

# Financial Wellness

Ecolab wants to empower all associates, regardless of personal situation, life stage or financial acumen, to enhance your financial well-being by connecting you with inclusive personalized guidance and actionable support. Explore the resources and links below.

Plans	
<b>401k Savings Plan</b>	Ecolab contributes to your retirement savings and encourages shared responsibility for your financial future through the Ecolab Savings Plan. This Plan offers a generous company match, flexible types of contributions, a variety of investment options and convenient access to online tools and resources. For more information on this benefit and the resources available to you, log in to Fidelity's Website at <a href="https://netbenefits.com">netbenefits.com</a> or by speaking with a Fidelity representative at 1.800.835.5091.
<b>Pension</b>	The Ecolab <b>Pension Plan</b> provides a fully paid retirement benefit to eligible associates with three or more years of service as a way to contribute to your retirement income. For detailed pension estimates and other information regarding your Ecolab Pension Plan benefits, visit <a href="https://mybenefits.us.ecolab.com">mybenefits.us.ecolab.com</a> and click on "Pension" under Your Benefits Providers.
<b>Employee Stock Purchase Plan (ESPP)</b>	The Ecolab <b>Employee Stock Purchase Plan (ESPP)</b> allows full-time employees to contribute money through payroll deductions on an after-tax basis to purchase shares of Ecolab common stock. When you contribute to the plan, Ecolab adds a matching contribution. For more information on the ESPP, visit <a href="https://mybenefits.us.ecolab.com">mybenefits.us.ecolab.com</a> , click on "Employee Stock Purchase Plan" under Your Benefits Providers or call the Ecolab Benefits Center at 1.800.964.0265.
<b>Whole Life + Long-Term Care</b>	<p>As an Ecolab associate you have the opportunity to purchase Whole Life + Long-Term Care through Allstate during an Open Enrollment period each year. Receive increased financial protection for your family, plus extended coverage for care costs not typically included in health, disability or Medicare — no health questions required!</p> <p>For more information or to enroll, please visit <a href="https://Ecolab.YourCare360.com">Ecolab.YourCare360.com</a> or call 1.833.836.8811.</p>

Resources	
<b>Blaze Credit Union</b>	Blaze is proud to be Ecolab's credit union. Learn about their larger surcharge-free ATM network, reduced fees and lower loan rates by calling 1.888.347.7473 or visiting <a href="#">Blaze online</a> .
<b>Ida C. Koran Scholarship Program</b>	The <a href="#">Ida C. Koran Trust</a> provides academic financial assistance for dependent children of Ecolab associates and retirees seeking to broaden their horizons through post-secondary study (undergraduate programs including trade, technical, vocational or traditional university programs).
<b>Identity Theft Protection</b>	Identity Theft is one of the fastest growing crimes against Americans, and Ecolab associates have the multiple resources to help protect themselves. Sign up with <a href="#">Privacy Armor Plus</a> to protect yourself, or if you are a victim, contact <a href="#">Confide EAP</a> at 1.800.900.3791.
<b>PerkSpot</b>	Access discounts on thousands of products and services with <a href="#">PerkSpot</a> . Browse online at <a href="#">perkstorecolab.perkspot.com</a> or call 1.877.473.9297 for more information.
<b>Tax Resources</b>	If you complete your own taxes using an online tax service there are special discounts to help you prepare your tax return. You can also visit <a href="#">Fidelity's Take on Taxes website</a> for help managing your taxes. And our Confide EAP offers 25% off tax preparation services. Call 1.800.900.3791 to learn more.
<b>Will &amp; Estate Planning</b>	Through the <a href="#">Confide EAP</a> you can speak with a licensed attorney and receive consulting on a variety of topics, including wills and estate planning. Receive two free 30-minute consultations for simple or complex will preparation.  Enrollment in <a href="#">MetLife Legal</a> also includes the preparation of a simple or complex will and the creation of any testamentary trust is covered. Both programs include the preparation of codicils and will amendments.
<b>Financial Coaching</b>	At Ecolab, we know that everyone's financial journey is different. That's why we're thrilled to offer you free access to financial guidance from <a href="#">LearnLux</a> . Whether you're just starting out or looking to fine-tune your financial strategies, LearnLux is here to help you reach your personal financial goals. With their expert advice on money management and financial literacy, you'll have all the tools you need to succeed. Plus, you and your family can enjoy unlimited one-on-one support and top-notch digital resources.
<b>Lane Health</b>	Managing finances can be tough, especially when unexpected medical bills pop up. That's why Ecolab has teamed up with Lane Health to give you a helping hand. The Lane Health Healthcare Spending Card covers dental, medical, vision, and pharmacy expenses. Want to know more? Talk with a financial coach at <a href="#">ecolab.learnlux.com</a> .
<b>Early Earned Wage Access</b>	Ecolab knows that unexpected expenses can come out of nowhere. That's why we're partnering with PayActiv to give you early access to your earned wages. If you want to see if this is right for you, talk to a Financial Coach at <a href="#">ecolab.learnlux.com</a> .
<b>Medicare Resources</b>	LearnLux offers very detailed Medicare and Social Security webinars that offer guidance around enrollment in Medicare vs staying on company insurance or even when it make sense to utilize both. Contact LearnLux to learn more. <a href="#">ecolab.learnlux.com</a>