

Olin Contributing Employee Ownership Plan (CEOP)

A way to save
for your future





Welcome to the Olin Contributing Employee Ownership Plan (CEOP).

The **CEOP** is designed to help support your retirement savings strategy. Whether you're new to saving or an experienced investor, this guide explains the features of the Plan and how to get enrolled.

Q&A

Q: For those age 65 and older, what share of income¹ is provided by Social Security?

- a) 25%
- b) 33%
- c) 67%
- d) 89%

A: The answer is b) 33%. That means you'll have to save money on top of Social Security to fund your retirement.

¹ "Income" is the aggregate income that comes largely from four sources: Social Security, earnings, pensions, and asset income (and other sources amounting to only 3% of the total).

Source: Income of the Aged Chartbook, Social Security Administration, 2017

Account Access

If you are ready to join right now or just have a question, you have access to the Plan when you need it.

Web – <https://olin.voya.com>

Mobile – Search **Voya Retire** in your preferred mobile app store.²

Phone – Call **1-888-685-OLIN**

² Includes iPhone® trademark of Apple, Inc., registered in the United States and other countries. App Store is a service mark of Apple, Inc. Android is a trademark of Google, Inc. Amazon and Kindle are trademarks of Amazon.com, Inc. or its affiliates.

If you have questions or need assistance, Customer Service Associates are here to help. They're available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday – Friday (excluding New York Stock Exchange holidays).



About Voya Financial®

Voya Financial (NYSE: VOYA) is a premier retirement, investment and insurance company servicing the financial needs of approximately 13 million individual and institutional customers throughout the United States. Voya Institutional Plan Services, LLC (VIPS), a member of the Voya® family of companies, is the Plan's recordkeeper. VIPS provides you with Plan information, saving and investing education, transaction processing and more on your journey to retirement.

You can join today.

You're eligible to participate in the **Olin Contributing Employee Ownership Plan (CEOP)**

The **CEOP** features include:

- **Pre-tax savings** – you pay less in taxes today
- **Roth 401(k) savings** – you pay taxes today but not in retirement³
- **Company contributions** – money that Olin may contribute to help your account grow
- **Tax-deferred investing** – your savings grow without being taxed, until withdrawn from the Plan
- **A choice of investments** – so you can create a portfolio that's right for you
- **Access to advice** – to assist you in your retirement planning
- **Loans and withdrawals** – should you need your savings before retirement
- **24/7 account access** – through the Internet or by phone

Already know you want to save?

If you wish to get enrolled today, go to <https://olin.voya.com>.

- You will need to log in with your Social Security number and Password (issued by Voya and mailed to you in a security envelope).
- The first time you log in, you will be asked to change your Password and set other account access preferences.
- From the "Home" page, you should select "Enroll Now," then select your contribution rate – this is the percentage of your pay that will be taken from your paycheck each pay period – and then select your investment funds.
- You must then confirm your choices and submit.
- You'll receive a confirmation statement of your enrollment, and contributions typically begin within one to two pay periods.

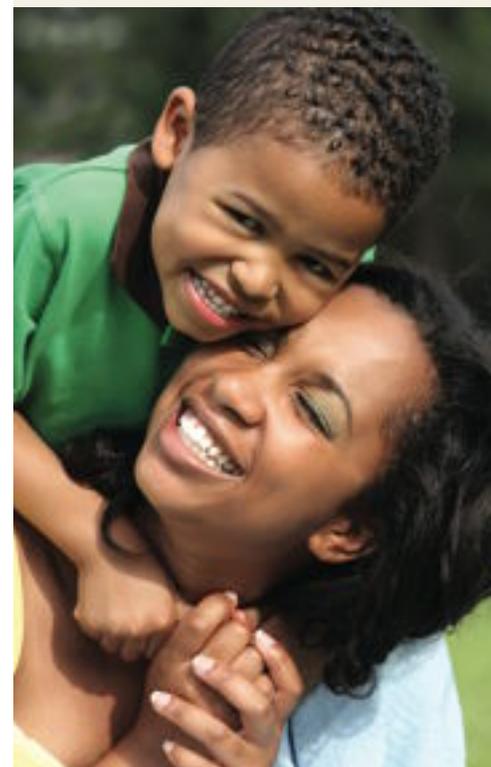
If you prefer to use the phone, simply call **1-888-685-OLIN** and, after log in, access the enrollment menu. If at any time you need help, simply press "0" to speak to a Customer Service Associate.

³ For Roth contributions and earnings to be eligible for tax-free withdrawals, your initial Roth deposit must have been in your account for at least five years and you must be at least age 59½ (or in the event of your disability or your death).



About Auto Enrollment

The **CEOP** has a feature called auto enrollment that gets you started saving right away. Unless you enroll on your own or decline enrollment, you will be automatically enrolled at a 6% pre-tax contribution rate and invested in the Age-Based Fund that most closely matches your anticipated retirement age of 65. More information on auto enrollment can be found on page 10.



Five reasons you may want to start saving.

Reason 1. Your future is in your hands.

Social Security is estimated to provide, on average, a little more than 33% of your retirement income. The rest of your retirement paycheck is up to you through personal savings and other retirement income sources – including Individual Retirement Accounts (IRAs) and employer provided plans like the **CEOP**. By contributing to the **CEOP** now, you would be building your savings for tomorrow.

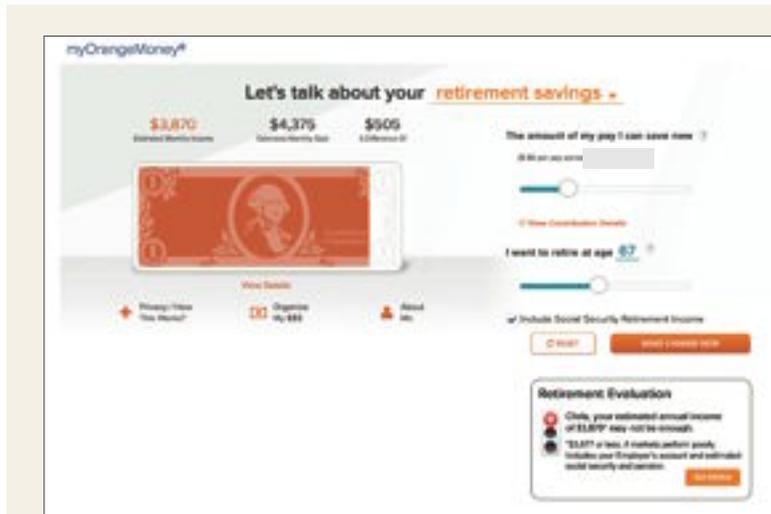
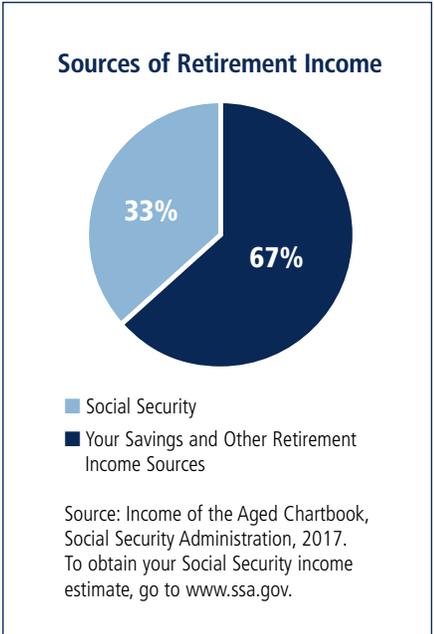
Reason 2. Reducing your current taxable income.

If you contribute to the **CEOP** on a pre-tax basis (that is, before taxes are taken out of your paycheck), every dollar you save reduces your current taxable income by a dollar. This means you end up paying less in taxes today. You pay taxes on your contributions and earnings at withdrawal.

You also have the option of making Roth 401(k) contributions which are deposited to your account after being taxed. With Roth 401(k) contributions, you pay no additional taxes ever – even at withdrawal⁴.

Additionally, you have the option of making after-tax contributions which are deposited to your account after being taxed. With this type of contribution, you pay taxes only on your earnings upon withdrawal, but you can make withdrawals at almost any time. You can learn more about your contribution options on the Plan website under “Plan Information.”

⁴ For Roth 401(k) contributions and earnings to be eligible for tax-free withdrawals, your initial Roth 401(k) deposit must have been in your account for at least five years and you must be at least age 59½ (or in the event of your disability or your death).



Online Information

Will you be financially ready for retirement?

Located on your 401(k) Plan website, myOrangeMoney is a personalized, interactive educational, online experience designed to show you the income you'll likely need each month in retirement and the progress you've already made toward that goal. Orange Money is the money you set aside for retirement, versus green money which can be spent now. Based on your 401(k) account information, you can further customize it by adding outside retirement savings information and adjust your contribution assumptions to see how your retirement income estimate may change.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Reason 3. **Company contributions**

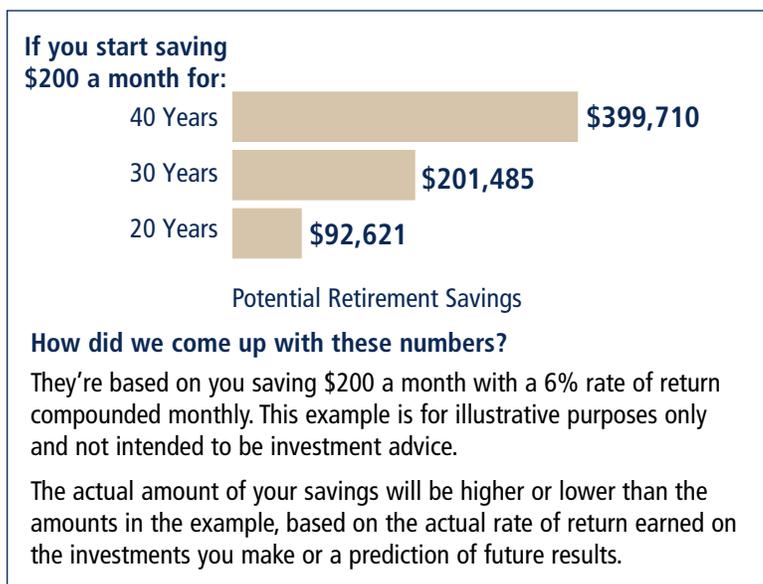
To help you build your savings nest egg, the company may add contributions to your account. As a current participant in the **CEOP**, you can view your company contributions, if any, by going to "Account" on the plan website or by calling the **CEOP** Service Center at **1-888-685-OLIN**.

Reason 4. **The sooner you start, the more you could have.**

Starting right now can make a huge difference. Why? Because the longer you save, the more time your savings have to grow and potentially earn returns that go back into your account where they may earn more returns. It's called compounding. And with the Plan, your savings and company contributions, as well as returns, grow tax-free until withdrawal – so you benefit from "tax-deferred" compounding.

Eligible Roth 401(k) contributions and their earnings are tax-free at withdrawal. Regardless, whether pre-tax or Roth 401(k), you benefit from "tax-advantaged" compounding.

While it's never too late to start saving, the chart below illustrates how much more you could have by starting early and saving \$200 a month.



Reason 5. **Your money is always yours.**

The value of your contributions (contributions plus/minus investment income) always belongs to you. The value of the company contributions "vests" over time. Vesting refers to your right to the value of the company contributions.

Q&A

Q: Many Americans understand that the earlier they start saving, the better off they'll be. But what percentage of Americans are currently saving for retirement?

- a) 57% c) 81%
b) 68% d) 97%

A: The answer is a) 57%. Whatever you do, don't be one of the 43% who aren't saving for their future.

Source: EBRI, Retirement Confidence Survey, 2014.



Rollover options

If you've been saving in a prior employer's tax-qualified plan (401(k), 403(b), 457, etc.), you can transfer that money to this Plan if you wish — it's called a rollover. If you need help or have questions, call the **CEOP** Service Center and speak to a Customer Service Associate.

Just call **1-888-685-OLIN**.

Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Rollover assets may be subject to an IRS 10% premature distribution penalty tax. Consult your own legal and tax advisors regarding your situation.

What kind of investor are you?

Are you a hands-off investor? Need to be in control? Or do you fall somewhere in between? Everyone has a different approach to investing. That's why the **CEOP** has a range of options, organized into three tiers, to fit your level of experience, knowledge and interest. Take a look.

Tier I: Age-Based Funds

If you like:

- The convenience of having a professional choose and manage the fund mix
- Spending your free time not focused on investing

You may wish to select:

The Age-Based Funds – These “one-stop shopping” funds are a pre-mixed portfolio of diversified investments consisting of stocks and bonds. They are managed by a professional fund manager who adjusts the risk/return exposure of the fund by decreasing the amount of stock in the portfolio over time, so that the fund becomes more conservative as you approach retirement. The Age-Based Funds are listed on page 6. You choose the fund with the date closest to when you plan to retire.

Tier II: Core Funds

If you like:

- To be in control
- To pick and manage your investment mix
- To keep tabs on your account

You may wish to select:

The Plan's Core Investment Options – In addition to, or instead of, the Age-Based Funds, you may invest in any other fund or combination of funds offered by the Plan. These include stocks, bonds and cash investments. The Core Investment Options are listed on page 6.

Tier III: Self-Directed Brokerage Account (SDBA)

If you like:

- The features of Tier II
- To also include investments outside the **CEOP**

You may wish to select:

The Self-Directed Brokerage Account – This is a brokerage option for experienced investors offered through TD Ameritrade by your Plan. It affords more flexibility in choosing your own investments by allowing you to invest in almost any New York Stock Exchange, American Stock Exchange and Nasdaq listed stocks, most corporate and government bonds, and more than 13,000 different mutual funds from approximately 400 fund families (subject to any Plan restrictions).

Personalized Advice

If you like:

- Getting savings and investment advice tailored to your personal situation, Voya Retirement Advisors (VRA)⁵ provides you with access to two levels of investment advisory service.

You may wish to select:

Online Advice – If you prefer to manage your own account, this web-based service lets you get personalized retirement income forecasts⁶, risk assessments, specific savings and fund recommendations at no additional cost to you.

Professional Management– If you prefer to have your account managed for you, you can work one-on-one by phone with a VRA Investment Advisor Representative. The program offers:

- Personalized advice and forecasts⁶
- Specific savings and fund recommendations
- Ongoing account management support
- Quarterly progress reports

There is an additional fee if you enroll in the Professional Management program.



Fund Information Is Online

For more information about the funds, including historical performance, fund fact sheets and more, go to "Investments" on the Plan website.

- T. Rowe Price 2010 Fund Class B CIT
- T. Rowe Price 2015 Fund Class B CIT
- T. Rowe Price 2020 Fund Class B CIT
- T. Rowe Price 2025 Fund Class B CIT
- T. Rowe Price 2030 Fund Class B CIT
- T. Rowe Price 2035 Fund Class B CIT
- T. Rowe Price 2040 Fund Class B CIT
- T. Rowe Price 2045 Fund Class B CIT
- T. Rowe Price 2050 Fund Class B CIT
- T. Rowe Price 2055 Fund Class B CIT

The principal value of the Retirement Funds and Target Funds (collectively the "target date funds") is not guaranteed at any time, including at or after the target date, which is the approximate year an investor plans to retire (assumed to be age 65) and likely stop making new investments in the fund.

- Galliard Stable Value Fund CIT
- MW Total Return Bond Fund CIT
- PIMCO All Asset Real Return Instl
- Templeton Global Bond Fund CIT
- Northern Trust S&P NL Index – Tier III CIT
- Eaton Vance Atlanta Capital SMID Fund Series R6
- GMO Benchmark Free Return Fund Series R6
- Artisan International Value Fund Instl
- Company Stock: Olin Corp Common Stock Fund

Please see fund trading restrictions on page 10.

There is a minimum opening account balance of \$1,000 (up to 100% of your total balance). There is no annual fee to maintain your account. In addition, applicable brokerage commissions and fees will be assessed for each SDBA transaction. For more information on the SDBA, including fees and an application, go to "Forms" on the **CEOP** Plan website. Read all information carefully before investing.

Note: Commissions, service and exception fees still apply. Brokerage services provided by TD Ameritrade, Inc., member FINRA/SIPC. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank. Used with permission. TD Ameritrade and Voya Financial Partners, LLC are separate and unaffiliated firms, and are not responsible for each other's services or policies.

For details, go to "Account > Get Advice" on the Plan website or call the **CEOP** Service Center at **1-888-685-OLIN** and ask to speak to a VRA Investment Advisor Representative. Representatives are available Monday–Friday, from 8:00 a.m. to 8:00 p.m. Eastern Time (excluding New York Stock Exchange holidays).

Personalized portfolio recommendations from **Voya Retirement Advisors** are based on the funds available in your plan and are designed to help you reach your retirement goals.

⁵ **Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** VRA is a member of the Voya Financial (Voya)[®] family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through the Plan website at <https://olin.voya.com>. You may also request these from a VRA Investment Advisor Representative by calling the **CEOP** Service Center at **1-888-685-OLIN**. Financial Engines Advisors L.L.C. (FEA/Financial Engines) acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor and wholly owned subsidiary of Edelman Financial Engines, LLC. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, FEA or any other party and past performance is no guarantee of future results. Financial Engines[®] is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, L.L.C. are not members of the Voya[®] family of companies. ©2018 Edelman Financial Engines, LLC. Used with permission.

⁶ Forecasts, projected outcomes or other information generated regarding the likelihood of various investment options are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

Getting to know your Plan.

Here are some of the key facts and features of the **Olin Contributing Employee Ownership Plan (the "CEOP")**. You can learn more, enroll and make transactions by going to the Plan website at <https://olin.voya.com>. Or you can call the **CEOP** Service Center at **1-888-685-OLIN**. Customer Service Associates are available to help you – whether you have questions, need more information or just need help enrolling or making a transaction.

Eligibility

You can start saving in the Olin Contributing Employee Ownership Plan (**CEOP**) upon your date of hire or re-hire.

Enrolling

To enroll, you'll need to access the Plan website or **CEOP** Service Center to select your contribution rate and investment options. Detailed instructions can be found on page 10.

- **Option 1:** Easy enroll where you are automatically enrolled at a 6% of pay contribution rate and your contributions are automatically invested in the Age-Based Fund that most closely matches your anticipated retirement age of 65.
- **Option 2:** Self-enroll where you choose your contribution rate and the investment options.

No matter which enrollment option you select, you can change your contribution rate and/or investment options at any time. If you have questions or need assistance, including assistance in getting enrolled, call the **CEOP** Service Center (1-888-685-OLIN) and speak to a Customer Service Associate.

Contributions

Contribution is the term used for the money you put into your Plan. Your contribution amount is based on a percentage of your pay and is deducted automatically each payroll period and deposited to your Plan account.

Generally, you can make pre-tax, Roth 401(k), and after-tax contributions, of between 1% and 80% of your pay, up to the annual IRS limit⁷. Keep in mind that you can always change your contribution rate at any time, day or night – even at midnight on a Sunday! Depending upon the date of your request, you'll see that change take place within one or two payroll periods.

Catch-up Contributions

They're called catch-up contributions for a reason. They're designed to help you get caught up on your savings as you get older. If you'll be 50 or older by the close of the current calendar year, you can make catch-up contributions on top of your regular pre-tax and Roth contributions. While catch-up contributions can be made at any time, they are not "classified" as catch-up until you have reached the annual standard IRS limit. For current IRS limits on catch-up contributions, go to www.voya.com/IRSlimits.



Calculating a Percent (%) of Your Pay

1% of \$100 is \$1. So, for example, if you save 6%, \$6 will go into your 401(k) for every \$100 you earn.

Q&A

Q: If you saved an extra \$25 per week, how much could you have in 30 years?

- a) \$53,250 c) \$109,157
b) \$75,615 d) \$115,675

Assumptions: 6% rate of return compounded monthly in a tax-deferred plan.

A: The answer is c) \$109,157

⁷ If you choose to contribute on a pre-tax and/or Roth 401(k) basis, your total contributions cannot exceed the annual IRS limits. For current IRS limits on retirement savings account contributions, go to www.voya.com/IRSlimits.

For Roth contributions and earnings to be eligible for tax-free withdrawals, your initial Roth deposit must have been in your account for at least five years and you must be at least age 59½ (or in the event of your disability or your death).

Company Contributions

There are two kinds of company contributions: Company Matching Contributions and Defined Retirement Account Contributions.

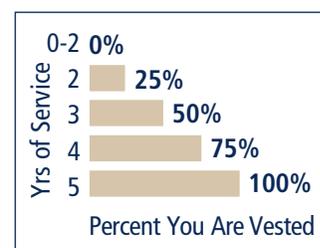
Company Matching Contributions

When you make contributions to the **CEOP**, the company may match your contributions. It doesn't cost you anything - and all you need to do to get it is save in the Plan.

Defined Retirement Account Contributions

Depending on certain factors, (e.g. where you work, when you were hired, the terms of your collective bargaining agreement if you are represented by a union etc.) the company may make contributions to the Defined Retirement Account that are for your retirement. Similar to the Company Matching Contributions, it doesn't cost you anything. The contributions are made automatically, whether you decide to make contributions or not. You may check with your Benefits/Human Resources Administrator to see if you are eligible for Defined Retirement Account Contributions.

As a current participant in the **CEOP**, you can view your company contributions, if any, by going to "Account" on the Plan website or by calling the **CEOP** Service Center at **1-888-685-OLIN**.



Vesting

Vesting is a term that refers to the ownership of your account balance. You're always 100% vested in the value of your contributions. As for the value of Company Matching Contributions and Defined Retirement Account Contributions, your vested amount follows the schedule to the right.

Rollovers

If you have balances from other eligible retirement savings plans, like another employer's 401(k), you can roll them over to the **CEOP**. You can find the forms you need to roll balances from another plan into the **Olin CEOP** on the **CEOP** website at <https://olin.voya.com> under Plan Information "Forms." If you decide you wish to roll over your funds, please follow the instructions and complete the Rollover Contribution Form.

Note: The rules governing distributions in the CEOP may be different than the rules governing the Plan from which rollover money originated. The withholding rules for distributions from the CEOP may apply to rollover money from other qualified plans, 403(b) plans and 457 plans.

Fund Elections & Transfers

The Plan offers plenty of flexibility when it comes to selecting your fund elections, as well as making changes when you want to. At any time, on any day, you can:

- Choose different funds for your contributions versus your existing balance, transfer balances from fund to fund and reallocate your entire portfolio to different fund options.

For a list of the Plan's investment options, refer to pages 5 and 6 of this guide or go online to "Investments" on the Plan website.

Loans

The time may come when you just need extra money for something – a down payment on a house, college tuition or other large bills. Should you need to, you can borrow from your account (a minimum of \$500; a maximum of 50% of your balance up to \$50,000) based on the value of your contributions and the company matching contributions. The Defined Retirement Account is for your retirement, so you cannot borrow from it.

A loan will have an impact on the growth potential of your savings, and you will need to repay the loan amount and interest to your account through regular payroll deductions. More details on loans – including how to request one – can be found on the Plan website and in the Summary Plan Description. Loan requests that involve company stock must be received by 3:30 p.m. Eastern Time to be effective that business day.

Withdrawals

Withdrawals from the Plan are permitted, subject to the Plan rules and IRS regulations. Generally, amounts withdrawn are subject to taxation, and depending on your age, tax penalties may apply. Additionally, your contributions may be suspended for 6 months. You are not eligible to withdraw funds from the Defined Retirement Account. Please refer to the Summary Plan Description for all of the details regarding Withdrawals.

Transactions

Account transactions made weekdays by 4:00 p.m. Eastern Time will be processed that evening; transactions made on weekends or after 4:00 p.m. Eastern Time will be processed the next business day.

Fees and Expenses

Certain costs are associated with the Plan (which we try to keep as low as possible), including Plan expenses and investment management fees and expenses. For more information, please refer to the **CEOP** Plan website.

Automatic Clearing House (ACH)/ Direct Deposit

You may have your loan proceeds, withdrawals or distributions deposited directly to your personal account at the financial institution you select. Visit the "Personal Information" section of the Plan website and access "Banking Information" to establish ACH. ACH must be set up at least seven business days prior to requesting a loan or withdrawal transaction for it to be in effect.

Statements

You have access to your **CEOP** account statements online at any time, through your online mailbox and the ability to generate a statement based on the timeframe you select – even the last 24 hours! You can shut off paper statements, as well as other correspondence, and have the information posted to your account's online inbox. This feature not only helps the environment and ends regular mail clutter, but it's also more secure.

Education and Tools

Select "Education and Tools" on the Plan website at <https://olin.voya.com> and you'll have access to a powerful array of tools, educational materials, calculators and other resources to help you make informed decisions about saving for the future.

Automatic Account Rebalancing

Since the rate of return on all investments varies, the percentage of your account that is invested in each of the asset classes (e.g., large cap stock, small cap stock, bonds, etc.) may shift over time. This can change your risk level and affect your ability to reach your savings goals. If you select the automatic rebalancing option, your investment mix will be automatically adjusted to maintain your asset allocation and investment strategy. You may elect to have your account rebalanced monthly, quarterly or annually.

Contribution Rate Escalator

One way to stay on track to meet your long-range goals is to steadily increase your contribution rate over time. The Contribution Rate Escalator makes this easy by letting you control the setting for automatic contribution increases. You can choose how much your contribution goes up and when it happens.



Keeping Your Savings for Retirement

If you leave employment at Olin or when you retire, you will need to decide what to do with your account balance. At no additional cost, Voya Financial Advisors offers an educational retirement consultation service to help you understand your options. VFA Retirement Consultants⁸ will explain your options and the tax consequence of each, as well as review the impact of keeping your savings growing tax deferred, including the impact of staying in your Plan.

⁸ Retirement Consultants are Investment Advisor Representatives and Registered Representatives of, and offer securities and investment advisory services through Voya Financial Advisors, Inc., member SIPC. Neither Voya or its affiliated companies or representatives offer legal or tax advice. Consult with your tax and legal advisors regarding your individual situation.

To Speak With a VFA Retirement Consultant

Just call the Olin **CEOP** Service Center at **1-888-685-OLIN**. They are available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday – Friday (excluding New York Stock Exchange holidays).



Important Security Notes

When you enroll online, you'll also be asked to change your Password and set security questions in case you forget your Password in the future. Also, give some thought to helping the environment and elect to receive statements and confirmations online – it's also more secure than regular mail.

Lastly, you may wish to designate a beneficiary. This is the person (or people) who will receive the money in your account in the event of your death.

Auto Rate Escalation

To make it easier for every employee to get the benefits of contributing to the Olin CEOP, an automatic contribution escalation feature was implemented which will automatically increase your contributions by 1% until your contribution rate reaches 15%. Auto escalation will be applied annually on or about April 1st of each year.

Eligibility for auto rate escalation:

To be eligible for auto escalation you must meet the following criteria:

- You were hired or re-hired prior to January 1st of the current year.
- Your combined contribution rate (pre-tax, Roth and after-tax) as of the Eligibility Determination Date is from 1% to 14%. The Eligibility Determination Date is typically during the end of February.
- You do not have a Contribution Rate Escalator already set up on your CEOP account with Voya.

If you are eligible for auto escalation, you will receive a notice that your current contribution rate will be escalated by 1%. Keep in mind that auto escalation is an annual process. If you don't meet the criteria to be eligible for auto escalation this year, you may be eligible in future years.

Here's how auto rate escalation works:

If your total current Olin CEOP contribution rate is from 1% to 14% of pay (whether those contributions are pre-tax, Roth, after-tax, or any combination of the three), each April your contribution rate will automatically increase by 1% as soon as administratively possible unless you opt out. Once you are contributing a total of 15% to the Plan, the auto escalation will stop.

Trading Olin Common Stock

Buying and selling in the Olin Common Stock Fund will take place as follows:

- When buying Olin stock, the purchase will take place on the first business day after the day you submit the buy order. Shares credited to your account will be based on the average weighted price for all shares purchased on that day by the **CEOP**.
- When selling Olin stock, the sale will take place on the day you place the order, provided the request is made by 3:30 p.m. Eastern Time. Requests made after 3:30 p.m. Eastern Time will be processed the following day. The proceeds for the shares will be based on the average weighted price for all shares sold by the **CEOP** on that day. If the transaction is a fund transfer, the proceeds will be reinvested the same day the shares are sold.
- No more than 20% of your contributions or account balance may be made up of the Olin Common Stock Fund.

Fund Restrictions

As an investor in the **CEOP**, you must follow certain fund trading restrictions.

- Any money transferred out of any fund (excluding SDBA investments) cannot be transferred back into the original fund for seven calendar days, except the Northern Trust S&P NL Index - Tier III CIT, which has a 60 calendar day restriction for any transfer out of the fund, including a request to rebalance from this fund.
- Assets cannot be directly transferred from the Galliard Stable Value Fund CIT to the Self-Directed Brokerage Account. In order to transfer assets from the Galliard Stable Value Fund CIT to the Self-Directed Brokerage Account, assets must first be transferred to and invested in any non-competing fund (currently, any of the Plan's other investment options) for a period of 90 days.
- If \$5,000 or more is transferred out of the Eaton Vance Atlanta Capital SMID Fund Series R6, you can not transfer \$5,000 or more into the same fund for 90 days.

Next steps if you want to get started.

There are two ways to enroll:

Option 1: Easy-Enroll

- With this option, you let auto-enrollment take place.
- As soon as administratively possible, you'll be automatically enrolled in the **CEOP** with a pre-tax contribution rate of 6% and invested in the **Age-Based Fund** with the maturity date closest to when you will turn 65.
- You can change your contribution rate and/or investments at any time after enrollment.

- If you've decided saving in the **CEOP** is not for you, you must "opt out" of auto enrollment before it takes place by making what's called a negative election through the Plan website or **CEOP** Service Center. If you miss the deadline and still do not want to enroll, you will need to access your account and change your contribution rate to 0%.

Option 2: Self-Enroll

- You can enroll on your own and choose your own contribution rate and investments.
- To self-enroll, you must go to <https://olin.voya.com> or call **1-888-685-OLIN**.
- You'll need your Social Security number and PIN to enroll. The PIN will come to you by mail in a small security mailer – keep an eye out for it.
- On the website, click "Register Now" and follow the instructions. Once you have registered, from the "Home" page, select "Enroll Now"; if calling, select the enrollment option from the main menu.
- Choose the percentage of pay you want to contribute each pay period and how you'd like it invested.
- Confirm your elections and submit.
- Typically, contributions will begin within one or two pay periods.

Accessing your account anytime, anywhere.

Want to increase your contributions at 6:32 on a Sunday morning? Or check your account balance at midnight? No problem. Your Plan gives you 24/7 access to your account from just about anywhere. All you need is Internet access or a phone.

Web – <https://olin.voya.com>

Mobile – Search **Voya Retire** in your preferred mobile app store.⁹

Phone – Call **1-888-685-OLIN**

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