

SUMMARY ANNUAL REPORT FOR ANDEAVOR 401(K) PLAN

This is a summary of the annual report for the Andeavor 401(k) Plan (Employer Identification Number 38-4084986, Plan Number 002) for the plan year 01/01/2019 through 04/30/2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$101,070,460. These expenses included \$486,463 in administrative expenses and \$100,482,608 in benefits paid to participants and beneficiaries, \$101,389 in other expenses. A total of 0 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$0 as of the end of the plan year, compared to \$1,770,651,545 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of -\$1,770,651,545. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$207,164,172, including employer contributions of \$105,364, employee contributions of \$157,860, rollover contributions of \$771,895, and earnings from investments of \$206,129,053.

Plan assets of \$ 1,876,745,257 were transferred from this plan into another qualified plan during the plan year.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 539 South Main Street, Findlay, Ohio 45840 and phone number, 419-422-2121.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 539 South Main Street, Findlay, Ohio 45840, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to

the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.