

# Social Benefits@Henkel

We care of and reward our people.  
Outstanding additional benefits make the difference with us  
Henkel's services are unique and always sustainable.



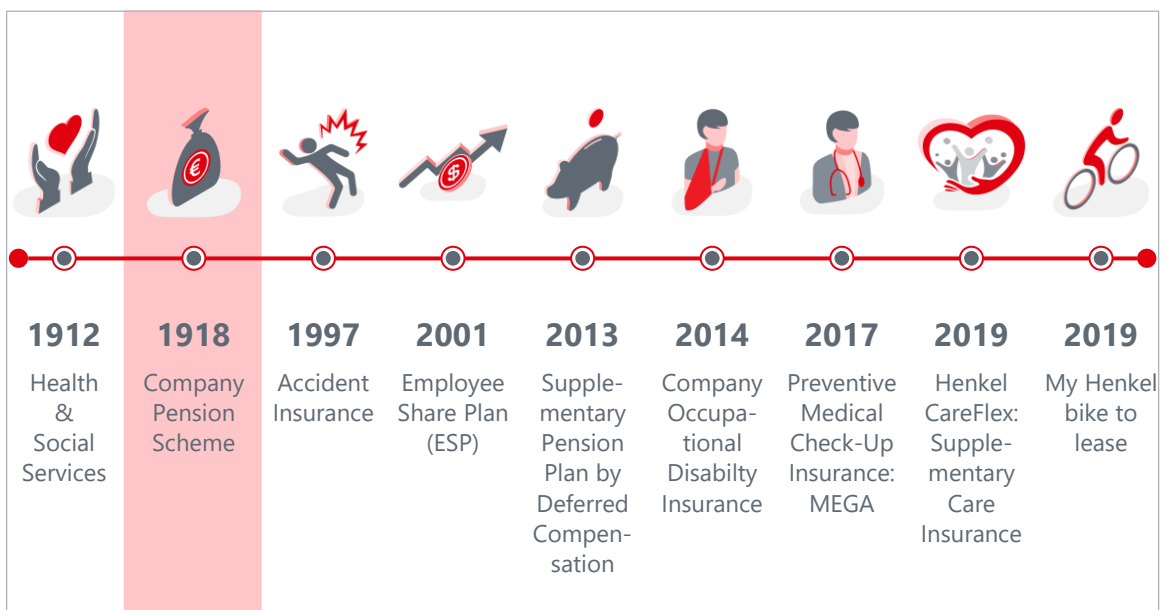
# Henkel – an attractive employer

## We care of and reward our people

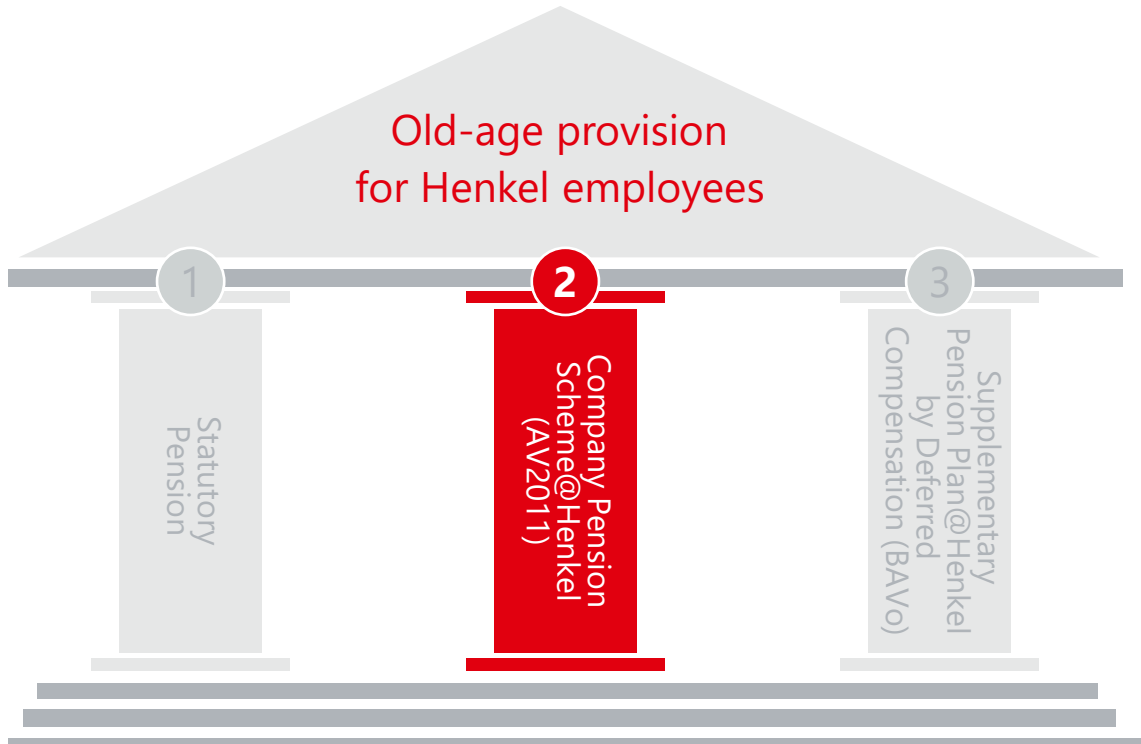
### We win and bind our talents!

Over the years, we have continually expanded our Henkel **"Premium Social Benefits"** add-on package to make Henkel even more attractive to you. Together with the statutory and collectively agreed social benefits, the Henkel supplementary package primarily forms a social security package that can promote the health and well-being of every employee and provide support in emergencies.

### Significant Social Benefits@Henkel (chronological)



# Company Pension Scheme@Henkel



Henkel recognized early on that the statutory pension insurance as the only pension system does not offer adequate protection in old age. For more than 100 years, the Company Pension Scheme has therefore been an integral part of Henkel's social benefits.

After three years with the company and 21 years of age, your pension entitlements are **vested**. Even if you leave the company early.

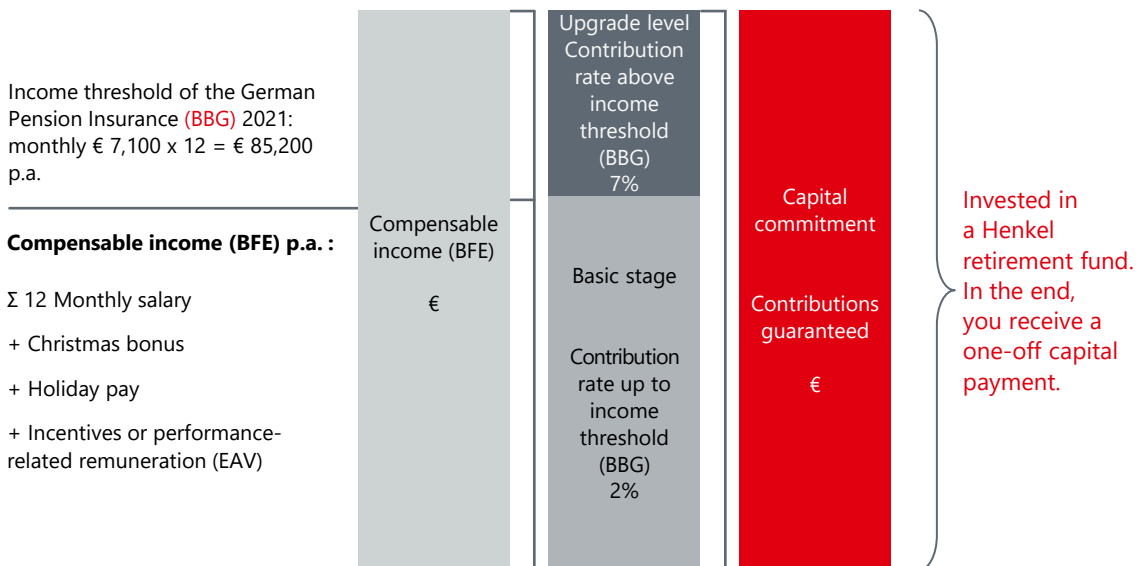


# Employer-financed Company Pension Scheme@Henkel (AV2011)

## Company contribution rates and commitment structure



External and company influences have shaped the Company Pension Scheme to this day. Since the legal framework conditions can change, the Company Pension Scheme is regularly reviewed to ensure that the 2nd pillar of the pension scheme is sustainable. Your 100% employer-financed pension scheme is made up of various components.



### Example calculation based on a **tariff employee**:

Monthly salary x 12 =	54.204,00 EUR
Performance-related remuneration (EAV)	1.500,00 EUR
Holiday pay	1.200,00 EUR
Christmas bonus	4.000,00 EUR
<b>Compensable income (BFE) in total =</b>	<b>60.904,00 EUR</b>
<b>2% of the compensable income (60.904,00 EUR)</b>	<b>1.218,08 EUR</b>
<b>AV2011 Capital building block for 2021 =</b>	<b>1.218,08 EUR</b>

The calculation example serves to illustrate an annual capital module. You can call up information online about the current status of your capital modules.

# Employer-financed Company Pension Scheme@Henkel (AV2011)

## Company contribution rates and commitment structure



### Example calculation based on an employee from the Management Circle (MC):

Monthly salary x 12 =	72.000,00 EUR
Christmas bonus	6.000,00 EUR
Short Term Incentives (STI)	10.000,00 EUR
<b>Compensable income (BFE) in total =</b>	<b>88.000,00 EUR</b>
<b>2% of the contributable income up to the income threshold (BBG)*</b>	<b>1.704,00 EUR</b>
<b>7% of the contributable income above the income threshold</b>	<b>196,00 EUR</b>
<b>AV2011 Capital building block for 2021 =</b>	<b>1.900,00 EUR</b>

The calculation example serves to illustrate an annual capital module. You can call up information online about the current status of your capital modules.

\*The income threshold for German legal pension insurance is EUR 85,200 p.a. for 2021 (old federal states).

You automatically participate in the company pension scheme (AV2011) upon joining the company. Cancellation is possible at any time. The capital payment is immediately vested. In addition to the contribution guarantee, our AV2011 has even more to offer:

There is an entitlement to

- Retirement lump sum or
- Disability lump sum or
- Lump-sum death benefit

The lump sum is paid out gross. You can see the current status and an outlook online in our annually revised remuneration and pension report.