



### **PENSION**

Financial security is something everyone wants to achieve. As an Active Employee, you depend on your paycheck to provide that security. As a Retiree, your financial security depends on income from a number of sources. Ecolab is committed to helping you secure a financially sound retirement.

One of the basic building blocks the Company offers you is the Ecolab Pension Plan. The Plan provides eligible long-service Employees the foundation for retirement benefits in the form of regular income. The Pension Plan is designed to supplement your personal savings, contributions to the Ecolab Savings Plan and ESOP, and your Social Security benefit — a benefit to which both you and the Company contribute. Under the Ecolab Pension Plan, you become vested after you complete five years of Continuous Service.

### **ECOLAB SAVINGS PLAN & ESOP (401k)**

The Ecolab Savings Plan is an ideal way to put away money for your retirement. You can elect to save up to 25% (to a maximum of \$16,500) of your pay on a pre-tax basis. Contributions are made through convenient payroll deductions. If you are 50 or older you may make an additional “catch up” contribution of up to \$5,500.

For every dollar you save, up to 5% of your pay, Ecolab adds to your account through a company match. The match equals 100% of your first 3% of pay contributions plus 50% of the next 2%. Employer Contributions are invested in the same funds as other contributions.

Ecolab Common Stock is listed for trading on the New York Stock Exchange and the Pacific Exchange.

### **EMPLOYEE STOCK PURCHASE PLAN**

As a full-time employee, you can become an Ecolab shareholder by purchasing stock through after tax payroll deductions.

- Stock is purchased monthly around the middle of the month after your contribution is deducted from your pay (e.g., June 20 for May deductions).
- Your calendar year maximum contribution is \$6,000. Ecolab will match the amount you contribute with an additional 15%. So, with the Ecolab Matching Contribution, you can purchase up to \$6,900 worth of Ecolab common stock each year.



## Pension, ESP & ESPP

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