



Retirement

No matter where you are on your journey to retirement, Ecolab is here to support you. Explore the resources and links below.

Plans	
401k Savings Plan	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 netbenefits.com or speak with a Fidelity representative at 1.800.835.5091.
Pension	Our pension plan offers a fully paid retirement benefit to eligible associates with three or more years of service to contribute to your retirement income. More information is available on mybenefits.us.ecolab.com by clicking "Pension" under Your Benefits Providers.
Stock	The Ecolab Employee Stock Purchase Plan (ESPP) allows full-time associates to contribute money through payroll deductions on an after-tax basis to purchase shares of Ecolab common stock. When associates contribute to the plan, Ecolab adds a matching contribution. For more information on the ESPP, visit mybenefits.us.ecolab.com or call the Ecolab Benefits Center at 1.800.964.0265. If you already have an ESPP account established, you can access your account on mybenefits.us.ecolab.com by clicking on "Employee Stock Purchase Plan" under Your Benefits Providers.

Resources	
Planning Your Retirement Guide	This retirement guide contains information and resources to help as you begin planning for your future retirement.
Retirement Checklist	Review this checklist for actions to consider up to 90 days before your retirement date.
Retiree Benefits Guide	If you are 55 or older with 10 years of service or are at least age 62 as of your retirement date, you are eligible for Ecolab retiree health benefits, including medical, dental, vision and prescription drug coverage. You will be offered a one-time opportunity to enroll in Retirement Health Benefits after you retire. However, if you enroll in COBRA continuation coverage with us at retirement, you will have a final opportunity to enroll in the Retirement Health Benefits when your COBRA coverage ends. NOTE: COBRA continuation coverage is available for up to 18 months for medical, dental, vision and/or health care flexible spending account (FSA) after you retire. If you have questions, please contact an Ecolab Retirement Specialist at 1.877.854.6541. To learn more, view our Retiree Benefits Guide .
MetLife Legal	MetLife Legal provides access to expert guidance and tools you need to navigate a broad range of personal legal needs you may encounter in life and retirement. Find a participating MetLife attorney at legalplans.com or call 1.800.821.6400. Learn more.
Employee Assistance Program (EAP)	The Confide EAP is a free, confidential service to you and your immediate family members to talk with an expert and receive short-term counseling and referral assistance. They can help with family or financial difficulties or direct you to an array of resources in your community. Learn more by visiting mycigna.com (employer ID: ecolab) or call 1.800.900.3791.
Medicare Resources	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. ecolab.learnlux.com

More questions?

► Please call 1.877.854.6541 to speak with an Ecolab Retirement specialist.