



INTRODUCING A NEW
BENEFIT FOR YOU!

FINANCIAL PLANNING & COUNSELING PROGRAM



Budgeting



Investing



Asset Protection



Retirement Planning



Hess Corporation
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New York, NY 10036

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Introducing a New Benefit for You!

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Helping You Achieve Your Financial Goals

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A New Benefit – No Cost to You!

The Financial Planning & Counseling Program has been designed for employees of Hess Corporation in the United States. It is administered by external partner The Ayco Company, L.P. (Ayco), a Goldman Sachs Company, and all costs are picked up by Hess – it's available at no cost to you.

The Ayco Company, L.P., is a subsidiary of The Goldman Sachs Group, Inc and an affiliate of Goldman, Sachs & Co., a worldwide, full-service investment banking, broker-dealer and asset management organization.



Each of us has unique financial needs and goals. It may be getting on a manageable budget to pay expenses, saving money to pay for a child's college tuition or investing money for use in retirement. We can all use a little help from a financial professional to get there.

We are introducing a new benefit called The Financial Planning & Counseling Program, which is now available to you as a U.S. employee. It offers three components to help you achieve your personal financial goals:

- ▶ One-on-one counseling with financial professionals by phone
- ▶ In-person seminars at select locations
- ▶ An interactive Web site

The program is administered by Ayco, a leader in financial counseling and education, and provided at **no cost to you**.

We chose Ayco because of their reputation and experience in providing comprehensive, personalized financial counseling. The Ayco representatives you will work with are highly specialized, knowledgeable and well-trained financial professionals. Equally as reassuring, they are not commissioned sales people and will not try to sell you anything. Their role is exclusively to educate you and help you make informed personal finance decisions.

We hope you'll take advantage of all this great program has to offer.

Dave Lutterbach

Vice President, Benefits and HR Services

Eric S. Fishman

Assistant Treasurer



Focused on Your Needs

The Financial Planning & Counseling Program focuses on four key areas:

Budgeting

Investing

Asset Protection

Retirement Planning

You'll find these four themes woven into every interaction you have with the program. Each is critical regardless of your individual financial goals, but may require greater focus at different stages of life.

Our approach is comprehensive and encourages you to take into account not only benefits available through the company, such as the Savings Plan, but all aspects of your "wealth" from daily budgeting and cash flow management to estate planning.

Three Ways to Engage

You can participate in whatever aspects of The Financial Planning & Counseling Program are most relevant to you. Utilize the services as much or as little as you like, but *don't hesitate to take that first step*. Even if you're not sure where to begin, a conversation with an Ayco counselor can help you determine your goals and priorities.


1. ONE-ON-ONE FINANCIAL COUNSELING BY PHONE

Connect with a professional financial counselor one-on-one by phone through the toll-free Ayco AnswerLine® service.

Counselors provide broad-based, integrated, personalized service and can discuss many topics with you, including:

- ▶ Benefit Decisions
- ▶ Investment Strategies
- ▶ Cash Flow and Goal Setting
- ▶ Saving and Investing for Retirement
- ▶ Income Taxes
- ▶ Participating in the Savings Plan

It's as Easy as Picking Up the Phone



A typical phone call with an Ayco counselor lasts 20-30 minutes and you don't have to prepare in advance. Don't worry if you're not sure where to begin. Just call 888-741-2474. Counselors ask questions to help you determine priorities and next steps so you can work on what's important to you. You can call as often as you need to.

Ayco works with you confidentially to provide a professional perspective on the personal finance questions you're dealing with every day. You can choose to work with the same counselor every time you contact Ayco. No preparation is needed, no appointment is required.

2. INTERACTIVE WEB SITE

Use the Aycofn® Web site to research financial topics of interest, schedule an appointment with a counselor or register for a seminar. You can also work with your counselor online to share information and model different financial scenarios. Log in to Ayco's interactive Web site anytime to find:

- ▶ Library of interactive financial planning information
- ▶ Modeling tools, reports and calculators
- ▶ Ayco's *Updates* newsletter and investment report
- ▶ A File Cabinet for secure file transfer

3. SEMINARS

Seminars are offered periodically at select work sites. Look for your invitation a few weeks in advance.

There are three one-and-a-half-hour seminars. The one you choose is likely to depend on whether you are in the early, middle or later stage of life. Each is designed to teach you a few things, help you focus on what you need to do and profile the many tools and resources available to you at no cost.



"If you don't know where to start, a seminar is really helpful. It covers all the topics so you can start to think about your financial future."

KATHERINE FOX

Hess Port Reading employee and member of pilot program

Four Ways to Plan Smart – Covers all areas of financial planning, including budgeting, investing and retirement as well as insurance, tax and estate planning. Among the learning is how the company's benefits and compensation programs fit into your overall financial picture. This is geared towards employees in the early stage of their career.

Invest Smart – Covers the important elements of saving and investing, including prioritizing your goals and expenses, creating a savings plan, saving for retirement, developing a diversified investment portfolio and the value of your company Savings Plan. You will learn the basics of savings and investing and likely find a few things to look into. This is geared towards employees in the middle of their career.

Retire Smart – Covers all aspects of retirement, including how much you'll need to retire, sources of income such as social security and 401(k)/Savings Plan, taxation of retirement plans, retiree medical and Medicare. You will learn the important facts and considerations when planning for retirement, no matter how close you are to that milestone day. This is geared towards employees in the later stages of their career.



Why Ayco?

Ayco, a Securities and Exchange Commission (SEC)-registered investment adviser, is one of the nation's leading providers of comprehensive financial counseling and education services for corporate employees. Ayco AnswerLine® counselors have Financial Industry Regulatory Authority (FINRA) licenses and participate in Ayco's internal training and continuing education programs. In addition, many have insurance licenses and advanced credentials such as MBAs and Certified Financial Planner™ designations. Hess has worked well with Ayco over the years on various aspects of financial planning for employees.

Keeping Your Information Secure

Hess has provided Ayco with very basic information about you (e.g., your name, employee ID number and birth date) so that they know you are eligible. You choose what else to share as you are comfortable and your relationship with a counselor develops. If you authorize, counselors can access your company benefits information to better understand your situation and provide recommendations based on your goals.

Ayco's privacy policy protects your personal information. The company does not distribute any information to others unless authorized by you or as permitted

by law. Highlights of Ayco's information security practices include:

- ▶ Use of specialized technology, such as firewalls, to control connectivity to its Internet sites.

- ▶ Personnel safeguards, including background checking and non disclosure agreements, ensuring data confidentiality and availability.
- ▶ Training and awareness program focusing on best practices and external threats.
- ▶ Physical controls and safeguards to protect its data center and data storage facilities.
- ▶ Testing of the security and operability of products and services before they are introduced to the Internet, as well as periodic testing for publicly known vulnerabilities in the technology.
- ▶ Monitoring of its infrastructure and systems to detect weaknesses and potential intrusions.
- ▶ Controls to identify, authenticate and authorize individuals to access sites or systems that are not made available to the general public.
- ▶ Protection, including encryption, for communications that are not intended to be of a public nature.



Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.



Get Started

You can get started with The Financial Planning & Counseling Program right now.

1 CONTACT A COUNSELOR BY PHONE

Call the Ayco AnswerLine® service **888-741-2474** Monday – Friday 9 a.m. - 5 p.m. ET No appointment is necessary; evening appointments available Monday through Thursday until 8 p.m. ET Hearing Impaired TTY/TDD: 800-437-6380

2 USE ONLINE TOOLS

Visit www.aycofn.com/hess.afn Log in using your eight-digit employee ID* as the registration ID.

3 SIGN UP FOR A SEMINAR

Visit www.aycofn.com/hess.afn Log in using your eight-digit employee ID* as the registration ID. Click on the Educational Seminars section to find the latest schedule of seminars.

**Employee ID numbers are eight digits in length. For example, an employee ID number could be 00123456. If you joined the company prior to Jan. 1, 2010, and previously had a six-digit employee ID, such as 111222, you must add two zeros in front of this, making your employee ID 00111222.*

Hess is committed to providing a range of high-quality benefits to support the health and financial well-being of employees and family members. The Financial Planning & Counseling Program is designed to enhance the suite of benefits available and help you enjoy a high-quality of life.

To learn more about all the Hess benefits available to you, contact The Resource Center

877-511-4377

Monday-Friday, 8 a.m. – 8 p.m. ET

www.HessResourceCenter.com