Supporting Your Life Change

The Clorox Company

A BENEFITS RESOURCE GUIDE TO HELP YOU THROUGH THE DEATH OF AN ACTIVE CLOROX TEAMMATE

On behalf of The Clorox Company, please accept our condolences; we are so very sorry for your loss. We understand the range of emotions you are likely feeling and the long list of tasks on your to-do list.

We also know that during this difficult time, you may have questions about what happens to your benefits coverage and any steps you need to take – and we're here to help.

Click the links below to learn more about what happens next, the steps you may need to take and the resources available to you. **A member of Clorox's People& team will also contact you to review these next steps, so you won't have to navigate them alone!**

Please note: *There may be former teammates who were eligible for life insurance. If this was your loved one, please contact the Health & Welfare Service Center at 833-550-5600 (Monday-Friday 6 a.m.-5p.m. PT), as processes are different than what is outlined in this Resource Guide.*

Financial and benefit information

Receiving your loved one's final paycheck

Continuing medical, dental and/or vision coverage

Filing a Life Insurance and/or Accidental Death & Dismemberment (AD&D) Insurance claim

Receiving Clorox Pension Plan benefits (if eligible)

Distributing Health Savings Account (HSA) funds

Distributing 401(k) Retirement Plan funds

Receiving eligible funds from other Clorox retirement plans

Continuing or claiming stock programs and/or bonus compensation

Other support resources available to you

Spring Health, for complete mental and work-life well-being support

Support and legal assistance, through MetLife, if you are enrolled in Supplemental Life Insurance

People&, for Clorox-specific questions

NEED HELP FINDING ADDITIONAL INFO?

Click here to learn about the websites available to help you.

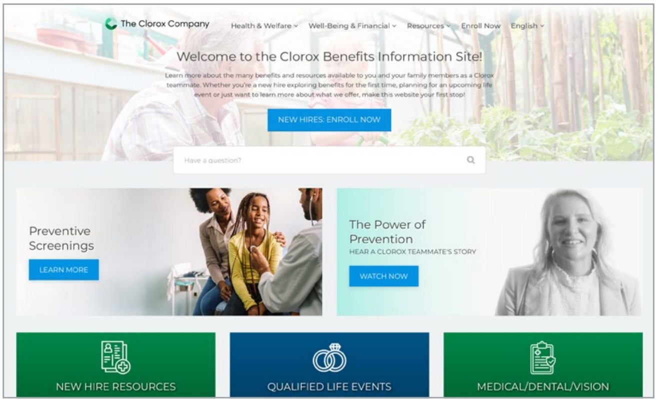
Be **Well.** Be **You.**

NAVIGATING YOUR RESOURCES

While each step includes contact information if you have questions or need to take action, you can also find additional information by visiting:

cloroxbenefitsinfo.com

A 24/7 website for you and your family members to explore general information about Clorox's benefits.



People&

If you have questions about your specific situation that are better answered by a member of Clorox's People& team, email people@clorox.com.

Receiving your loved one's final paycheck

Once Clorox has been notified of the teammate's passing, a member of the Clorox People& team will contact the family member and/or beneficiary within a week to discuss next steps. In order for the final paycheck to be issued, you will need to provide the following documentation:

- Certified copy of death certificate
- Notarized affidavit or similar legal record of your authorization to act as a legal representative
- A **Clorox W9**, which includes accounting information about how you would like to receive their final paycheck (e.g., direct deposit, etc.)
- A completed **Electronic Funds Transfer (EFT) Authorization Agreement**, if you'd like to receive the final paycheck via direct deposit.

Submit the documentation above in an email to people@clorox.com. Then, People& will work with Clorox's payroll department to process the final payment.

If you have any questions about this process, People& is ready to help at people@clorox.com.

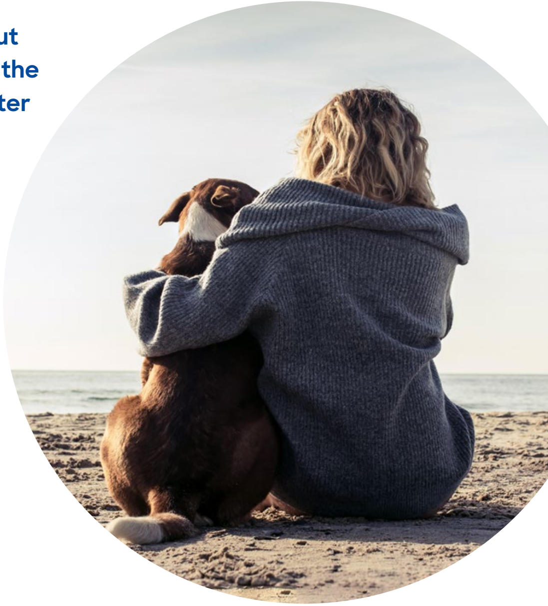
Continuing medical, dental and/or vision benefits coverage

If you were listed as a covered dependent under the teammate's health coverage prior to their passing, **you will continue to be covered under Clorox's health plan for a period of up to 12 months** (provided you continue to make monthly payments).

After 12 months, you will have the opportunity to transition to Clorox's COBRA coverage for a period of time, though you should compare this coverage with any other health benefits available to you (for example, through your employer or your state's health benefits marketplace, if applicable).

You will receive a letter from the Health & Welfare Service Center in the mail detailing the coverage available to you and any dependents covered under these benefits, as well as how to pay for coverage moving forward.

If you have any questions about continuing coverage, contact the Health & Welfare Service Center at 833-550-5600.



Filing a Life and/or Accidental Death & Dismemberment (AD&D) insurance claim

If you are the beneficiary for Life (Basic and Supplemental, if applicable) or AD&D (Basic and Supplemental, if applicable) coverage, **you will receive a letter in the mail from our administrator, MetLife**, along with a Life Insurance Claim Kit with instructions and a claim form to complete.

Please fill out the form and return it to MetLife, who will process the claim and issue payment to you within 5 business days.

If you have any questions about this process, please contact the Health & Welfare Service Center at 833-550-5600.

Receiving Clorox Pension Plan benefits (if eligible)

If the teammate was hired prior to June 2010 and eligible under the Clorox Pension Plan, you may be entitled to benefits as a dependent.

Please call Legal & General at 800-664-6129* to notify them of your loved one's death. Once you have submitted a death certificate, Legal & General will review and determine which benefits, if any, are due to you as a dependent or beneficiary.

* If you are a New York resident, please contact 855-914-9123.

Distributing Health Savings Account (HSA) funds

If you were married to a teammate who had an HSA and are listed as the beneficiary, **you will become the owner of the HSA**. If you were not married to the teammate but are listed as a beneficiary, you may be eligible to receive **a distribution of their HSA funds**, which will be subject to applicable taxes.

Please complete the **HSA Death Distribution Request Form** and return it to Optum Financial by mail at:

Optum Bank
P.O. Box 271629
Salt Lake City, UT 84127

If you have any questions or need help completing the form, please contact Optum at **800-234-8913**.

WHAT HAPPENS IF AN HSA DOES NOT HAVE A BENEFICIARY?

If the teammate did not assign a beneficiary to their HSA, the funds will default to the surviving spouse or domestic partner, if there is one, or to their estate. Any HSA funds are left to an estate may face heavier taxation.

Distributing 401(k) Retirement Plan funds

If you are listed as a beneficiary on the teammate's 401(k) plan, **you are eligible to receive a distribution of the plan funds**. If the teammate had not elected a beneficiary on their 401(k) plan but you are their legal spouse or registered domestic partner, you are also eligible to receive the distribution from the account.

If the employee had not elected a beneficiary and was not married, the account will be distributed to the estate.

If you are a beneficiary of the teammate's 401(k) plan, please contact Vanguard at 800-523-1188. Vanguard will open a case and request a death certificate and other required documentation to begin the distribution process.

Receiving eligible funds from other Clorox retirement plans

Certain Clorox teammates are eligible to participate in additional retirement plans. If your loved one was eligible for either of the plans below, here is what you need to know:

- **Non-Qualified Deferred Compensation (NQDC):** If you are the beneficiary or spouse or partner, please contact Voya Financial, the plan administrator, at **DL-NQAdminClorox@voya.com** to notify them of the teammate's passing. They will request a death certificate and other required documentation to begin the distribution process. This may take up to 90 days from the date Voya is notified.
- **Executive Retirement Plan (ERP):** Voya Financial also administers the ERP. The process is the same as the NQDC. Please follow the steps above to notify Voya Financial of the teammate's passing.

If you have any questions about the NQDC or ERP, please contact Voya FInancial at DL-NQAdminClorox@voya.com or email people@clorox.com.

If you are unsure whether your loved one was eligible for either of these plans, please email people@clorox.com for more information.

Continuing or claiming stock programs and/or bonus compensation

If the teammate participated in any stock programs and/or bonus compensation at Clorox:

- **Performance Shares, Stock Options, or Restricted Stock: Our administrator, UBS Financial Services, will reach out to you** as the teammate's spouse, partner or legal guardian to request a death certificate or other eligible legal documentation.

  Once processed, **UBS will change the existing employee account under your name** as the surviving spouse or legal guardian. If you have questions, UBS support is available 5 a.m. - 5 p.m. PT, Monday through Friday. Please contact them at:

  North America: 877-763-6447
  International: +1-617-261-2617
  Email: **TheCallananGroup@ubs.com**
  Website: **www.ubs.com**

- **Employee Stock Purchase Plan (ESPP): Please contact Morgan Stanley at 866-722-7310** to transfer the shares from this stock plan into a beneficiary/estate or individual account. To complete this process, Morgan Stanley will need the following documentation:

  1. Certificate of Death
  2. Court-Certified Certificate of Appointment or Letter of Administration dated within the past 6 months
  3. Original Notarized Affidavit of Domicile (provided by Morgan Stanley for you to complete)
  4. **Form W-9** completed with your information and signature
  5. Tax ID Number (if you are setting up an estate account, this number will be on the W9 form)
  6. Confidential Client Account Information Form (provided by Morgan Stanley for you to complete)
  7. Copy of your government-issued photo identification (e.g., a driver's license)
  8. **Letter of Instruction**

- **Annual Incentive Program (AIP), Manufacturing Variable Pay (MVP) or Sales Added Compensation (SAC) programs:** A pro-rated amount will be disbursed to you as the spouse/partner, dependent or legal guardian at the end of the year. If you have questions about these programs, please contact **people@clorox.com**.

Spring Health, for complete mental and work-life well-being support

We know sometimes just a little bit of support means everything—especially when you are going through a traumatic loss or major life change. **Household family members of the teammate who has passed away will automatically have access for 12 months to Spring Health**, which has easy-to-use services and tools that support all aspects of mental and work-life well-being, including:

- **Personalized care with a dedicated clinician:** Everyone handles grief differently, and a Care Navigator can help you find the right support, from matching you with a therapist that meets your specific needs to offering advice and emotional support.
- **Confidential therapy:** Clorox teammates and household family members (ages 6+) each have 8 sessions per person, per year covered by Clorox at no cost.
- **Work-life services:** Access Spring Health's online library for thousands of articles on whatever you're looking for, and get references to the life support you need, such as:
  - Legal assistance
  - Tax help
  - Home buying and selling assistance
  - Moving or relocation support

Visit clorox.springhealth.com (access code: clorox) or contact a Care Navigator at careteam@springhealth.com or **855-629-0554** to begin.

***Please note:** If you elect to continue medical coverage through COBRA after 12 months, you and your household family members will continue to have access to Spring Health at no additional cost.*

Support through MetLife, including legal assistance

For those enrolled in MetLife's Supplemental Life Insurance, a number of programs are available to support you through this challenging time. You can find help with:

- Estate planning
- Funeral discounts and planning services
- Grief counseling
- Beneficiary claim assistance
- Estate resolution services
- Retirement planning
- And more

Click here to learn more about these offerings and get started with any of them.

People&, for Clorox-specific questions

While you should feel free to contact our vendor partners directly, we realize you may have questions about your specific situation that are better answered by Clorox. Email **people@clorox.com**.