

# The Profit Sharing Feature and 2018 Scale

The Kimberly-Clark 401(k) & Profit Sharing Plan (K-C 401(k) & PSP) has an annual discretionary profit sharing feature that allows you to share in the Company's success. The better K-C's performance, the more money you could receive toward building your retirement savings through a profit sharing contribution directly into your 401(k) account.

The amount of the annual discretionary profit sharing contribution is based on an Earnings Per Share (EPS) goal and any extraordinary circumstances that may have occurred during the year. The profit sharing scale ranges between 0% and 8% of your eligible earnings, with a target of 4%. The scale below shows the EPS goal for this year with the corresponding scale range:

## 2018 Profit Sharing Scale

|                             |        |        |        |        |         |
|-----------------------------|--------|--------|--------|--------|---------|
| EPS                         | \$3.55 | \$5.33 | \$7.10 | \$8.88 | \$10.65 |
| Profit Sharing Contribution | 0.0%   | 2.0%   | 4.0%   | 6.0%   | 8.0%    |

## Eligibility & Timing

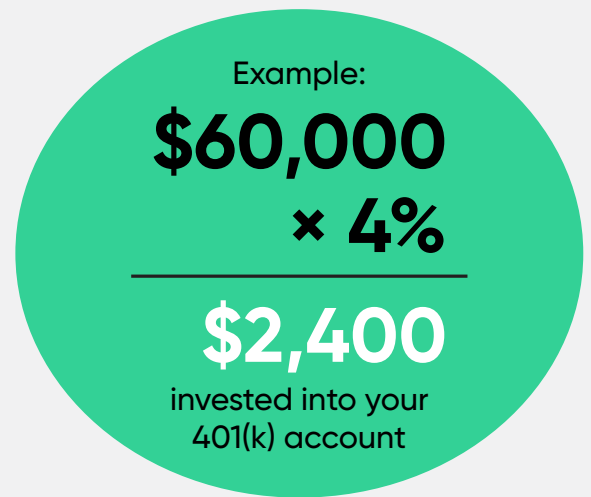
You'll receive an annual discretionary profit sharing contribution if:

- you're employed on December 31,
- leave K-C during the year at or after age 55, or
- your employment ends due to death.

If eligible, the profit sharing contribution is invested into your 401(k) account during the first quarter of each year. The contribution amount is a percentage of your eligible earnings for the prior year. The percentage is determined based on the profit sharing scale to the nearest tenth of a percent (e.g., 3.9%).

## Payout Example

Let's say you're an eligible employee who received \$60,000 in eligible earnings for 2018. K-C reaches an EPS of \$7.10 and approves the annual discretionary profit sharing contribution. Your 2018 profit sharing contribution would be invested into your 401(k) account during the first quarter of 2019 and would look like this example.



## Profit Sharing Investment

Your profit sharing contribution will be invested based on your investment elections in effect at the time the contribution is made. If you haven't made an investment election by the time the profit sharing contribution is made to your 401(k) account, your contribution will be invested in the Plan's primary qualified default investment alternative option, Personalized Planning & Advice, a managed account service offering professional investment management of your Plan account for a fee. If it is determined that you are ineligible for, Personalized Planning & Advice, you'll be defaulted into a Target Date Fund closest to the date you turn age 65, the Plan's secondary qualified default investment option. You're eligible to receive the contribution whether or not you're making employee contributions to the Plan.

## Fidelity Planning & Advice

The profit sharing contribution alone may not help you reach your retirement and savings goals. Make sure you're also contributing at least 4% as K-C matches your 401(k) contribution, dollar-for-dollar, on the first 4% of the eligible earnings you contribute.

Reach a Fidelity Planning Consultant at **866-811-6041** or log in to [netbenefits.com](https://www.netbenefits.com) and check out the Planning tab to see how Fidelity's resources can help you balance your short and long-term financial goals - at no additional cost to you.

## Questions or Concerns

Call the K-C Benefits Information Line at **800-551-2333** and choose the 401(k) & Pension option. Fidelity representatives are available Monday through Friday, 8:30 a.m. to 8:30 p.m. ET.

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*The Scale and example outline the 2018 EPS target and corresponding profit sharing payout scale. These are guidelines for K-C to use, but the final profit sharing contribution is discretionary and will be determined at the end of the year. Contributions will be made and payable in accordance with the terms of the K-C 401(k) & PSP.*