change the rate of future contributions to the Savings Plan online through the Businessolver Aramco Benefits Center website. Elections to change future contributions may take up to two payroll cycles to process. Contribution changes are effective on the first day of the month following processing of the change (or for the first payroll period ending in the month for individuals on a biweekly payroll).

The Internal Revenue Code establishes certain rules for qualified plans, including limiting the amount of contributions and covered compensation and placing certain restrictions on benefits for highly compensated employees. These limits are published annually by the Internal Revenue Service. Contributions in excess of these limits cannot be accepted by the Savings Plan.

**In the year of hire, employees who contributed to a 401(k) plan with a previous employer should limit their total Pre-tax savings and Roth contributions to the Savings Plan so their annual total contributions to all 401(k) plans do not exceed the permitted maximums under the Internal Revenue Code.**

Employees may suspend contributions to the Savings Plan effective on the first day of the month. Such suspension may take up to two payroll cycles to go into effect. Employees may resume contributions by logging onto the Businessolver Aramco Benefits Center website and electing their contribution rate. The date on which the election will take effect is the first day of the month and may take up to two payroll cycles. Employees do not receive any Company matching contributions while their employee contributions are suspended.

## TYPES OF EMPLOYEE CONTRIBUTIONS

Employees may elect to contribute either to their Pre-tax Account, After tax Account, Roth Account or a combination of the three, by designating a percentage amount in whole percentage increments. These three types of regular contributions may only be made through direct monthly payroll deductions. The combined total employee contributions to all three Accounts must be at least 2% and cannot exceed 50% of Monthly Benefits Base Earnings. Contributions are also subject to annual limits imposed under the Internal Revenue Code.

Employees who are 50 years of age or older by year's end, and contribute the maximum allowed, may elect to make additional catch-up contributions up to the amounts permitted under the Internal Revenue Code (\$8,000 in 2026). Those employees who are 60-63 years of age by year's end may contribute an even higher catch-up contribution amount (the "super catch-up") as permitted under the Internal Revenue Code (\$11,250 in 2026). At age 64, the limit reverts to the standard catch-up contribution amount.

Catch-up contributions for certain higher earners must be designated as Roth contributions. The determination is based on prior-year FICA wages (wages under Internal Revenue Code section 3121(a)) from the employee's employer. Under IRS guidance, a \$150,000 wage threshold applies to determine whether 2026 catch-up contributions must be Roth contributions. The Savings Plan will deem catch-up (including super catch-up contributions) as Roth contributions for those Employees subject to the Roth requirement, even if the Employee has not designated them as such.

The Company reserves the right to re-designate all or part of an employee's contributions to his Pre-tax and Roth Account as contributions to his After tax Account to ensure compliance with the Internal Revenue Code.

Employee contributions to the Pre-tax Account are made on a pre-tax basis in accordance with and subject to limitations under Internal Revenue Code Section 401(k). Such contributions will reduce taxable wages and therefore may reduce the employee's U.S. federal and state income tax in the years the contributions are made.

Employee contributions to the Roth Account are made on an after tax basis and are therefore not excluded from taxable wages in the years the contributions are made. Employees should be aware that Roth contributions are applied to the Internal Revenue Code limitations for 401(k) plans. Each dollar of Roth contributions reduces the amount that may be tax-deferred through contributions to the Pre-tax Account.

Employee contributions to the After tax Account are made on an after tax basis, and are therefore not excluded from taxable wages in the years the contributions are made.

Employees may transfer amounts to the Savings Plan from other qualified accounts. These contributions are credited to the Employee's Rollover Account or Roth Rollover Account, as applicable. To initiate a rollover, an Employee must submit a rollover request to the Trustee on the rollover application form. The rollover amount must be transferred to the Trustee in cash directly from the other qualified account. Rollover contributions are not subject to annual contribution limits, however rollover contributions from Individual Retirement Accounts may not exceed the amount of the distribution from such account that is taxable. If the Trustee or Committee learns that funds transferred to the Savings Plan were not eligible for rollover treatment, those amounts will be distributed to the Participant and deemed never to have been part of the Savings Plan. Participants who remain in the Savings Plan following termination of employment have the option of rolling over a lump sum distribution from the Retirement Income Plan to the Savings Plan.

## **COMPANY CONTRIBUTIONS**

Effective January 1, 2026, all employees who are eligible to participate in the Savings Plan are eligible to receive Company contributions. The Company will make fixed contributions, which do

not depend on employee contributions, as well as matching contributions based on employee contributions, as described herein. Effective January 1, 2026, each pay period the Company will make contributions equal to the following amounts:

- (a) For an employee of Aramco Trading Americas LLC, 13% of the employee's Monthly Benefits Base Earnings, regardless of the employee's contributions, as well as a matching contribution equal to 100% of the employee's current monthly contribution, up to a maximum matching contribution of 4% of Monthly Benefits Base Earnings.
- (b) For any employees other than described in subparagraph (a) above, 5% of the employee's Monthly Benefits Base Earnings, regardless of the employee's contributions, as well as a matching contribution equal to 100% of the employee's current monthly contribution, up to a maximum matching contribution of 4% of Monthly Benefits Base Earnings.

Prior to January 1, 2026, different company contribution rules applied depending on your employer and hire date.

## **PLAN ACCOUNTS**

An employee's total Savings Plan Account balances consist of the combined total of the following:

Pre-tax Account: Employee contributions made on a pre-tax basis.

After tax Account: Employee contributions made on an after tax basis.

Roth Account: Employee contributions made on an after tax basis which apply toward the maximum amount that employees can defer on a Pre-tax basis. The Roth Account may also contain amounts converted to the Roth Account from other Savings Plan Accounts.

Company Contributions Account: Company contributions made to match employee contributions and/or fixed contributions as described above. Any Company contributions made to the Company Contributions Account are made on a pre-tax basis, regardless of whether or not they are attributable to employee contributions that are Pre-tax, After tax or Roth contributions.

Rollover Account: Amounts transferred (or rolled over) to the Savings Plan from other qualified plans. Examples include rollovers by a Participant of benefits from the Retirement Income Plan following retirement or termination of employment, amounts from a previous employer's qualified plan, balances from the Participant's IRA (except for a Roth IRA), or balances from certain qualified governmental plans.

Roth Rollover Account: Amounts transferred (or rolled over) to the Savings Plan from an employee's other Roth accounts.

Merged Plan Account: Amounts transferred from a Merged Plan. A "Merged Plan" is a plan that is merged into the Savings Plan or a plan from which assets are transferred to the Savings Plan in a trust-to-trust transfer.

The value in each of the Pre-tax, After tax, Roth, Company Contributions, Rollover, Roth Rollover, and Merged Plan Accounts is adjusted to reflect additional employee and Company

contributions, investment earnings and losses, fees and expenses, loans and loan repayments, and withdrawals, where applicable.

Participants may view all their Account balances online by logging in at <http://www.vanguard.com/aramco> and will receive quarterly Savings Plan statements from Vanguard.

## **PLAN INVESTMENTS**

The Savings Plan allows Participants to direct and change the direction of the investments of their Accounts among any combination of one or more of the available funds. More complete information regarding the available investments may be found online at <http://www.vanguard.com/aramco> including the available current prospectuses, summary prospectuses or other reports on the various funds. The Plan's investment options are identified on [www.vanguard.com/aramco](http://www.vanguard.com/aramco) and in the annual participant fee disclosure notice, as it is updated from time to time.

Employees may establish or change their existing asset allocation among funds or future investment direction online by logging in at <http://www.vanguard.com/aramco> using their unique log-on ID and password. Refer to Plan number 091353 when first entering <http://www.vanguard.com/aramco> in order to register and receive a unique log-on ID and password. Employees may also change their existing allocation of assets among funds or investment direction by telephoning Vanguard's toll-free number 1-800-523-1188 (within the U.S.) or by calling 800-844-7272 (in Saudi Arabia).

The funds may be subject to certain restrictions such as limitations on trading frequency. For more information about these restrictions, please refer to the annual participant fee disclosure notice, as it is updated from time to time.

The Department of Labor provides participants and beneficiaries with links to sources of information on investing and diversification, including links to a number of publications that provide information on different types of investments, as well as information on how diversifying investments can reduce investment risk. The Department of Labor's link to publications and advice on investing and diversification is <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>.

The Savings Plan also designates a Qualified Default Investment Alternative (QDIA) as a default investment where your Accounts will be invested if you have not made an alternative investment election. Your default investment is the Vanguard Target Retirement Trust with the target year closest to the year you will reach age 65.

The Savings Plan may offer new funds or to cease to offer any particular fund or funds as investment options.

## **INDIVIDUAL ACCOUNT INFORMATION**

Vanguard provides Participants with a quarterly statement of their Accounts indicating the value of their shares or units in each investment. Participants may obtain individual Account information

on a daily basis by logging in at <http://www.vanguard.com/aramco> or by calling the Vanguard toll-free number at 1-800-523-1188.

### **PROSPECTUSES AND SIMILAR DOCUMENTS**

Some of the Savings Plan funds are publicly traded mutual funds regulated by the Securities Act of 1933. Each of these funds has a prospectus which describes the fund's objectives and provides detailed information including investment performance, annual operating expenses and investment management fees. These funds also issue quarterly reports on assets and performance. Participants can obtain a prospectus for any of these funds by logging in at <http://www.vanguard.com/aramco> or by calling the Vanguard toll-free number above.

Other funds are not mutual funds and may not have a prospectus. Fact sheets which contain information similar to that contained in the prospectus of a mutual fund regulated by the Securities Act of 1933 are available for these funds. The applicable fact sheet describe the fund's objectives, strategy, assets, performance, expense ratio and fees. Participants can obtain the fact sheets online by logging in at <http://www.vanguard.com/aramco> or by calling the Vanguard toll-free number at 1-800-523-1188.

### **TRANSACTION FEES**

There are no sales or load charges associated with any of the Savings Plan's investment options. There may be redemption or other fees for certain funds. For more information, please refer to the annual participant fee disclosure notice, as it may be updated from time to time, and each applicable fund's prospectus.

### **VESTING**

Vesting is the right of an employee to receive benefits under the Savings Plan upon termination of employment. All employees are always 100% vested in **all** the balances in their Savings Plan Accounts, including in the Company Contributions Account.

### **CIRCUMSTANCES WHICH MAY RESULT IN FORFEITURE OR LOSS OF PLAN BENEFITS**

The Savings Plan is designed to help you accumulate funds for when you are no longer working. Because the Savings Plan is a "qualified" plan under federal law, your rights to your benefits are protected in many ways. However, there are some circumstances under which your benefits may be forfeited, reduced, delayed or decreased, as described elsewhere in this SPD, in the Savings Plan document or by application of law. These circumstances include:

- If you elect to defer payment of your benefits but you do not keep the Plan Administrator advised of changes in your name or address, payment of your benefit may be delayed or forfeited. The Plan Administrator is entitled to rely on the latest contact information the Plan has on file for you, which means you must keep your contact information current.
- In general, your benefits cannot be paid to your creditors or assigned by you as collateral. However, if the Plan Administrator receives a court order that constitutes a "qualified domestic relations order," some or all of your benefits may be paid to your spouse, former spouse or other dependents.

- If the Savings Plan erroneously pays or allocates more benefits to you (or on your behalf) than should have been paid or allocated, or pays benefits at a time when payments should not have been paid to you (or on your behalf), the Plan has the right to correct any errors that were made, and to recover any overpayment, plus interest, made to you or your beneficiary or alternate payee. The Plan may, for example, offset future payments to you or your beneficiary or alternate payee, or seek repayment of the overpayment from you or your beneficiary or alternate payee.
- All or part of your Savings Plan benefit can be attached, garnished, or otherwise transferred involuntarily to satisfy an IRS tax levy or to satisfy any judgment under a federal law that equates a debt to taxes owed the United States, such as the Mandatory Victims Restitution Act or the Federal Debt Collection Procedures Act, if ordered by the IRS or a court.
- Payments from the Savings Plan are subject to any required withholding for federal, state, and local income taxes and any other taxes that might apply, as well as any additional withholding that you elect.
- Some benefits under the Savings Plan may be reduced to comply with limits under the federal tax laws on the amount of benefits that may be contributed to or paid from the Plan.
- The amount of your benefit will depend on the performance of your investment choices. Because the Plan is intended to qualify under ERISA Section 404(c), none of the Company, the Plan Administrator or the Trustee is responsible for the investment performance of the investment options you choose. Rather, you will be responsible for any resulting losses to your account.

### **IN-PLAN ROTH CONVERSIONS**

Employees are eligible to convert all or a designated portion of the balances in other Savings Plan Accounts into their Roth Accounts. Participants should consult with a tax advisor to determine and understand the tax consequences of such a conversion based upon their personal tax and financial situations.

### **WITHDRAWALS DURING EMPLOYMENT (IN-SERVICE)**

Although the primary purpose of the Savings Plan is to enhance the future financial security of employees in their retirement, certain withdrawals of funds contributed by the employee may be made while still employed with the Company. If they are eligible, Employees can make one in-service withdrawal every six months. To make a withdrawal, please log in to [www.vanguard.com/aramco](http://www.vanguard.com/aramco) and follow the instructions online. If you are unable to process your withdrawal online or if you are requesting special processing, the correct form must be obtained from Vanguard, properly completed and submitted to Vanguard for processing and payment. Following a withdrawal, employee contributions will continue at the previously designated percentages unless the contribution rates are changed by the employee. Special withdrawal rules may apply with respect to the portion of a Participant's Account attributable to balances from a Merged Plan. Please see Appendix A for more information.

Listed below is additional information regarding withdrawals from Savings Plan Accounts:

**AFTER TAX ACCOUNT:** The full balance of the After tax Account may be withdrawn. Only one withdrawal from any combination of the After tax Account and Rollover Account may be made in any six month period. Employee contributions made before 1987, if any, are withdrawn first and do not include any taxable amounts. The remaining balance of the After tax Account may also be withdrawn, but any net investment earnings and post-1986 contributions are withdrawn proportionately. The portion of the withdrawal attributable to earnings may be includable in taxable income and may be subject to an additional 10% early withdrawal penalty under the Internal Revenue Code. A withdrawal from the After tax Account may be rolled over into an IRA or Roth IRA.

**EXAMPLE 1**

|                                               |               |
|-----------------------------------------------|---------------|
| Pre-1987 Employee Contributions               | \$ 50,000     |
| Post-1986 Employee Contributions              | 20,000        |
| Investment Earnings on Employee Contributions | <u>30,000</u> |
| Total After tax Account                       | \$100,000     |

The full balance of \$100,000 may be withdrawn by the employee, but only the pre-1987 employee contributions of \$50,000 may be withdrawn without part of the withdrawal being included in the taxable income of the Employee.

**EXAMPLE 2**

|                                               |               |
|-----------------------------------------------|---------------|
| Pre-1987 Employee Contributions               | \$ 0          |
| Post-1986 Employee Contributions              | 20,000        |
| Investment Earnings on Employee Contributions | <u>30,000</u> |
| Total After tax Account                       | \$50,000      |

The employee has no pre-1987 employee contributions. If he or she withdraws \$10,000, then a proportionate amount of \$4,000 would be a return of contributions and \$6,000 would be included in taxable income.

Portion considered withdrawal of employee contributions:  
 $20/50 \times \$10,000 =$  \$ 4,000

Portion included in employee's taxable income:  
 $30/50 \times \$10,000 =$  \$ 6,000  
 Total Distribution \$10,000

The \$6,000 is includable in the employee's taxable income and may be subject to an additional 10% early withdrawal penalty under the Internal Revenue Code unless properly rolled over to an IRA or into another qualified plan.

**PRE-TAX ACCOUNT:** No in-service withdrawals are permitted.

**ROTH ACCOUNT:** No in-service withdrawals are permitted.

**COMPANY CONTRIBUTIONS ACCOUNT:** No in-service withdrawals are permitted.

ROLLOVER ACCOUNT AND ROTH ROLLOVER ACCOUNT: The full balance of the Rollover Account or Roth Rollover Account may be withdrawn.

MERGED PLAN ACCOUNT: Withdrawals are permitted to the extent described in Appendix A.

Please contact Vanguard if you have any questions regarding withdrawals from the Savings Plan. Each Participant and/or beneficiary should consult their own tax advisor regarding the tax impact of an in-service withdrawal, and each is responsible for the taxes, penalties, and any other tax impact or consequences of such withdrawals.

### LOANS DURING EMPLOYMENT

Only one loan is permitted during each calendar year. An employee may have up to three loans outstanding at any one time. There are no loan origination fees.

The minimum loan amount is \$1,000 and the maximum total amount outstanding for all loans shall not exceed the lesser of: (1) \$50,000 (reduced by the highest total outstanding loan balance during the previous 12 months); (2) 50% of the total balance in all Savings Plan Accounts; or (3) 100% of the total balance in all Accounts, excluding the Company Contributions Account. The minimum loan term is 12 months and the maximum loan term is 60 months. Loans are funded from the Pre-tax Account, After tax Account, Roth Account, Rollover Account, Roth Rollover Account, or any combination of these Accounts. The employee may select the Accounts and investment(s) in the Accounts that are redeemed to fund a loan. If no Account or investment is designated by the employee, the proceeds to fund a loan will be obtained by redeeming on a pro-rated basis investment in all of the Accounts and funds in which the employee is invested. Repayments are made by payroll deduction on a monthly basis. The employee may contact Payroll to elect to repay the outstanding loan balance plus accrued interest in full at the end of any month.

Payroll deductions made to repay a loan or loans will be applied first to accrued interest and then to the balance of the loan(s). Repayments will be allocated among the After tax Account, Pre-tax Account, Roth Account, Rollover Account or Roth Rollover Account on the same percentage basis which was used to fund the loan(s). All repayment amounts, including interest, will be used to purchase investment shares/units in the employee's Savings Plan Account(s) in accordance with the investment direction at the time the loan repayments are made.

The interest rate currently charged on loans is the Wall Street Journal prime rate on the first business day after the loan was made and remains fixed during the entire term of the loan. This interest rate is determined by the Plan Administrator and may be changed from time to time.

A loan will be considered in default if any scheduled payment is not made in full before the end of the calendar quarter after it was due. When a loan is in default, an amount equal to the unpaid loan balance plus accrued interest compounded annually to the date of default will be deemed distributed for tax purposes. Additionally, any amounts not repaid upon termination of employment or transfer to a non-participating affiliate employer of Aramco will be treated as a distribution, unless the employee makes arrangements to continue loan repayment outside the payroll deduction process through Vanguard.

Loans may be requested by completing an application by logging in at [www.vanguard.com/aramco](http://www.vanguard.com/aramco). Special rules may apply with respect to balances transferred from a Merged Plan. Please see Appendix A for more information.

Vanguard should be contacted with any questions regarding loans or loan repayments.

### **PAYMENT OF PLAN BENEFITS UPON OR AFTER TERMINATION**

Employees are entitled to receive the total balance in all Savings Plan Accounts any time after they terminate employment from the Company and all members of the Company's controlled group. The following options are available to employees:

1. A partial or total distribution of the balances in all Savings Plan Accounts is available, as follows:
  - All or a portion of the balances in Savings Plan Accounts can be rolled over to an IRA or to another qualified plan. It may be possible to convert all or a portion of the Account balances to a Roth IRA, depending upon applicable income limits; however, such a conversion may result in additional current income taxes.
  - All or a portion of the balances in Savings Plan Accounts may be distributed to the employee. Federal income tax is required to be withheld at a rate of 20% on the taxable portion of the distribution. The actual income tax liability may be higher or lower than the amount withheld. If an employee is under age 55 at the end of the year of termination of employment, then there may also be an additional 10% penalty imposed on the taxable portion of the distribution if it is not rolled over within 60 days.
  - Distributions of balances in Pre-tax, Company Contributions and Rollover Accounts and the balance of the After tax Account attributable to earnings are taxable to the employee unless rolled over to a subsequent employer's qualified plan or to an Individual Retirement Account.
  - Distributions of balances in a Roth Account, Roth Rollover Account and the balance of an After tax Account not attributable to earnings, are not considered taxable income to the employee, provided that for Roth Accounts and Roth Rollover Accounts those Accounts have been in existence for at least 5 years and either (1) the employee has attained the age of 59½; or (2) the distribution is made after the employee's death or is attributable to the employee's disability.
2. Installment payments may be elected. The Savings Plan currently provides for various methods of installment payments, including life expectancy, fixed dollar, fixed percentage and declining balance options. The Participant may change the elected installment payment option by contacting Vanguard directly. If an employee is under age 55 at the end of the year employment is terminated, then the taxable portion of the installment payments may be subject to a 10% penalty if the distribution is based on a method other than life expectancy.
3. Distributions may be deferred until a later date if the total balance in all Accounts is at least \$1,000. Distributions must begin, however, in accordance with IRS rules regarding Required Minimum Distributions; see below for more details.

4. In addition to the options above, a partial distribution can be made once each calendar quarter. Such distributions may be subject to income taxes, income tax withholding and penalties as indicated above.

Employees are required to designate their choice of distribution method online with Vanguard. Please contact Vanguard Participant Services with any questions regarding distribution options.

Notwithstanding the foregoing, special distribution rules may apply with respect to the portion of a Participant's Account attributable to balances from a Merged Plan. Please see Appendix A for more information.

Each participant or beneficiary should consult with their own tax advisor regarding the timing and manner of their election to take a distribution and each does so in accordance with their own assessment of the personal tax outcome of the timing and manner of such distribution. Note that, except as provided above, Plan benefits are not distributable until you terminate employment with the Company or your participating employer and all other members of the Saudi Aramco controlled group (80% or more owned affiliates). Furthermore, for any employee/participant who, at the time of termination of their employment or at the time of their election to take a distribution, has any type of understanding, arrangement, or intention (whether formal or informal) to be hired, rehired, commence or seek employment, or work as a contractor for the Company or any of its affiliates, distributions from the Plan may not be permitted. Any employee/participant who elects to take a distribution acknowledges and agrees that no such arrangements exist at the time of electing such distribution. The Company and any of its affiliates will not be responsible for or liable for any adverse tax impact or any taxes, interest, or penalties associated with any participant's or beneficiary's election for payment of a distribution.

Benefits provided under the Savings Plan cannot be pledged, assigned, encumbered or garnished in payment of any debt. However, the Savings Plan will comply with a proper court order (including a Qualified Domestic Relations Order (QDRO) issued in conjunction with a divorce). Participants can obtain, without charge, a copy of procedures governing QDROs from Vanguard.

### **REQUIRED MINIMUM DISTRIBUTIONS**

After termination of employment, distributions may be deferred until a later date if the total balance in the Participant's Savings Plan accounts is at least \$1,000. The latest date to begin distributions is April 1 of the year following the year the Participant attains (i) age 70½ for a Participant who reached age 70½ before December 31, 2019, (ii) age 72 for a Participant who had not reached age 70½ on or before December 31, 2019 but reached age 72 on or before December 31, 2022, or (iii) age 73 for a Participant who had not reached age 72 on or before December 31, 2022. The required minimum annual distribution is calculated by dividing your Savings Plan account balance by a number found in the IRS Uniform Lifetime Table based on your age. If your spouse is your sole beneficiary, your account balance is instead divided by a number in the IRS Joint and Last Survivor Table based on your age and your spouse's age.

**If an Employee dies while employed or after termination of employment, but before receiving a complete distribution of all Account balances**, the designated beneficiary or beneficiaries will receive the total balance of such Accounts in a lump sum. These amounts can be rolled over into a spousal or non-spousal beneficiary IRA. Non-spousal beneficiaries have until October 31 of the year following the year in which the Employee dies to receive the deceased Employee's Savings

Plan Accounts. As stated previously, Employees who wish to designate a person other than the Employee's Spouse as beneficiary must obtain the Spouse's consent in writing and witnessed as required by law.

### **FEDERAL INCOME TAX WITHHOLDING ON DISTRIBUTIONS**

The Internal Revenue Code generally requires federal income tax withholding of 20% of the taxable amount of qualified plan distributions made directly to U.S. citizens or resident aliens who are Participants in the Savings Plan. Such withholding is not required if the benefits are (1) retained on the Participant's behalf in the Savings Plan, (2) transferred directly from the Savings Plan Trustee to a qualified trustee of another qualified plan, or (3) rolled over into an IRA. Special tax and withholding rules apply to non-resident aliens. Please contact Vanguard for more details on tax withholding requirements.

### **PROCEDURE TO OBTAIN A PLAN PAYMENT**

The appropriate forms for employees to request a Savings Plan payment - a withdrawal while employed by the Company, a lump sum or installment method distribution at termination of employment, or an ad hoc withdrawal at termination of employment - are all available online by logging in at [www.vanguard.com/aramco](http://www.vanguard.com/aramco). These forms are required to be properly completed and returned to Vanguard in order for Savings Plan payments to occur.

Former employees who have deferred distributions can obtain forms either online by logging in at [www.vanguard.com/aramco](http://www.vanguard.com/aramco) or by calling Vanguard's toll-free number at (800) 523-1188.

All payments of Savings Plan benefits are made by the Trustee.

Savings Plan benefits may be made to an Alternate Payee if a Qualified Domestic Relations Order meets all applicable requirements, including being filed with The Vanguard Group, Attn: QDRO Determination Unit, PO BOX 982902, El Paso, TX 79998-2902.

### **CLAIM AND APPEAL PROCEDURES**

A claim for benefits is a formal request by you (or your spouse or beneficiary) for the payment of benefits due under the terms of the Savings Plan. You (including your spouse or beneficiary) have a right to file a formal claim for a benefit from the Savings Plan if you believe that you are not receiving all benefits to which you are entitled under the terms of the Savings Plan. All formal claims for benefits must be submitted in writing to the Plan Administrator. The Plan Administrator is the named fiduciary with responsibility for deciding your claim. The submission should indicate that it is a formal claim for benefits.

An authorized representative may represent you when you file your initial claim, or you appeal the initial denial of your claim. The Plan Administrator may require that the person you select provide evidence (such as a signed authorization) that you have authorized him or her to represent you in connection with your claim for benefits.

Generally, the Plan Administrator will provide a response to your claim within 90 days after receiving your claim. The Plan Administrator may notify you in writing before the end of the normal 90-day review period that it needs up to an additional 90 days to review your claim because

of special circumstances. That notification will indicate the special circumstances requiring the extension (such as not receiving required information) and when the Plan Administrator expects to be able to respond to your claim. The Plan Administrator may toll the time for response until a claimant provides necessary information when the failure to provide such information has necessitated the extension. If you do not receive a response within the applicable time period, you may assume that the claim has been denied and submit an appeal.

A written claim denial will include the following information:

- The specific reasons for the denial;
- Reference to the specific Savings Plan provisions upon which the denial was based;
- A description of any additional material or information that is necessary for your claim to be successful, and an explanation of why this information is necessary;
- An explanation that a full and fair review by the Plan Administrator of the decision denying the claim may be requested by you or your authorized representative by filing with the Plan Administrator a written request for such review within 60 days after such claim denial has been received;
- A statement that you or your authorized representative has a right to receive, upon request and free of charge, reasonable access to or copies of documents, records and other information relevant to your claim for benefits, other than legally privileged documents, and to submit issues and comments in writing within the period specified above; and
- A statement that you have a right to bring a civil action under ERISA, following an adverse determination on any appeal you file after the initial denial of your claim.

If your initial claim is denied, a written appeal may be submitted for reconsideration and further review. You must submit your appeal in writing within 60 days after you receive notice denying your initial claim. If you do not submit your appeal by this deadline, you will lose the opportunity to make an appeal and you may lose the right to bring a lawsuit challenging the denial of benefits. The appeal should be made to the Plan Administrator, c/o Managing Director at the below address:

Aramco Shared Benefits Company  
Two Allen Center  
1200 Smith Street Floor 32  
Houston, TX 77002-4313

Any such appeal should be accompanied by supporting documents or records. Generally, the Plan Administrator or its delegate will respond within 60 days following receipt of the appeal. The Plan Administrator or its delegate may notify you in writing before the end of the normal 60-day review period that it needs an additional 60 days to review your claim because of special circumstances. That notification will indicate the special circumstances requiring the extension (such as not receiving required information) and when the Plan Administrator or its delegate expects to be able to respond to your appeal.

If your appeal is denied in whole or in part, you will receive a written response from the Plan Administrator or its delegate. The response will include the following information:

- The specific reasons for the denial;
- Reference to the specific Savings Plan provisions upon which the denial was based;

- A statement that, upon request, you or your authorized representative is entitled to receive, free of charge, reasonable access to and copies of documents, records and other information relevant to your claim for benefits. However, certain documents, records and other information may not be available to you (such as information protected by attorney-client privilege); and
- A statement that you have a right to bring a civil action under ERISA following the adverse determination on your appeal.

Comparable procedures are available for seeking clarification of rights to future benefits under the Plan.

The Plan Administrator (and any delegate, as applicable) has the exclusive right to interpret and administer the provisions of the Savings Plan. No action at law or in equity shall be brought to recover under the Savings Plan until the administrative appeal rights have been exercised and the Savings Plan benefits requested in such appeal have been denied in whole or in part. Any action must be brought in the United States District Court for the Southern District of Texas, Houston Division, or if the action is not subject to subject matter jurisdiction of the federal courts, then in the applicable state court of Harris County, Texas. Any action must be commenced within one year after the cause of action accrues.

### **VOTING RIGHTS**

The Stable Value Income Fund is managed for the Savings Plan exclusively by Vanguard and is not open to the general public. It is not a mutual fund and does not hold any securities which have voting rights.

The other investment options are mutual funds and collective investment trusts. The mutual funds are registered under the Investment Companies Act. The voting rights associated with those shares are exercised by the Trustee at the direction of the Plan Administrator. The exercise of voting rights relating to shares of mutual funds typically involves issues including the selection of independent auditors, modification of investment objectives and the revision of management fees. The voting rights associated with shares held by collective investment trusts are voted by the trustees of such trusts. Vanguard collective investment trusts may provide investors like the Savings Plan with the ability to influence proxy voting by selecting a preferred approach to proxy voting from a preset menu of options.

### **FIDUCIARY LIABILITY**

A director, officer, or employee of the Company, any individual member of any fiduciary committee, Investment Manager or Trustee shall be personally liable for any act or omission to act in connection with the operation or administration of the Savings Plan only to the extent that such person is personally liable under ERISA. The individuals referred to in the preceding sentence may from time to time and as a matter of accommodation assist the Trustee and any Participant with regard to the delivery of forms, statements, records, remittances, notices, or other documents required or permitted to be served or delivered under the Savings Plan, and in so doing will endeavor in good faith to exercise ordinary diligence but shall be liable only to the extent that such persons are liable under ERISA.

## **AMENDMENT AND TERMINATION OF PLAN**

The Company reserves the right to modify, amend, suspend, discontinue or terminate any or all of the provisions of the Savings Plan in whole or in part at any time. The Savings Plan may be amended in writing by the Board of Directors of the Company or by the Managing Director of the Company. In the event of termination or partial termination of the Savings Plan, the balances of all Savings Plan Accounts shall be fully vested and non-forfeitable.

## **CONTACT VANGUARD**

Vanguard serves as the third-party administrator for the Savings Plan.

Use Vanguard's website ([www.vanguard.com/aramco](http://www.vanguard.com/aramco)) for:

- current Savings Plan Account balances
- the number and value of shares in each fund
- the value of each Account
- current and historical fund performance, yields and prices
- a prospectus for any fund
- current contribution allocations among investments
- changes to future investment allocations or direction among funds
- information on:
  - Processed transactions
  - Contributions
  - Exchanges
  - Withdrawals
  - Loans
  - Loan repayments
  - QDROs
- requesting an in-service withdrawal
- designating or changing a beneficiary or beneficiaries

Or, call Vanguard:

- 1-800-523-1188

Telephone Vanguard to:

- discuss with a Vanguard service representative:
  - the maximum nontaxable in-service withdrawal
  - rules regarding a loan

- request a total distribution after termination of employment
- ask other questions regarding the Savings Plan

### **CONTACT THE BUSINESSOLVER ARAMCO BENEFITS CENTER**

Telephone: 888-532-4144

Website: ([MyAramcoBenefits.com](http://MyAramcoBenefits.com))

Use the Businessolver Aramco Benefits Center website or telephone number to:

- enroll in Pre-tax, After tax or Roth contributions
- change contribution percentages
- suspend contributions

### **NO EMPLOYMENT OR OTHER RIGHTS**

The Savings Plan and this SPD do not create a contract of employment. Eligibility to participate in a plan or program or receipt of benefits does not constitute a promise or right of continued employment or render any person an employee of the Company or any affiliate or constitute any commitment by the Company to continue any plan or benefit.

### **OTHER IMPORTANT INFORMATION**

The legal plan name:

Aramco U.S. Savings Plan

Plan Sponsor:

Aramco Shared Benefits Company  
Two Allen Center  
1200 Smith Street Floor 32  
Houston, TX 77002-4313  
Phone: (713) 432-4132

Employer Identification Number: 84-4364434

Plan Number: 002

Plan Year: January 1 – December 31

Plan Administrator

The Plan Administrator is:

Aramco Shared Benefits Company  
Two Allen Center  
1200 Smith Street Floor 32  
Houston, TX 77002-4313  
Phone: (713) 432-4132

The Plan Administrator is responsible for the administration of the Savings Plan and has final discretionary authority to interpret the Plan Document and SPD provisions, to resolve ambiguities in the Plan Document or SPD, and to determine all questions relating to the Savings Plan, including eligibility for benefits. The decisions of the Plan Administrator are final, conclusive and binding on all persons with respect to all issues and questions relating to the Savings Plan.

The Plan Administrator may delegate to other persons the responsibilities for performing ministerial duties in accordance with the terms of the Plan Document and may rely on information, data, statistics or analysis provided by these persons.

#### Plan Document

The Plan Document for the Savings Plan is the legal instrument under which the Savings Plan is operated. If there is any inconsistency between this SPD and the Plan Document, the Plan Document will govern, as determined by the Plan Administrator in its sole discretion. You may obtain a copy of the Plan Document by written request to the Plan Administrator. There may be a reasonable charge for copies.

#### Agent for Service of Legal Process:

General Counsel, Aramco Shared Benefits Company  
Two Allen Center  
1200 Smith Street  
Houston, TX 77002-4313

Service of legal process may also be made upon the trustee.

#### The trustee of the Savings Plan is:

Vanguard Fiduciary Trust Company  
100 Vanguard Boulevard  
Malvern, PA 19355

### **ERISA RIGHTS**

As a Participant in the Savings Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). ERISA provides that all plan participants shall be entitled to:

#### **Receive Information About Your Plan and Benefits**

Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites, all documents governing the Savings Plan, and a copy of the latest annual report (Form 5500 Series) filed by the Savings Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the plan administrator, copies of documents governing the operation of the Savings Plan, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The plan administrator may make a reasonable charge for the copies.

Receive a summary of the Savings Plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

### **Prudent Actions by Plan Fiduciaries**

In addition to creating rights for Savings Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Savings Plan. The people who operate your plan, called “fiduciaries” of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

### **Enforce Your Rights**

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the Savings Plan and do not receive them within 30 days, you may file suit in Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the plan administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in Federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

### **Assistance with Your Questions**

If you have any questions about the Savings Plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

## APPENDIX A MERGED PLANS

### **Trust-to-Trust Transfer of Account Balances in the Motiva 401(k) and Savings Plan for Employees of Aramco Trading Americas LLC**

Effective January 1, 2024, employees of Aramco Trading Americas LLC as of December 31, 2023 (“ATA Transferred Employees”) began participation in the Savings Plan following participation through December 31, 2023 in the Motiva 401(k) and Savings Plan (the “Motiva Plan”). Effective January 2, 2024, or such other date determined by the Plan Administrator, such ATA Transferred Employees’ account balances in the Motiva Plan are transferred to this Savings Plan and governed by the terms of this Savings Plan, but subject to the following special rules:

1. The portion of an ATA Transferred Employee’s Accounts attributable to amounts transferred from the Motiva Plan shall be the “Motiva Transferred Accounts.”
2. Loans made to ATA Employees under the Motiva Plan are transferred to the Savings Plan (“Transferred Loans”), subject to the following:
  - a. Any Transferred Loans count toward the Savings Plan’s limit on the number of loans outstanding.
  - b. The loan repayment and loan default provisions (including, for example, the cure period) in the Savings Plan’s loan procedures apply with respect to the Transferred Loans.
  - c. Transferred Loans are otherwise continued on the same terms and conditions that applied under the Motiva Plan, except to the extent the Plan Administrator determines otherwise.
3. An ATA Transferred Employee shall have the right while an employee to make the following withdrawals with respect to his Motiva Transferred Accounts:
  - a. All or a portion of the Motiva Transferred Accounts attributable to the employee’s after-tax contributions made to the Motiva Plan;
  - b. All or a portion of the Motiva Transferred Accounts, upon attaining age 59-1/2; and/or
  - c. All or a portion of the Motiva Transferred Accounts attributable to rollover contributions to the Motiva Plan;

in each case without regard to any Savings Plan limit on in-service withdrawals within a specified period. A withdrawal pursuant to this paragraph will not count toward any Savings Plan limit on the number of in-service withdrawals within a specified period.