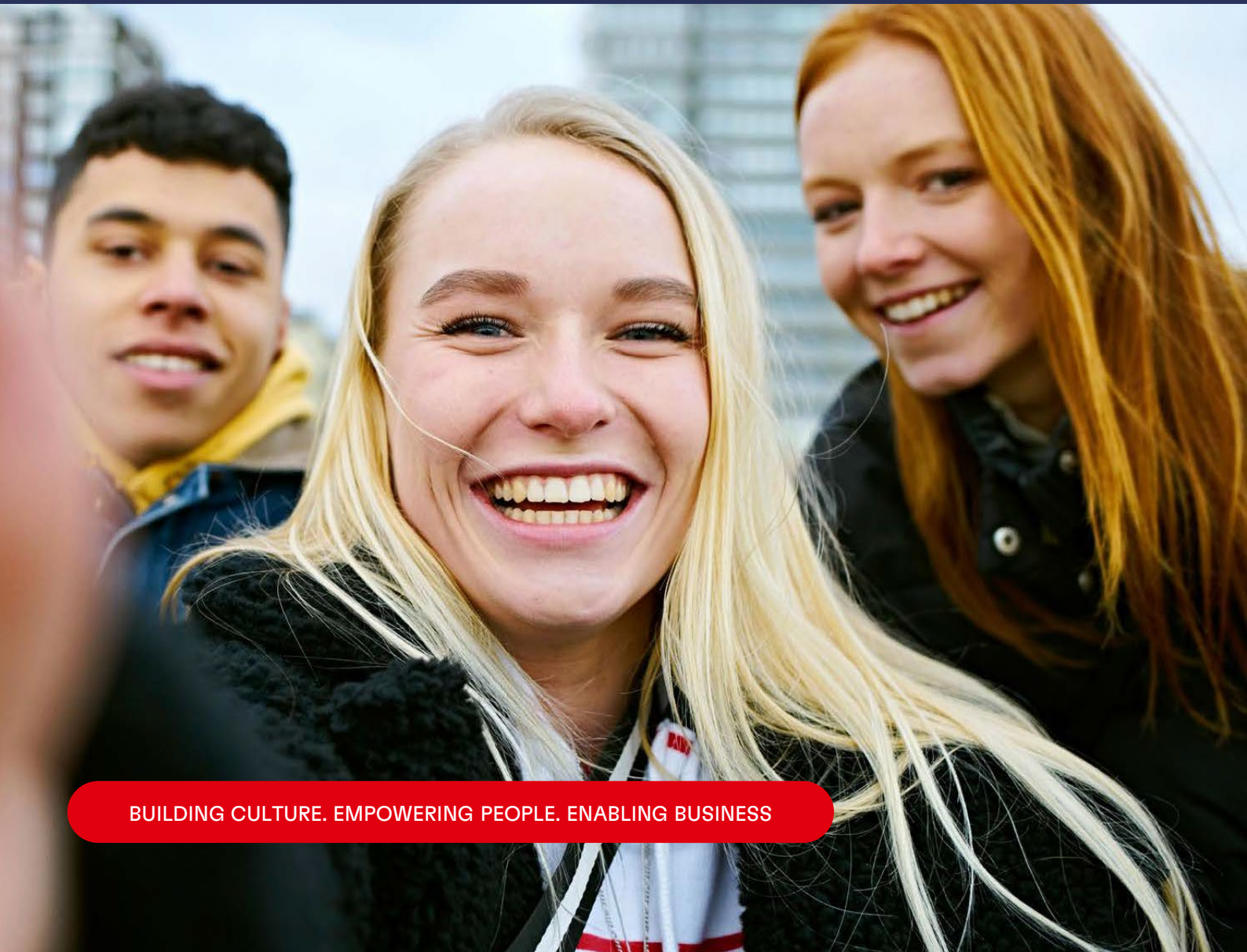




SOCIAL BENEFITS @HENKEL

We value and support our employees.
At Henkel we dare to make an impact and offer you
excellent additional social benefits.



BUILDING CULTURE. EMPOWERING PEOPLE. ENABLING BUSINESS

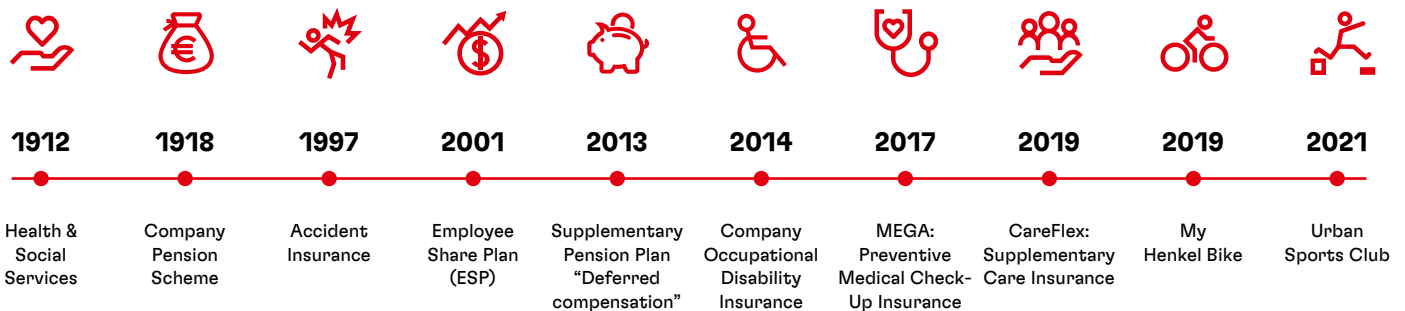
HENKEL – AN ATTRACTIVE EMPLOYER

WE OFFER MORE THAN JOBS!

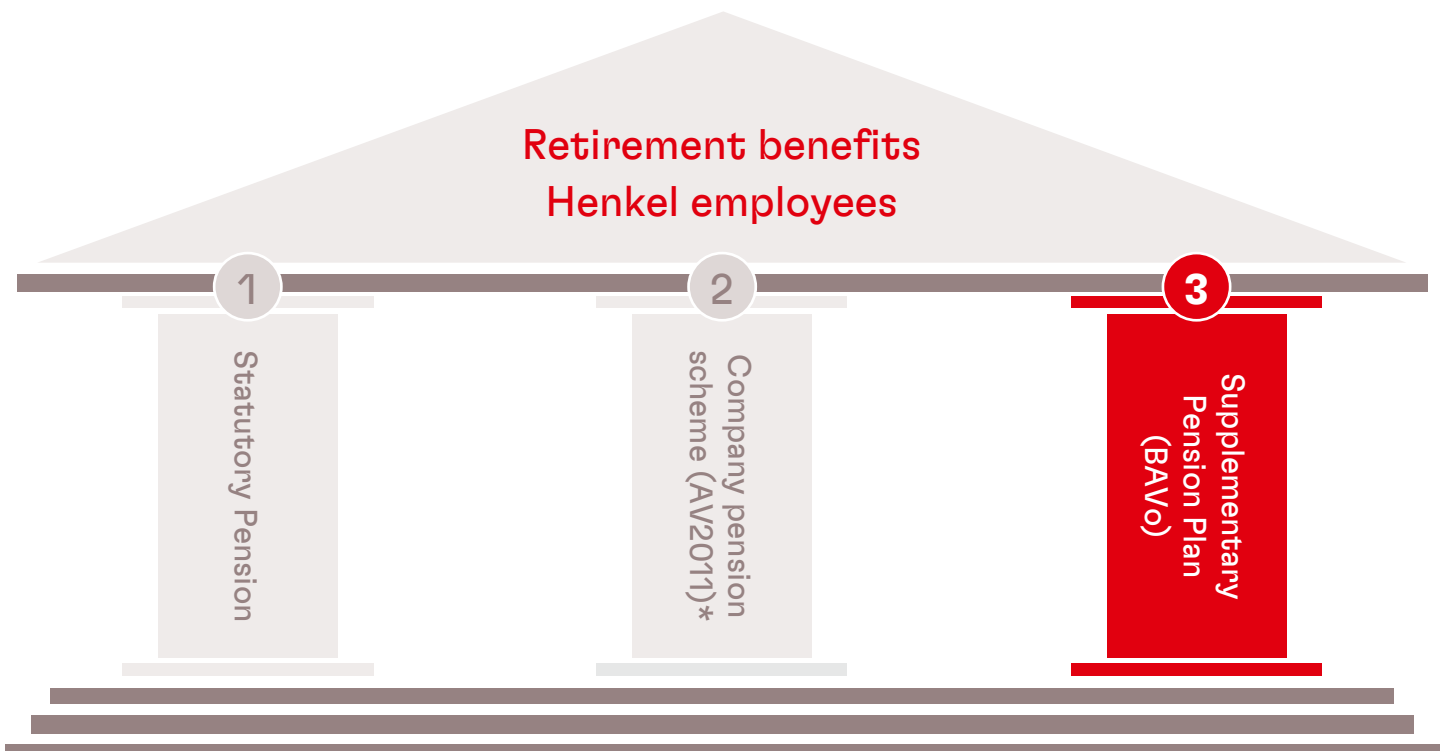
We attract and retain our talents!

Over the years, we have continuously expanded our Henkel “**Premium Social Benefits**” package to make Henkel even more attractive for you. Together with the statutory and collectively agreed social benefits, the Henkel supplementary package promotes the health and well-being of all employees and supports you in emergency situations.

Social Benefits@Henkel



2. SUPPLEMENTARY PENSION PLAN (BAVO) THE THREE PILLARS



We will not let you look old even in old age!

In order to be financially secure even in retirement age, Henkel offers you to complete the **company pension scheme AV 2011** (2. pillar) with the **supplementary pension plan BAVo** (3. pillar).

Here you can save additional money for your future pension without any risk through **deferred compensation**.

* If you joined Henkel before 2011, you probably have the AV2004.

2. SUPPLEMENTARY PENSION PLAN (BAVO) DEFERRED COMPENSATION



You automatically participate in **the monthly deferred compensation (4% of monthly salary)**. Revocation is possible at any time. The lump-sum payment and the Henkel subsidy vest immediately. You receive the pension capital with:

- claiming the statutory old-age pension or
- occurrence of a full reduction in earning capacity or
- occurrence of death (survivor benefit)*.

In our annually revised compensation and benefits report, you can see the current status and an outlook online.

*Due to legal requirements, a death benefit is only paid to survivors as defined in the BAVo benefit plan.



PREVENTION IS IMPORTANT - AT ANY AGE