

Form 5500

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110  
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [ ] a multiemployer plan [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [x] a single-employer plan [ ] a DFE (specify) \_\_\_\_
B This return/report is: [ ] the first return/report [ ] the final return/report [ ] an amended return/report [ ] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. [ ]
D Check box if filing under: [x] Form 5558 [ ] automatic extension [ ] the DFVC program [ ] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan: COLGATE-PALMOLIVE COMPANY EMPLOYEES' RETIREMENT INCOME PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 12/31/1943
2a Plan sponsor's name (employer, if for a single-employer plan): COLGATE-PALMOLIVE COMPANY
2b Employer Identification Number (EIN): 13-1815595
2c Plan Sponsor's telephone number: 212-310-2000
2d Business code (see instructions): 325600

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for plan administrator, employer/plan sponsor, and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor  COLGATE-PALMOLIVE EMPLOYEE RELATIONS COMMITTEE  300 PARK AVENUE NEW YORK, NY 10022	<b>3b</b> Administrator's EIN 13-2854931  <b>3c</b> Administrator's telephone number 212-310-2000
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<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN
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<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	8961
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<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).		
<b>a(1)</b> Total number of active participants at the beginning of the plan year .....	<b>6a(1)</b>	1330
<b>a(2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>	1208
<b>b</b> Retired or separated participants receiving benefits.....	<b>6b</b>	3918
<b>c</b> Other retired or separated participants entitled to future benefits .....	<b>6c</b>	2692
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>	7818
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....	<b>6e</b>	897
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>	8715
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....	<b>6g(1)</b>	
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....	<b>6g(2)</b>	
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>	

<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	
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**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
 1A 1C 3H

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

<b>9a</b> Plan funding arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	<b>9b</b> Plan benefit arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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**10** Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

**a Pension Schedules**

(1)  **R** (Retirement Plan Information)

(2)  **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3)  **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

(4)  **DCG** (Individual Plan Information) – Number Attached \_\_\_\_\_

(5)  **MEP** (Multiple-Employer Retirement Plan Information)

**b General Schedules**

(1)  **H** (Financial Information)

(2)  **I** (Financial Information – Small Plan)

(3)  **A** (Insurance Information) – Number Attached   1  

(4)  **C** (Service Provider Information)

(5)  **D** (DFE/Participating Plan Information)

(6)  **G** (Financial Transaction Schedules)

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**Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)**

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**11a** If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) .....  Yes  No

If "Yes" is checked, complete lines 11b and 11c.

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**11b** Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) .....  Yes  No

**11c** Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code \_\_\_\_\_

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**SCHEDULE A  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration  
Pension Benefit Guaranty Corporation

**Insurance Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

**2024**

**This Form is Open to Public Inspection**

For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

**A** Name of plan  
**COLGATE-PALMOLIVE COMPANY EMPLOYEES' RETIREMENT INCOME PLAN**

**B** Three-digit plan number (PN) ▶ **001**

**C** Plan sponsor's name as shown on line 2a of Form 5500  
**COLGATE-PALMOLIVE COMPANY**

**D** Employer Identification Number (EIN)  
**13-1815595**

**Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

**1 Coverage Information:**

**(a)** Name of insurance carrier  
**AXA EQUITABLE**

<b>(b)</b> EIN	<b>(c)</b> NAIC code	<b>(d)</b> Contract or identification number	<b>(e)</b> Approximate number of persons covered at end of policy or contract year	<b>Policy or contract year</b>	
				<b>(f)</b> From	<b>(g)</b> To
<b>13-5570651</b>	<b>62944</b>	<b>6603</b>	<b>270</b>	<b>01/01/2024</b>	<b>12/31/2024</b>

**2 Insurance fee and commission information.** Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

**(a)** Total amount of commissions paid

**(b)** Total amount of fees paid

**3 Persons receiving commissions and fees.** (Complete as many entries as needed to report all persons).

**(a)** Name and address of the agent, broker, or other person to whom commissions or fees were paid

<b>(b)</b> Amount of sales and base commissions paid	<b>Fees and other commissions paid</b>		<b>(e)</b> Organization code
	<b>(c)</b> Amount	<b>(d)</b> Purpose	

**(a)** Name and address of the agent, broker, or other person to whom commissions or fees were paid

<b>(b)</b> Amount of sales and base commissions paid	<b>Fees and other commissions paid</b>		<b>(e)</b> Organization code
	<b>(c)</b> Amount	<b>(d)</b> Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

**Part II Investment and Annuity Contract Information**  
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

<b>4</b> Current value of plan's interest under this contract in the general account at year end .....	<b>4</b>	
<b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....	<b>5</b>	45169588

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

<b>b</b> Premiums paid to carrier .....	<b>6b</b>	
<b>c</b> Premiums due but unpaid at the end of the year .....	<b>6c</b>	
<b>d</b> If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... Specify nature of costs ▶	<b>6d</b>	

**e** Type of contract: (1)  individual policies (2)  group deferred annuity  
 (3)  other (specify) ▶

**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

**a** Type of contract: (1)  deposit administration (2)  immediate participation guarantee  
 (3)  guaranteed investment (4)  other ▶

**b** Balance at the end of the previous year ..... **7b** 0

<b>c</b> Additions: (1) Contributions deposited during the year .....	<b>7c(1)</b>	
	<b>7c(2)</b>	
	<b>7c(3)</b>	
	<b>7c(4)</b>	
	<b>7c(5)</b>	

(6) Total additions ..... **7c(6)** 0

**d** Total of balance and additions (add lines **7b** and **7c(6)**) ..... **7d** 0

**e** Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	<b>7e(1)</b>	
	<b>7e(2)</b>	
	<b>7e(3)</b>	
	<b>7e(4)</b>	

(5) Total deductions ..... **7e(5)** 0

**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) ..... **7f** 0

**Part III Welfare Benefit Contract Information**  
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

**8** Benefit and contract type (check all applicable boxes)

- a**  Health (other than dental or vision)
- b**  Dental
- c**  Vision
- d**  Life insurance
- e**  Temporary disability (accident and sickness)
- f**  Long-term disability
- g**  Supplemental unemployment
- h**  Prescription drug
- i**  Stop loss (large deductible)
- j**  HMO contract
- k**  PPO contract
- l**  Indemnity contract
- m**  Other (specify) ▶

**9** Experience-rated contracts:

<b>a</b>	Premiums: (1) Amount received .....	<b>9a(1)</b>	
	(2) Increase (decrease) in amount due but unpaid .....	<b>9a(2)</b>	
	(3) Increase (decrease) in unearned premium reserve .....	<b>9a(3)</b>	
	(4) Earned ((1) + (2) - (3)) .....		<b>9a(4)</b>
<b>b</b>	Benefit charges (1) Claims paid .....	<b>9b(1)</b>	
	(2) Increase (decrease) in claim reserves .....	<b>9b(2)</b>	
	(3) Incurred claims (add (1) and (2)) .....		<b>9b(3)</b>
	(4) Claims charged .....		<b>9b(4)</b>
<b>c</b>	Remainder of premium: (1) Retention charges (on an accrual basis) --		
	(A) Commissions .....	<b>9c(1)(A)</b>	
	(B) Administrative service or other fees .....	<b>9c(1)(B)</b>	
	(C) Other specific acquisition costs .....	<b>9c(1)(C)</b>	
	(D) Other expenses .....	<b>9c(1)(D)</b>	
	(E) Taxes .....	<b>9c(1)(E)</b>	
	(F) Charges for risks or other contingencies .....	<b>9c(1)(F)</b>	
	(G) Other retention charges .....	<b>9c(1)(G)</b>	
	(H) Total retention .....		<b>9c(1)(H)</b>
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.) .....		<b>9c(2)</b>
<b>d</b>	Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement .....		<b>9d(1)</b>
	(2) Claim reserves .....		<b>9d(2)</b>
	(3) Other reserves .....		<b>9d(3)</b>
<b>e</b>	Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).) .....		<b>9e</b>

**10** Nonexperience-rated contracts:

<b>a</b>	Total premiums or subscription charges paid to carrier .....	<b>10a</b>	
<b>b</b>	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. ....	<b>10b</b>	

Specify nature of costs.

**Part IV Provision of Information**

**11** Did the insurance company fail to provide any information necessary to complete Schedule A? .....  Yes  No

**12** If the answer to line 11 is "Yes," specify the information not provided. ▶

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**  
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan <u>COLGATE-PALMOLIVE COMPANY EMPLOYEES' RETIREMENT INCOME PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>COLGATE-PALMOLIVE COMPANY</u>	<b>D</b> Employer Identification Number (EIN) <u>13-1815595</u>	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b>	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	<u>1339099682</u>
	<b>b</b> Actuarial value .....	<b>2b</b>	<u>1440826954</u>
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>4796</u>	<u>1294793576</u>
	<b>b</b> For terminated vested participants .....	<u>2874</u>	<u>171931940</u>
	<b>c</b> For active participants .....	<u>1330</u>	<u>138963214</u>
	<b>d</b> Total .....	<u>9000</u>	<u>1605688730</u>
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	<u>5.03 %</u>
<b>6</b>	Target normal cost		
	<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	<u>1600074</u>
	<b>b</b> Expected plan-related expenses .....	<b>6b</b>	<u>12105000</u>
	<b>c</b> Target normal cost .....	<b>6c</b>	<u>13705074</u>

**Statement by Enrolled Actuary**  
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<b>SIGN HERE</b>			
	Signature of actuary	<u>10/07/2025</u>	Date
	<u>ALYSON J SCHWARTZ</u>	<u>23-08379</u>	Most recent enrollment number
	<u>WILLIS TOWERS WATSON US LLC</u>	<u>212-915-8888</u>	Telephone number (including area code)
	<u>200 LIBERTY STREET FLOOR 6 NEW YORK, NY 10281</u>		
	Address of the firm		

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	33675463	321950757
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	12976585	0
<b>9</b>	Amount remaining (line 7 minus line 8) .....	20698878	321950757
<b>10</b>	Interest on line 9 using prior year's actual return of <u>9.83</u> % .....	2034700	31647759
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
<b>a</b>	Present value of excess contributions (line 38a from prior year) .....		0
<b>b(1)</b>	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.17</u> % .....		0
<b>b(2)</b>	Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
<b>c</b>	Total available at beginning of current plan year to add to prefunding balance .....		0
<b>d</b>	Portion of (c) to be added to prefunding balance .....		0
<b>12</b>	Other reductions in balances due to elections or deemed elections .....	22733578	202495334
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	151103182

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	80.00 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	80.00 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	84.09 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>		<b>18 Contributions made to the plan for the plan year by employer(s) and employees:</b>					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
08/22/2025	832000	0					
			<b>Totals ▶</b>	<b>18(b)</b>	832000	<b>18(c)</b>	0

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

<b>a</b>	Contributions allocated toward unpaid minimum required contributions from prior years .....	<b>19a</b>	0
<b>b</b>	Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
<b>c</b>	Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	767598

**20** Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year?  Yes  No

**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?  Yes  No

**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

<b>Part V Assumptions Used to Determine Funding Target and Target Normal Cost</b>			
<b>21</b> Discount rate:			
<b>a</b> Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code) .....			<b>21b</b> 4
<b>22</b> Weighted average retirement age .....			<b>22</b> 62
<b>23</b> Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

<b>Part VI Miscellaneous Items</b>			
<b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
<b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>26</b> Demographic and benefit information			
<b>a</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. .... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
<b>b</b> Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
<b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....			<b>27</b>

<b>Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years</b>			
<b>28</b> Unpaid minimum required contributions for all prior years .....			<b>28</b> 0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....			<b>29</b> 0
<b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....			<b>30</b> 0

<b>Part VIII Minimum Required Contribution For Current Year</b>			
<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6c) .....			<b>31a</b> 13705074
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....			<b>31b</b> 0
<b>32</b> Amortization installments:	Outstanding Balance	Installment	
<b>a</b> Net shortfall amortization installment .....	322430943	29334865	
<b>b</b> Waiver amortization installment.....	0	0	
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....			<b>33</b>
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....			<b>34</b> 43039939
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	42274815	42274815
<b>36</b> Additional cash requirement (line 34 minus line 35) .....			<b>36</b> 765124
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....			<b>37</b> 767598
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36)			<b>38a</b> 2474
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....			<b>38b</b> 2474
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....			<b>39</b> 0
<b>40</b> Unpaid minimum required contributions for all years .....			<b>40</b> 0

<b>Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)</b>			
<b>41</b> If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021			

<b>SCHEDULE C</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Service Provider Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<b>A</b> Name of plan <b>COLGATE-PALMOLIVE COMPANY EMPLOYEES' RETIREMENT INCOME PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>COLGATE-PALMOLIVE COMPANY</b>	<b>D</b> Employer Identification Number (EIN) <b>13-1815595</b>	

**Part I Service Provider Information (see instructions)**

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

**a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).....  Yes  No

**b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

AXA EQUITABLE

13-5570651

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 15 65	NONE	61900	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**Part I Service Provider Information (continued)**

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

**Part II Service Providers Who Fail or Refuse to Provide Information**

**4** Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide

**Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)**  
 (complete as many entries as needed)

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE D</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>	<b>DFE/Participating Plan Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>COLGATE-PALMOLIVE COMPANY EMPLOYEES' RETIREMENT INCOME PLAN</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>COLGATE-PALMOLIVE COMPANY</u>	<b>D</b> Employer Identification Number (EIN) <u>13-1815595</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>COLGATE-PALMOLIVE RETIREMENT TRUST</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>COLGATE-PALMOLIVE COMPANY</u>		
<b>c</b> EIN-PN <u>13-3191533-100</u>	<b>d</b> Entity code <u>M</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1230457460</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>COLGATE-PALMOLIVE COMPANY EMPLOYEES' RETIREMENT INCOME PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>COLGATE-PALMOLIVE COMPANY</b>	<b>D</b> Employer Identification Number (EIN) <b>13-1815595</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
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**1** Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets	(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b> 0	0
<b>b</b> Receivables (less allowance for doubtful accounts):		
<b>(1)</b> Employer contributions .....	<b>1b(1)</b> 0	832000
<b>(2)</b> Participant contributions .....	<b>1b(2)</b> 0	0
<b>(3)</b> Other .....	<b>1b(3)</b> 0	0
<b>c</b> General investments:		
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	
<b>(3)</b> Corporate debt instruments (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	
<b>(4)</b> Corporate stocks (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b> 1291291713	1230457460
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>	
<b>(15)</b> Other.....	<b>1c(15)</b> 46713928	45169588

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	1338005641	1276459048
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	1338005641	1276459048

**Part II Income and Expense Statement**

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	832000	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		832000
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		0
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		0
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		53991206
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		
<b>c</b> Other income .....	<b>2c</b>		1049517
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		55872723

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	110104608	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other .....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		110104608
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		
<b>h</b> Interest expense .....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>	7238567	
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	76141	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>		
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		7314708
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		117419316

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		-61546593
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**Part III Accountant's Opinion**

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1)  Unmodified (2)  Qualified (3)  Disclaimer (4)  Adverse

**b** Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1)  DOL Regulation 2520.103-8 (2)  DOL Regulation 2520.103-12(d) (3)  neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

**c** Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: GRANT THORNTON LLP

(2) EIN: 36-6055558

**d** The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1)  This form is filed for a CCT, PSA, DCG or MTIA. (2)  It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		25000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

**5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?  Yes  No  
If "Yes," enter the amount of any plan assets that reverted to the employer this year \_\_\_\_\_.

**5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> PN(s)

**5c** Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) .....  Yes  No  Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 587921.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>COLGATE-PALMOLIVE COMPANY EMPLOYEES' RETIREMENT INCOME PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>COLGATE-PALMOLIVE COMPANY</u>	<b>D</b> Employer Identification Number (EIN) <u>13-1815595</u>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
---	---	---

**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
 EIN(s): 13-4994650

**Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.**

<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	3	113
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<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

**5** If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_  
**If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.**

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	6a	
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	6b	
<b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

**If you completed line 6c, skip lines 8 and 9.**

**7** Will the minimum funding amount reported on line 6c be met by the funding deadline? .....  Yes  No  N/A

**8** If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? .....  Yes  No  N/A

<b>Part III</b>	<b>Amendments</b>
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**9** If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....  Increase  Decrease  Both  No

<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

**10** Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....  Yes  No

**11 a** Does the ESOP hold any preferred stock? .....  Yes  No

**b** If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) .....  Yes  No

**12** Does the ESOP hold any stock that is not readily tradable on an established securities market? .....  Yes  No

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

**13** Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

<b>a</b> The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	<b>14a</b>	
<b>b</b> The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	<b>14b</b>	
<b>c</b> The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	<b>14c</b>	

**15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

**16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</b> If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	<b>16b</b>	

**17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment .....

**Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans**

**18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment .....

**19** If the total number of participants is 1,000 or more, complete lines (a) and (b):

**a** Enter the percentage of plan assets held as:  
 Public Equity: 19.9 % Private Equity: \_\_\_\_\_ % Investment-Grade Debt and Interest Rate Hedging Assets: 51.1 %  
 High-Yield Debt: \_\_\_\_\_ % Real Assets: \_\_\_\_\_ % Cash or Cash Equivalents: 16.9 % Other: 12.1 %

**b** Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:  
 0-5 years  5-10 years  10-15 years  15 years or more

**20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

**a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero?  Yes  No

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:  
 Yes.  
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.  
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.  
 No. Other. Provide explanation: \_\_\_\_\_

**Part VII IRS Compliance Questions**

**21a** Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?  Yes  No

**21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).  
 Design-based safe harbor method  
 "Prior year" ADP test  
 "Current year" ADP test  
 N/A

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter \_\_\_/\_\_\_/\_\_\_\_ (MM/DD/YYYY) and the Opinion Letter serial number \_\_\_\_\_.

**COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN**

FINANCIAL STATEMENTS

As of and for the Years Ended  
December 31, 2024 and 2023

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
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**REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS**

Trustees and Participants  
Colgate-Palmolive Company Employees' Retirement Income Plan

**Scope and nature of the ERISA Section 103(a)(3)(C) audit**

We have performed audits of the financial statements of Colgate-Palmolive Company Employees' Retirement Income Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the statement of accumulated plan benefits as of December 31, 2023, and the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from qualified institutions as of, and for the years ended, December 31, 2024 and 2023, stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.

**Opinion**

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

**Basis for opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (US GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

**Responsibilities of management for the financial statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

**Auditor's responsibilities for the audit of the financial statements**

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

**Other matter - supplemental schedule required by ERISA**

The supplemental schedule of assets (held at end of year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such supplementary information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures. These additional procedures included comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with US GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

*Grant Thornton LLP*

Philadelphia, Pennsylvania  
October 8, 2025

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Statements of Net Assets Available for Benefits  
As of December 31, 2024 and 2023  
(Dollars in thousands)

	2024	2023
<b><u>Assets</u></b>		
Investments:		
Annuity Separate Account	\$ 45,170	\$ 46,714
Interest in Colgate-Palmolive Retirement Trust	1,230,457	1,291,292
Total investments	1,275,627	1,338,006
Employer contributions receivable	832	—
Total assets	1,276,459	1,338,006
Net assets available for benefits	\$ 1,276,459	\$ 1,338,006

*The accompanying notes are an integral part of these financial statements.*

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Statements of Changes in Net Assets  
Available for Benefits  
For the Years Ended December 31, 2024 and 2023  
(Dollars in thousands)

	2024	2023
<b><u>Additions</u></b>		
Investment income (loss):		
Net appreciation (depreciation) in fair value of Annuity Separate Account	\$ (73)	\$ 931
Interest and dividends	1,122	1,110
Less: Investment expenses	(76)	(78)
	973	1,963
Change in interest in Colgate-Palmolive Retirement Trust	54,735	116,239
Net investment income (loss)	55,708	118,202
Employer contributions	832	—
Total contributions	832	—
Total Additions (deductions)	56,540	118,202
<b><u>Deductions</u></b>		
Benefits paid directly to participants	(110,848)	(115,862)
Administrative expenses	(7,239)	(6,452)
Total deductions	(118,087)	(122,314)
Net decrease	(61,547)	(4,112)
Net assets available for benefits:		
Beginning of year	1,338,006	1,342,118
End of year	\$ 1,276,459	\$ 1,338,006

*The accompanying notes are an integral part of these financial statements.*

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Statement of Accumulated Plan Benefits  
As of December 31, 2023  
*(Dollars in thousands)*

	<u>December 31, 2023</u>
<b>Actuarial present value of accumulated plan benefits</b>	
Vested benefits:	
Participants currently receiving payments	\$ 1,180,697
Other participants (including active employees' accumulated contributions of \$2,352)	<u>273,941</u>
	1,454,638
 Nonvested benefits	 <u>5,406</u>
 Total actuarial present value of accumulated plan benefits	 <u>\$ 1,460,044</u>

*The accompanying notes are an integral part of this financial statement.*

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Statement of Changes in Accumulated Plan Benefits  
For The Year Ended December 31, 2023  
*(Dollars in thousands)*

Actuarial present value of accumulated plan benefits, December 31, 2022	\$	1,497,071
Increase (decrease) during the period attributable to:		
Benefits paid		(115,862)
Increase for interest due to the decrease in the discount period		90,107
Benefits accumulated		1,727
Assumption changes		(31,661)
Estimated impact of lawsuit		40,359
Actuarial losses/(gains)		<u>(21,697)</u>
Net increase (decrease)		<u>(37,027)</u>
Actuarial present value of accumulated plan benefits, December 31, 2023	\$	<u><u>1,460,044</u></u>

*The accompanying notes are an integral part of this financial statement.*

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Notes to Financial Statements  
*(Dollars in thousands, except as indicated)*

1. Description of the Plan

The Colgate-Palmolive Company Employees' Retirement Income Plan (the "Retirement Plan") is a defined benefit plan sponsored by Colgate-Palmolive Company (the "Company" or "Colgate") covering eligible U.S. employees. The Retirement Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). For a complete description of the Retirement Plan provisions, participants are referred to the Retirement Plan document.

The Retirement Plan is administered by the Colgate-Palmolive Company Employee Relations Committee (the "ERC") for the benefit of eligible participants. The Retirement Plan's assets are held by JPMorgan Chase Bank, N.A. ("JPMorgan Chase" or the "Trustee"), the custodian and trustee of the Colgate-Palmolive Retirement Trust (the "Trust" or "Master Trust") and the Equitable Financial Life Insurance Company, an insurance entity, through the Equitable Financial Life Insurance Company Annuity Separate Account (the "Annuity Separate Account" or the "ASA").

Benefits under the Retirement Plan are generally determined in accordance with one of two formulas: (i) the "Final Average Earnings" formula, the formula in effect under the Retirement Plan on June 30, 1989 and applicable to employees who elected in 1989 to preserve this formula by making contributions and at retirement receive a benefit based on the greater of the two formulas; or (ii) the Personal Retirement Account ("PRA") formula, which was added to the Retirement Plan on July 1, 1989. Benefits for the majority of the Company's employees who are eligible for the Retirement Plan are determined in accordance with the PRA formula. Employees hired after June 1, 2010 are not eligible to participate in the Retirement Plan.

Effective January 1, 2014, the Company changed the way it provides retirement benefits to substantially all of its U.S. based employees participating in the Retirement Plan. For these employees, the Company now provides all future retirement benefits through the Company's defined contribution plan. As a result, no service after December 31, 2013 is considered for these employees for accruals in the Retirement Plan. Participants in the Retirement Plan whose retirement benefit is determined under the PRA formula continue to earn interest credits on their PRA balances as of December 31, 2013 but no longer receive pay credits. Participants whose retirement benefit is determined under the Final Average Earnings formula continue to have their Final Average Earnings adjusted for pay increases until termination of employment and are no longer required to make employee contributions into the Retirement Plan.

Final Average Earnings Formula

Benefits under the Final Average Earnings formula are computed by multiplying Final Average Earnings by the product of years of service and 1.8%. Effective January 1, 2014, the Final Average Earnings formula only considers service through December 31, 2013. Effective January 1, 2014, "Final Average Earnings" is defined as the average of (1) a participant's Recognized Earnings during the participant's highest paid three consecutive years after 2011, or if greater, (2) the highest paid three consecutive years out of the last ten years as of December 31, 2013. "Recognized Earnings" for a particular year are set on February 1 each year, and generally consist of (i) the higher of the total compensation earned by an employee during the previous year minus certain items or (ii) his or her annual salary as of January 1st of the year in question plus the annual bonus paid to the employee in the previous year.

Effective January 1, 2022, the Retirement Plan was amended to change the definition of eligible compensation from Recognized Earnings to current-year "Eligible Earnings" (generally defined to include base pay, eligible bonuses and other specified compensation, minus certain items, paid during a given plan year). Neither Recognized Earnings nor Eligible Earnings include the value of restricted stock awards or stock options.

Normal retirement age is 65 with provision for retirement as early as age 55. Effective January 1, 2008, participants became vested based on years of service as follows: two years-50%; three years-100%. Participants also become fully vested upon attainment of age 55. Other vesting schedules applied before 2008.

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Notes to Financial Statements  
(Dollars in thousands, except as indicated)

PRA Formula

On July 1, 1989, an account was established for each eligible person employed on June 30, 1989, with an opening balance equal to the greater of (i) the value of the pension then accrued under the Final Average Earnings formula or (ii) an amount equal to the sum of the monthly pay-based credits that would have been made to the employee's account had the PRA always been in effect.

For such employees, as well as those hired between July 1, 1989 and June 1, 2010, monthly pay-based credits accumulated in a PRA account established in the employee's name. These credits equal a percentage of the employee's monthly Recognized Earnings determined in accordance with the following schedule. After August 31, 2010, this schedule only applied to those who elected to retain the Final Average Earnings formula in 1989:

Full Years of Vesting Service	Percent of Recognized Earnings Per Month	
	Up to and including 1/4 of the Social Security Wage Base	Over 1/4 of the Social Security Wage Base
0 – 9	2.50%	3.75%
10 – 14	3.00%	4.50%
15 – 19	4.00%	6.00%
20 – 24	5.35%	8.00%
25 or more	7.50%	11.25%

Effective September 1, 2010, the PRA formula was amended for those Retirement Plan participants who did not elect the Final Average Earnings formula in 1989 to provide for monthly pay-based credits equal to a percentage of the employee's monthly Recognized Earnings determined in accordance with the following schedule. This schedule also applies to all employees hired after June 30, 1989 and Hill's Pet Nutrition, Inc. ("Hill's," a wholly owned subsidiary of the Company) employees eligible to participate in the Retirement Plan after the merger of the Hill's Retirement Plan (Hill's employees have two components to their benefit: (i) their prior Hill's Retirement Plan benefit and (ii) their PRA benefit):

Full Years of Vesting Service	Percent of Recognized Earnings Per Month
0 – 9	2.0%
10 or more	2.5%

Eligible employees also received an additional allocation to their PRA accounts of 0.50% of their projected PRA balance as of August 31, 2010 for each full year of vesting service as of August 31, 2010, up to a maximum of 15% based on 30 years of service. This allocation was credited in two installments; half in September 2010 and the remaining half in September 2011.

Under the PRA formula, the employee's account receives a monthly credit for interest. Beginning in 2019, the interest crediting rate is the average of the three indices that were previously used in the IRS Composite Corporate Bond Rate, and is determined in accordance with applicable IRS guidance. The three indices are the FTSE High Grade Credit, ICE BofAML US Corporates AA-AAA Rated 10+, and Bloomberg Barclays US Long Credit A Yield to Worst. Beginning in 2023, the average is of the two following indices: ICE BofAML US Corporates AA-AAA Rated 10+, and Bloomberg Barclays US Long Credit A Yield to Worst. However, the rate will not exceed the Third Segment Rate, which is a rate defined under the Internal Revenue Code ("IRC") regulations for pension plans, adjusted annually. The interest crediting rate was 5.45% and 5.39% for the 2024 and 2023 calendar years, respectively.

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN

Notes to Financial Statements

*(Dollars in thousands, except as indicated)*

The balance of the employee's account vests based on his or her years of service as follows: two years-50%; three years-100%. Participants also become fully vested upon attainment of age 55. Effective January 1, 2014, the Company no longer allocates pay-based credits to employees' accounts.

Payment of Benefits

Retirement benefits may be paid out in the form of an annuity or other optional forms which include a , a lump sum payment. If the participant is married, the normal form of payment is a 50% joint and survivor annuity, and the spouse's consent must be obtained if the form of the benefit selected does not continue to provide payments equal to at least 50% of the benefit to the spouse after the participant's death. If the participant is not married, the normal form of payment is a single life annuity. Following separation from service, a participant's benefit is available for distribution or can be deferred until no later than age 65.

If a participant dies, his or her spouse or other beneficiary may be entitled to benefits based on applicable Plan rules.

Retiree Medical Benefit Funding Account

Effective April 14, 2004, the Retirement Plan was amended to include a medical-benefit component in addition to normal retirement benefits in accordance with Section 401(h) of the IRC through the establishment and maintenance of a separate account (the "Retiree Medical Benefit Funding Account" or the "401(h) Account") for the payment of postretirement medical and prescription drug benefits for qualified retirees.

The net assets of the Retiree Medical Benefit Funding Account, which consist of an interest in the Master Trust, are used for providing postretirement medical and prescription drug benefits and may not be used for any other purpose. As of December 31, 2024 and 2023, the balance in the Retiree Medical Benefit Funding Account was \$0. During 2024, no amounts were used for the payment of postretirement medical and prescription drug benefits.

Plan Termination

The Company has the right to terminate the Retirement Plan. In the event of the discontinuance of the Retirement Plan, the funds will be allocated in the following manner:

- i. to provide benefits related to member contributions;
- ii. to provide benefits in accordance with the Retirement Plan in effect five years before the plan termination date to: (1) members retired three years prior to the termination date, (2) members eligible to retire three years prior to the termination date, and (3) current beneficiaries;
- iii. to provide benefits guaranteed by the Pension Benefit Guaranty Corporation ("PBGC");
- iv. to provide vested benefits to current employees; and
- v. to provide unvested benefits.

Any amounts still remaining will be returned to the Company.

Certain benefits under the Retirement Plan are insured by the PBGC if the Retirement Plan terminates. The PBGC guarantees pension benefits, such as normal retirement benefits, early retirement benefits (up to the amount earned for normal retirement) and certain disability and survivor's pensions.

The PBGC guarantees vested benefits at the level in effect on the date of plan termination. However, if benefits have been increased within the five years before plan termination, the whole amount of the Retirement Plan's vested benefits or the benefit increases may not be guaranteed. No benefit or benefit increase that has been in

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN

Notes to Financial Statements

*(Dollars in thousands, except as indicated)*

effect for less than twelve full months before the Retirement Plan terminates is guaranteed. In addition, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees, for terminated plans, based on benefits commencing at age 65 under a single life annuity. The maximum PBGC guarantee is lower if benefits begin before age 65, or if benefits are paid in a form other than a single life annuity.

2. Summary of significant accounting policies

Basis of Accounting

The accompanying financial statements of the Retirement Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires the plan administrator to use judgment and make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent gains and losses, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

Investments Valuation and Income Recognition

The ASA is a separate account which is managed by AllianceBernstein L.P. The Retirement Plan's interest in the ASA is included in the accompanying financial statements at fair value. The fair value of the Retirement Plan's interest in the ASA is based on the fund's daily net asset value ("NAV"), which is considered to be the best approximation of fair value.

The majority of the Retirement Plan's investments are in the Trust, which was established to manage certain assets of the Retirement Plan and the assets of several other Company sponsored retirement plans. Each participating plan retains an undivided beneficial interest in the net assets of the Trust. The fair value of the Retirement Plan's interest in the Trust is based on the beginning of year balance, its allocated share of net gains or losses from Trust operations, its deposits, and its withdrawals. Net gains or losses from Trust operations and administrative expenses are allocated monthly to each plan based on the ratio of its total assets to total Trust assets at the beginning of each month. A summary of the valuation inputs for investments in the ASA and the Trust, as well as a summary of the Trust's net assets available for benefits as of December 31, 2024 and 2023 are included in Note 6.

Purchases and sales of investments are reflected on a trade date basis. Dividend income is recorded on the ex-dividend date. Company contributions are recorded based on a formal commitment by the Company. Changes in the fair value of investments consist of realized and unrealized gains or losses on investments.

Benefit Payments Recognition

Benefits paid directly to participants are recorded when paid.

Administration

The Retirement Plan's expenses are paid either by the Retirement Plan or the Company, as provided by the Retirement Plan document. Expenses that are paid directly by the Company are excluded from these financial statements.

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Notes to Financial Statements  
*(Dollars in thousands, except as indicated)*

3. Tax Status

The Retirement Plan has received a favorable determination letter, dated May 24, 2021 from the Internal Revenue Service ("IRS") regarding compliance with applicable sections of the IRC. The plan has been amended since receiving the determination letter. The Company believes that the Retirement Plan is designed and is being operated in compliance with the applicable requirements of the IRC. Accordingly, no provision for federal income taxes has been reflected in the accompanying statements.

U.S. GAAP requires plan management to evaluate tax positions taken by the Retirement Plan and recognize a tax liability if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Company has analyzed the tax positions taken by the Retirement Plan, and has concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Retirement Plan is subject to routine audits by taxing jurisdictions. The IRS is conducting a routine audit of the Plan; however, the outcome of the audit cannot be determined at this time.

4. Funding Policy

Required sponsor contributions are based on actuarial determinations made by the Retirement Plan's actuary using the Unit Credit Cost actuarial method. Under ERISA funding guidelines, no sponsor contribution was required for the plan years ended December 31, 2024 and 2023. Prior to 2013, contributions were made by participants who elected the one-time option to maintain the Final Average Earnings formula. Effective January 1, 2014, these participants are no longer required to make employee contributions into the Retirement Plan as discussed in Note 1.

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Notes to Financial Statements  
(Dollars in thousands, except as indicated)

5. Actuarial Present Value of Accumulated Plan Benefits

The actuarial present value of accumulated plan benefits includes (a) all benefits expected to be paid to former participants, and their beneficiaries, who have retired or have terminated with vested rights, and (b) benefits expected to be paid at future dates to present active participants, based only on service prior to the date of calculation. Accumulated plan benefits are those future periodic payments that are attributable to the provisions of the Retirement Plan based on service as of the measurement date. The actuarial present value of these accumulated plan benefits, as determined by the Retirement Plan's actuary, results from applying actuarial assumptions to reflect the time value of money (through discounts for interest) and the probability of payment between the measurement date and the expected date of payment. The significant actuarial assumptions used in the December 31 valuations are as follows:

	2023	2022
Discount rate	6.50%	6.25%
Assumed average retirement age	62	62
Mortality table	Pri-2012 sex-distinct benefit weighted tables with separate rates for annuitants and non-annuitants (based on Employees table) and separate rates for retirees and contingent annuitants (both before and after the retiree's death), projected forward with MP-2019 generational projection with a long-term improvement rate of 0.75%	Pri-2012 sex-distinct benefit weighted tables with separate rates for annuitants and non-annuitants (based on Employees table) and separate rates for retirees and contingent annuitants (both before and after the retiree's death), projected forward with MP-2019 generational projection with a long-term improvement rate of 0.75%

6. Investments and Interest in the Master Trust

The Retirement Plan's investments consist of the ASA, the Retiree Medical Benefit Funding Account and the Retirement Plan's interest in the Trust.

The Retirement Plan uses available market information and other valuation methodologies in assessing the fair value of financial instruments. Judgment is required in interpreting market data to develop the estimates of fair value and, accordingly, changes in assumptions or the estimation methodologies may affect the fair value estimates.

Assets and liabilities carried at fair value are classified as follows:

- Level 1: Based upon quoted market prices in active markets for identical assets or liabilities.
- Level 2: Based upon observable market-based inputs or unobservable inputs that are corroborated by market data.
- Level 3: Based upon unobservable inputs reflecting the reporting entity's own assumptions.

The investment in the ASA is comprised of a portfolio of fixed income securities. More than 90% of the fixed income portfolio in the ASA is invested in United States Treasury or agency securities. The fixed income securities are traded over-the-counter, and the fair value of fixed income securities is calculated using observable market corroborated inputs.

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN

Notes to Financial Statements

*(Dollars in thousands, except as indicated)*

At both December 31, 2024 and 2023, the Retirement Plan's interest in the net assets of the Trust was 97.2%. The following table presents the net assets available for benefits of the Trust and the level of valuation input, as applicable, for each investment carried at fair value, as of December 31:

		2024	
	Level of Valuation Input	Master Trust	Plan's Interest in Master Trust
Cash & cash equivalents	Level 1	\$ 225,199	\$ 218,989
U.S. common stocks	Level 1	997	969
Pooled funds <sup>(a)</sup>	Level 1	35,808	34,821
Fixed income securities <sup>(b)</sup>	Level 2	588,651	572,428
		<u>850,655</u>	<u>827,207</u>
Investments valued using NAV per share: <sup>(c)</sup>			
Domestic, developed, and emerging markets equity funds		226,192	219,958
Fixed income funds <sup>(d)</sup>		69,408	67,495
Multi-Asset funds <sup>(e)</sup>		159,455	155,060
		<u>455,055</u>	<u>442,513</u>
Total Investments		<u>1,305,710</u>	<u>1,269,720</u>
Receivables and other assets		24,450	23,776
Total Assets		<u>1,330,160</u>	<u>1,293,496</u>
Payables and accruals		(64,796)	(63,039)
Net assets available for benefits		<u>\$ 1,265,364</u>	<u>\$ 1,230,457</u>

<sup>(a)</sup> Pooled funds primarily invest in U.S. and foreign equity securities, debt and money market securities.

<sup>(b)</sup> Fixed income securities are traded over-the-counter. Certain of these securities lack daily pricing or liquidity and as such are classified as Level 2. As of December 31, 2024, approximately 25% of the U.S. pension plan fixed income portfolio was invested in U.S. treasury or agency securities, with the remainder invested in other government and corporate bonds.

<sup>(c)</sup> Investments that are measured at fair value using net asset value ("NAV") per share as a practical expedient have not been classified in the fair value hierarchy. The NAV is based on the value of the underlying investments owned, minus its liabilities, divided by the number of shares outstanding. There are no unfunded commitments related to these investments. Redemption notice period primarily ranges from 0-3 months and redemption frequency windows range from daily to quarterly.

<sup>(d)</sup> Fixed income funds primarily invest in U.S. government and investment grade corporate bonds.

<sup>(e)</sup> Multi-Asset funds primarily invest across a variety of asset classes, including global stocks and bonds, as well as alternative strategies.

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN

Notes to Financial Statements

(Dollars in thousands, except as indicated)

		2023	
	Level of Valuation Input	Master Trust	Plan's Interest in Master Trust
Cash & cash equivalents	Level 1	\$ 203,528	\$ 197,878
U.S. common stocks	Level 1	1	1
Pooled funds <sup>(a)</sup>	Level 1	19,603	19,059
Fixed income securities <sup>(b)</sup>	Level 2	674,108	655,395
		<u>897,240</u>	<u>872,333</u>
Investments valued using NAV per share: <sup>(c)</sup>			
Domestic, developed, and emerging markets equity funds		318,959	310,105
Fixed income funds <sup>(d)</sup>		103,824	100,942
Multi-Asset funds <sup>(e)</sup>		39,867	38,760
		<u>462,650</u>	<u>449,807</u>
Total Investments		<u>1,359,890</u>	<u>1,322,140</u>
Receivables and other assets		26,881	26,135
Total Assets		<u>1,386,771</u>	<u>1,348,275</u>
Payables and accruals		(58,580)	(56,983)
Net assets available for benefits		<u>\$ 1,328,191</u>	<u>\$ 1,291,292</u>

(a) Pooled funds primarily invest in U.S. and foreign equity securities, debt and money market securities.

(b) Fixed income securities are traded over-the-counter. Certain of these securities lack daily pricing or liquidity and as such are classified as Level 2. As of December 31, 2023, approximately 30% of the U.S. pension plan fixed income portfolio was invested in U.S. treasury or agency securities, with the remainder invested in other government and corporate bonds.

(c) Investments that are measured at fair value using net asset value ("NAV") per share as a practical expedient have not been classified in the fair value hierarchy. The NAV is based on the value of the underlying investments owned, minus its liabilities, divided by the number of shares outstanding. There are no unfunded commitments related to these investments. Redemption notice period primarily ranges from 0-3 months and redemption frequency windows range from daily to quarterly.

(d) Fixed income funds primarily invest in U.S. government and investment grade corporate bonds.

(e) Multi-Asset funds primarily invest across a variety of asset classes, including global stocks and bonds, as well as alternative strategies.

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Notes to Financial Statements  
*(Dollars in thousands, except as indicated)*

The following table presents the net investment gain (loss) for the Trust for the year ended December 31:

	2024	2023
Net appreciation (depreciation) in fair value of investments	\$ 20,348	\$ 92,033
Earned income on investments	40,208	35,049
Net investment gain (loss)	\$ 60,556	\$ 127,082

Trust administrative expenses for the years ended December 31, 2024 and 2023 were \$4,344 and \$5,199 respectively.

7. Reconciliation of Financial Statements to Form 5500

For reporting to the Department of Labor, benefit claims that have been processed and approved as of December 31 but not yet paid, are reported as benefit claims payable. For financial statement purposes, benefits are recorded only when paid. For the year ended December 31, 2024 and 2023 there were no benefit claims payable.

There were no reconciling items between net assets available for benefits per the financial statements and Form 5500 for the years ended December 31, 2024 and 2023.

8. Certified information

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Trustee and Equitable Financial Life Insurance Company have certified that the following data included in the accompanying financial statements and supplemental schedule are complete and accurate:

- Investments as shown in the statements of net assets available for benefits as of December 31, 2024 and 2023.
- Net investment income (loss), as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2024 and 2023.
- Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024.

9. Party-In-Interest Transactions

The Retirement Plan's ASA investment assets are managed by AllianceBernstein L.P. Administrative and investment fees incurred by the Retirement Plan on account of the ASA for the years ended December 31, 2024 and 2023 were \$134 and \$144, respectively.

Certain Trust investments are managed by the Trustee. As of December 31, 2024 and 2023, the Trust had \$225,131 and \$203,486 of investments managed by JPMorgan Chase. JPMorgan Chase administrative and trustee fees incurred by the Trust amounted to \$257 and \$299 for the years ended December 31, 2024 and 2023, respectively.

These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules.

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Notes to Financial Statements  
*(Dollars in thousands, except as indicated)*

10. Risks and Uncertainties

The Retirement Plan invests in various investment securities. Investment securities are exposed to various risks such as foreign exchange risks, interest rate, market, commodity price risks and credit risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Retirement Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

11. Contingencies

In June 2016, a lawsuit was filed in the United States District Court for the Southern District of New York (the "District Court") against the Retirement Plan, the Company and certain individuals (the "Company Defendants") claiming that residual annuity payments associated with a 2005 residual annuity amendment to the Retirement Plan were improperly calculated for certain Retirement Plan participants in violation of the Employee Retirement Income Security Act. The relief sought included recalculation of benefits, pre- and post-judgment interest and attorneys' fees. This action was certified as a class action in July 2017. In July 2020, the District Court dismissed certain claims, and in August 2020 granted the plaintiffs' motion for summary judgment on the remaining claims. In September 2020, the Company appealed to the Second Circuit. In March 2023, the Second Circuit affirmed the grant of summary judgment to the plaintiffs. In June 2023, the Company filed a petition for certiorari to the United States Supreme Court requesting permission for an appeal to that court, and the plaintiffs filed a motion to enter a revised final judgment in the District Court to address certain unresolved calculation issues, which the Company Defendants opposed. In October 2023, the United States Supreme Court denied the Company's petition for certiorari. In March 2024, the District Court granted the plaintiffs' motion and found for the plaintiffs on the unresolved calculation issues. The Company appealed that decision to the Second Circuit and, in April 2025, the Second Circuit affirmed the District Court's decision. In light of the most recent Second Circuit decision, the Retirement Plan recorded \$40,359 as Accumulated Plan Benefits, which consists of recalculation of benefits and interest.

On August 29, 2025, the parties entered into a settlement agreement to fully resolve the litigation, inclusive of legal fees and expenses, which is subject to court approval. The litigation resulted in an increase in the obligations of the Retirement Plan and, based on the current funded status of the Retirement Plan, required cash contributions of \$22,832 by the Company in 2025. The actuarial present value of accumulated plan benefits related to the lawsuit was approximately \$278,000 as of December 31, 2023.

12. Subsequent Events

The Retirement Plan evaluated events occurring subsequent to December 31, 2024 and through October 8, 2025, the date the financial statements were available to be issued. There were no subsequent events that would require recognition or additional disclosure in the Retirement Plan's 2024 financial statements.

COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
As of December 31, 2024

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Annuity Separate Account Equitable Account 6603	Portfolio of fixed income securities	<u>\$ 47,071,578</u>	<u>\$ 45,169,588</u>

\* Represents a Party-In-Interest as defined by ERISA

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service <sup>1</sup>										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-
30-34	0	1	0	0	0	0	0	0	0	0	0	1
	-	-	-	-	-	-	-	-	-	-	-	-
35-39	0	14	29	1	0	0	0	0	0	0	0	44
	-	-	95,900	-	-	-	-	-	-	-	-	110,641
40-44	0	22	92	25	0	0	0	0	0	0	0	139
	-	125,232	121,287	153,715	-	-	-	-	-	-	-	122,361
45-49	0	12	107	82	20	1	0	0	0	0	0	222
	-	-	137,869	140,628	94,513	-	-	-	-	-	-	131,229
50-54	0	23	80	80	121	37	0	0	0	0	0	341
	-	91,672	134,782	123,170	138,007	144,452	-	-	-	-	-	130,073
55-59	0	16	69	61	85	68	20	3	0	0	0	322
	-	-	149,654	102,607	127,334	109,770	103,063	-	-	-	-	119,990
60-64	0	9	36	27	47	53	28	11	1	0	0	212
	-	-	203,074	130,150	180,911	129,411	130,767	151,326	-	-	-	147,569
65-69	0	2	6	6	14	12	6	0	0	0	0	46
	-	-	194,869	166,452	113,485	127,534	-	-	-	-	-	130,395
70 & over	0	0	2	1	0	0	0	0	0	0	0	3
	-	-	-	-	-	-	-	-	-	-	-	0
Total	0	99	421	283	287	171	54	14	1	0	0	1,330
	0	96,992	137,141	129,285	137,631	126,702	119,224	151,326	0	0	0	128,761

<sup>1</sup> Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
 EIN / PN: 13-1815595/001  
 Plan Sponsor: Colgate-Palmolive Company  
 Valuation Date: January 1, 2024

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 26a

### Schedule of Active Participant Data for Cash Balance Plans as of January 1, 2024

Attained Age	Attained Years of Credited Service <sup>2</sup>										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-
30-34	0	1	0	0	0	0	0	0	0	0	0	1
	-	-	-	-	-	-	-	-	-	-	-	-
35-39	0	14	29	1	0	0	0	0	0	0	0	44
	-	-	13,071	-	-	-	-	-	-	-	-	11,188
40-44	0	22	92	25	0	0	0	0	0	0	0	139
	-	9,489	16,501	34,503	-	-	-	-	-	-	-	18,629
45-49	0	12	107	82	20	1	0	0	0	0	0	222
	-	-	24,536	43,404	75,435	-	-	-	-	-	-	35,764
50-54	0	23	79	80	121	37	0	0	0	0	0	340
	-	7,221	21,542	58,474	70,828	76,996	-	-	-	-	-	52,838
55-59	0	16	69	60	85	68	20	3	0	0	0	321
	-	-	23,632	54,942	69,886	126,693	170,594	-	-	-	-	72,857
60-64	0	9	36	27	47	52	28	11	1	0	0	211
	-	-	34,003	50,212	79,957	142,107	175,180	-	-	-	-	106,592
65-69	0	2	6	5	14	12	6	0	0	0	0	45
	-	-	-	-	-	-	-	-	-	-	-	95,756
70 & over	0	0	2	1	0	0	0	0	0	0	0	3
	-	-	-	-	-	-	-	-	-	-	-	-
Total	0	99	420	281	287	170	54	14	1	0	0	1,326
	-	8,336	22,139	50,096	73,395	120,275	176,054	-	-	-	-	59,839

<sup>2</sup> Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
 EIN / PN: 13-1815595/001  
 Plan Sponsor: Colgate-Palmolive Company  
 Valuation Date: January 1, 2024

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Part V Statement of Actuarial Assumptions/Methods

### Economic Assumptions

#### Interest rate basis

- Applicable month September
- Interest rate basis Segment Rates from 4th Month Preceding Valuation Date

#### Interest rates

	Reflecting Stabilization	Not Reflecting Stabilization
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#### Cash Balance Interest Crediting Rate

5.45% for 2024; 4.99% thereafter

#### Annual rates of increase

- Compensation: 3.50%
- Future Social Security wage bases For purposes of determining target normal cost and the additional Funding Target for maximum deductible contribution purposes, the Consumer Price Index is assumed to increase by 2.50% per annum.
- Statutory limits on compensation 2.50%

#### Plan-related expenses

Plan-related expenses are calculated by adjusting the actual prior year expenses with inflation and for changes in PBGC premiums. For 2024, the plan-related expenses are assumed to be \$12,105,000 (last year's expenses were assumed to be \$11,161,000).

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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## SCHEDULE SB ATTACHMENTS

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As permitted by law, rates reflecting stabilization are used to determine the funding target and target normal cost, and thus the minimum required contribution under IRC §430 for the plan. Because these assumptions are subject to a corridor based on average interest rates over a 25-year period, they may differ from current market interest rates, and may be inconsistent with other economic assumptions used in the valuation.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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Plan Sponsor: Colgate-Palmolive Company  
Valuation Date: January 1, 2024

# SCHEDULE SB ATTACHMENTS

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## Demographic Assumptions

<b>Inclusion date</b>	The plan was closed to new entrants as of September 1, 2010 except for participants in Hill's Pet Nutrition, Inc. who are members of Union 2785.
<b>New or rehired employees</b>	It was assumed there will be no new or rehired employees.
<b>Mortality</b>	Separate rates for non-annuitants and annuitants based on Pri-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024). The same mortality is used for disabled participants.
<b>Lost / Forfeited participants</b>	In accordance with the Plan and as permissible under Section 411(a)-4 of the Internal Revenue Code, if a Participant or Beneficiary cannot be located at the time a payment is required to be made under the Plan, and the Plan has exhausted all reasonable efforts to locate such person, the Accrued Benefit of such Member or Beneficiary shall be forfeited. In the event such lost Member or Beneficiary is located after the Accrued Benefit has been forfeited, the Accrued Benefit shall be restored with interest from the date of forfeiture to the date of restoration. These participants are excluded from the valuation liabilities, and if we are unable to confirm that both (i) the participant is deceased and (ii) there is no spouse or living beneficiary entitled to a benefit, they are included for PBGC premium participant counts purposes.
<b>Participant election for 2014 cash balance settlement</b>	For deferred inactive participants resulting from the cash balance settlement in 2014, with participants first included in the ERIP census data as of January 1, 2015, who have not been identified as lost / forfeited participants, it is assumed that 30% of participants receive their benefit 5 years after the valuation date. The 30% assumption is based on both the actual experience of the participants impacted by the cash balance settlement in 2014 and future expectations based on general experience and reflects the actual take rate through the valuation date of participants who received their benefits.

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Plan Sponsor:	Colgate-Palmolive Company
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# SCHEDULE SB ATTACHMENTS

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**Termination**

The rates at which participants terminate by age are shown below:

Age	All Employees
Select Period for those with less than 5 years of service	0.120
Under 25	0.120
25	0.120
26	0.120
27	0.120
28	0.114
29	0.108
30	0.102
31	0.096
32	0.090
33	0.086
34	0.082
35	0.078
36	0.074
37	0.070
38	0.070
39	0.070
40	0.070
41	0.070
42	0.070
43	0.066
44	0.062
45	0.058
46	0.054
47	0.050
48	0.047
49	0.043
50	0.040
51	0.040
52	0.040
53	0.040
54	0.040

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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 Plan Sponsor: Colgate-Palmolive Company  
 Valuation Date: January 1, 2024

# SCHEDULE SB ATTACHMENTS

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**Retirement**

The rates at which the participants are assumed to retire by age are shown below:

Age	Colgate Grandfathered Employees	Non-grandfathered Employees
55	0.150	0.050
56	0.250	0.070
57	0.250	0.070
58	0.300	0.070
59	0.400	0.070
60	0.500	0.120
61	0.400	0.120
62	0.200	0.175
63	0.100	0.175
64	0.200	0.150
65	0.400	0.300
66	0.400	0.300
67	0.400	0.300
68	0.400	0.300
69	0.400	0.300
70	1.000	1.000

The weighted average retirement age based on the rates for Colgate grandfathered employees is 58.

The weighted average retirement age based on the rates for non-grandfathered employees is 62.

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## Benefit commencement assumptions

Grandfathered participants whose value of the grandfathered benefit is greater than their PRA benefit are assumed to elect an annuity upon retirement.

Based on an experience study in 2019, non-grandfathered participants are assumed to commence benefits as follows:

Participant Election	Active Terminations Not Retirement Eligible	Active Terminations Retirement Eligible	Terminated Vested Commencements
Percentage Deferring Annuity (to age 65)	0%	0%	25%
Percentage Deferring Lump Sum Payment (to age 62 for retirement eligible actives, else age 65)	75%	25%	75%
Percentage Electing Immediate Annuities	0%	25%	0%
Percentage Electing Immediate Lump Sum Payment	25%	50%	0%

## Percent married

For purposes of valuing the pre-retirement surviving spouse's benefit, 70% of eligible male participants are assumed to be married and 65% of eligible female participants are assumed to be married.

## Spouse age

Male participants are assumed to be 2 years older than female spouses.

## Covered pay

We received eligible earnings for the current valuation year that reflect compensation for the year. We did not make any adjustments to these amounts.

## Timing of benefit payment

Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

## Methods

### Valuation date

First day of plan year

### Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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# SCHEDULE SB ATTACHMENTS

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<b>Target normal cost</b>	Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.
<b>Decrement timing</b>	The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.
<b>Actuarial value of assets</b>	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
<b>Calculation of lump sum</b>	For Hill's employees, as required by IRC §430, lump sum benefits are valued using "annuity substitution", so that the interest rates assumed are effectively the same as described above for the discount rate.
<b>Benefits not valued</b>	All benefits described in the Plan Provisions section of this report, in accordance with the current order of the lawsuit, including the ruling by the Second Circuit issued on April 4, 2025, were valued based on discussions with Colgate-Palmolive Company regarding the likelihood that these benefits will be paid. WTW has reviewed the plan provisions with Colgate-Palmolive Company and, based on that review, is not aware of any significant benefits required to be valued that were not.

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# SCHEDULE SB ATTACHMENTS

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## Sources of Data and Other Information

Colgate-Palmolive Company, through its third-party administrator WTW, furnished participant data as of January 1, 2024. Information on assets, contributions and plan provisions was supplied by Colgate-Palmolive Company. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with Colgate-Palmolive Company, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date.

In consultation with Colgate-Palmolive Company, the following assumptions were made for missing or apparently inconsistent data elements:

- For terminated vested participants reported without accrued benefits, an estimated benefit will be used to value these participants based on the prior year benefit or estimated based on the participant's pay and service
- Participants provided with missing or zero Career Average Benefits, PRA Balances or EE Contribution Balances will be valued with a rollforward of last year's balances
- For participants reported in the current data with missing demographic information (Birth Date/Gender), we will use their prior demographic information to value these participants
- For active eligible employees whose benefits increase with pay indexation and are reported without any current year eligible earnings, current year eligible earnings were estimated by increasing the prior year's recognized earnings by 3.5%, which is the valuation salary scale assumption. For active disabled participants and actives on leave, no pay increase from the prior year is assumed. If a participant is missing prior year earnings, the average eligible earnings for the applicable valuation status was assumed.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

## Assumptions Rationale - Significant Economic Assumptions

<b>Discount rate</b>	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
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Plan Name:	Colgate-Palmolive Company Employees' Retirement Income Plan
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# SCHEDULE SB ATTACHMENTS

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**Cash Balance Interest crediting rate** The plan's interest credit rate is based on the lesser of (a) the average of the November 2023 ICE BofAML US Corporates AA-AAA Rated 10+ and Bloomberg Barclays US Long Credit A Yield to Worst (BLCAYW) monthly average, and (b) the November 2023 third segment rate used for IRS funding purposes for the 2024 plan year. We believe that the selected assumption does not significantly conflict with what would be reasonable based on a combination of market conditions at the measurement date and future expectations consistent with other economic assumptions used, other than the discount rate.

**Annuity conversion rate for hybrid plans** The assumed annuity conversion rate is a long-term estimate of the plan's conversion basis of the 417(e) rate for November of the preceding plan year; we believe that the selected assumption does not significantly conflict with what would be reasonable based on market conditions at the measurement date.

**Plan-related expenses** As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).

## Rates of increase in:

- **Compensation** Assumed compensation increases are based on plan sponsor expectations for near-term years and the effect that the assumed long-term CPI and NAW will have on compensation increases over the longer term.  
  
The resulting salary increase assumption is a composite rate that reflects both current conditions and future expectations.  
  
The future CPI and productivity/NAW increases assumed are consistent with those used in the cash balance interest crediting rate.  
  
We believe that the selected assumption does not significantly conflict with what would be reasonable.
- **National average wages (NAW) (e.g., Social Security wage bases)** The assumed NAW is based on assumed CPI as shown below, plus assumed increases in real wages (the portion of GDP increases that becomes part of wages). Such assumed future increases in real wages are based on a combination of recent rates and an expectation that the future rates will be lower than current conditions. We believe that the selected assumption does not significantly conflict with what would be reasonable.

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# SCHEDULE SB ATTACHMENTS

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- **Assumed return for asset smoothing** The assumed return used for asset smoothing is the lesser of the third segment rate and the expected return on assets assumption chosen by the client for the plan year under U.S. GAAP. We understand that the expected return on assets assumption reflects the plan sponsor's estimate of future experience for trust asset returns, reflecting the plan's current asset allocation and any expected changes during the current plan year, current market conditions and the plan sponsor's expectations for future market conditions. This rate is net of investment and administrative expenses paid from the trust. WTW's determination that this assumption does not significantly conflict with what would be reasonable is informed by WTW's Expected Return Estimator model and by analysis of recent and historical data, including the variability thereof, for CPI, GDP growth, and real returns on the various classes of assets held by the trust, economists' forecasts, and recent trends, and historical active management premiums experienced by the trust.

## Assumptions Rationale - Significant Demographic Assumptions

<b>Mortality</b>	Assumptions used for funding purposes are as prescribed by IRC §430(h).
<b>Termination</b>	<p>Termination rates were based on an experience study conducted in 2019, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.</p> <p>Assumed termination rates differ by age and service because of observed differences in actual termination rates in the 2019 study.</p>
<b>Retirement</b>	<p>Retirement rates were based on an experience study conducted in 2019, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.</p> <p>Assumed retirement rates differ by benefit eligibility because of observed differences in actual retirement rates in the 2019 study.</p>
<b>Benefit commencement assumptions</b>	<p>The non-grandfathered deferred vested participants benefit commencement assumptions are based on an experience study conducted in 2019, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.</p> <p>Age 65 is used as the grandfathered deferred vested participants benefit commencement assumption since the deferred vested early commencement factors are not significantly subsidized, the difference between this approach and using assumed commencement rates at earlier ages is not expected to be significant.</p>

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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Plan Sponsor: Colgate-Palmolive Company  
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# SCHEDULE SB ATTACHMENTS

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## Source of Prescribed Methods

**Funding methods** The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

## Changes in Assumptions, Methods and Estimation Techniques

### Change in assumptions since prior valuation

***For funding purposes, the following changes were made:***

The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.

The mortality table used to calculate the funding target and target normal cost was changed from using a static projection of mortality improvement to a generational projection as required by guidance issued by IRS under IRC §430.

The interest credit rate changed from 5.39% in 2023, 5.21% thereafter to 5.45% in 2024, 4.99% thereafter.

The IRC §417(e) mortality tables was updated to reflect the tables provided by IRS for 2024 plan years.

### Change in methods since prior valuation

There were no changes in methods since the prior valuation.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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# SCHEDULE SB ATTACHMENTS

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**Change in estimation techniques since prior valuation**

As a result of the class action lawsuit ruling against the ERIP, an estimated liability associated with the impacted participants was determined comprising:

- Lump sum of retroactive payments payable mid-year the year following the valuation, and
- The present value of ongoing annuity payments payable mid-year the year following the valuation.

As directed by Colgate, the estimated liability reflects the provisions pursuant to the current order, including the ruling by the Second Circuit issued on April 4, 2025, as of the issuance of these results.

Except as provided herein, the estimate was determined based upon the same assumptions used to determine the benefit obligation as of the measurement date except:

- Where marital status was available, a single life annuity for non-married or joint and survivor annuity for married participants was valued.

Data was furnished by Colgate-Palmolive Company and adjusted over a period of years leading up to the first Colgate settlement in 2014. Based on discussions with the plan sponsor, subsequent data was provided in April 2025 and reflected as of the January 1, 2024 valuation date. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with Colgate-Palmolive Company, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date, including known death and marital information.

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Valuation Date: January 1, 2024

**SCHEDULE SB  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan  
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

**2024**

**This Form is Open to Public Inspection**

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan COLGATE-PALMOLIVE COMPANY EMPLOYEES' RETIREMENT INCOME PLAN		<b>B</b> Three-digit plan number (PN) ▶	001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF COLGATE-PALMOLIVE COMPANY		<b>D</b> Employer Identification Number (EIN) 13-1815595	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information			
<b>1</b>	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	1,339,099,682
	<b>b</b> Actuarial value .....	<b>2b</b>	1,440,826,954
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment.....	4,796	1,294,793,576
	<b>b</b> For terminated vested participants .....	2,874	171,931,940
	<b>c</b> For active participants.....	1,330	138,963,214
	<b>d</b> Total.....	9,000	1,605,688,730
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	5.03%
<b>6</b>	Target normal cost		
	<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	1,600,074
	<b>b</b> Expected plan-related expenses .....	<b>6b</b>	12,105,000
	<b>c</b> Target normal cost .....	<b>6c</b>	13,705,074

**Statement by Enrolled Actuary**

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<b>SIGN HERE</b>	<p><u>Alyson J Schwartz</u> <span style="float: right;"><u>AJS</u></span></p> <p>Signature of actuary</p>	<p><u>10/7/2025</u></p> <p>Date</p>
	<p>Alyson J Schwartz</p> <p>Type or print name of actuary</p>	<p>2308379</p> <p>Most recent enrollment number</p>
	<p>Willis Towers Watson US LLC</p> <p>Firm name</p>	<p>212-915-8888</p> <p>Telephone number (including area code)</p>
	<p>200 Liberty Street Floor 6 New York NY 10281</p> <p>Address of the firm</p>	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

**For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.**

**Schedule SB (Form 5500) 2024  
v. 240311**



**Part V Assumptions Used to Determine Funding Target and Target Normal Cost**

<b>21</b> Discount rate:				
<b>a</b> Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code).....				<b>21b</b> 4
<b>22</b> Weighted average retirement age .....				<b>22</b> 62
<b>23</b> Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

**Part VI Miscellaneous Items**

<b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ....	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>26</b> Demographic and benefit information		
<b>a</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ....	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b</b> Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	<b>27</b>	

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

<b>28</b> Unpaid minimum required contributions for all prior years .....	<b>28</b>	0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	<b>29</b>	0
<b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29) .....	<b>30</b>	0

**Part VIII Minimum Required Contribution For Current Year**

<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6c).....	<b>31a</b>	13,705,074	
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	0	
<b>32</b> Amortization installments:	Outstanding Balance	Installment	
<b>a</b> Net shortfall amortization installment .....	322,430,943	29,334,865	
<b>b</b> Waiver amortization installment .....	0	0	
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....	<b>33</b>		
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	<b>34</b>	43,039,939	
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	42,274,815	42,274,815
<b>36</b> Additional cash requirement (line 34 minus line 35).....	<b>36</b>	765,124	
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	<b>37</b>	767,598	
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36)	<b>38a</b>	2,474	
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....	<b>38b</b>	2,474	
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....	<b>39</b>	0	
<b>40</b> Unpaid minimum required contributions for all years .....	<b>40</b>	0	

**Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)**

<b>41</b> If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021
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# SCHEDULE SB ATTACHMENTS

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## Schedule SB – Statement by Enrolled Actuary

<b>Plan Sponsor</b>	Colgate-Palmolive Company
<b>EIN/PN</b>	13-1815595/001
<b>Plan Name</b>	Colgate-Palmolive Company Employees' Retirement Income Plan
<b>Valuation Date</b>	January 1, 2024
<b>Enrolled Actuary</b>	Alyson J Schwartz
<b>Enrollment Number</b>	23-08379

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 22 Description of Weighted Average Retirement Age as of January 1, 2024

See Schedule SB, Part V - Statement of Actuarial Assumptions/Methods for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

### Colgate Grandfathered Employees

(1) Ages	(2) Rate of Retirement	(3) Remaining Active  (3) at AGE-1 x (1-(2))	(4) Number Retiring  (3) at AGE-1 minus (3) at AGE	(5) Ages x Number Retiring:  (1) x (4)
		1		
55	0.15	0.85	0.15	8.25
56	0.25	0.6375	0.2125	11.9
57	0.25	0.4781	0.1594	9.09
58	0.3	0.3347	0.1434	8.32
59	0.4	0.2008	0.1339	7.9
60	0.5	0.1004	0.1004	6.02
61	0.4	0.0602	0.0402	2.45
62	0.2	0.0482	0.012	0.74
63	0.1	0.0434	0.0048	0.3
64	0.2	0.0347	0.0087	0.56
65	0.4	0.0208	0.0139	0.9
66	0.4	0.0125	0.0083	0.55
67	0.4	0.0075	0.005	0.34
68	0.4	0.0045	0.003	0.2
69	0.4	0.0027	0.0018	0.12
70	1	0	0.0027	0.19
Average Retirement Age:				58

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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The determination of the average retirement age assumes employees continue in employment until reaching the first age of retirement eligibility with the required number of years of service. After this point, only the retirement decrement is recognized.

<b>Colgate Non-Grandfathered Employees</b>				
(1)	(2)	(3)	(4)	(5)
Ages	Rate of Retirement	Remaining Active	Number Retiring	Ages x Number Retiring:
		(3) at AGE-1 x (1-(2))	(3) at AGE-1 minus (3) at AGE	(1) x (4)
		1		
55	0.05	0.95	0.05	2.75
56	0.07	0.8835	0.0665	3.72
57	0.07	0.8217	0.0618	3.52
58	0.07	0.7642	0.0575	3.34
59	0.07	0.7107	0.0535	3.16
60	0.12	0.6254	0.0853	5.12
61	0.12	0.5504	0.075	4.58
62	0.175	0.4541	0.0963	5.97
63	0.175	0.3746	0.0795	5.01
64	0.15	0.3184	0.0562	3.6
65	0.3	0.2229	0.0955	6.21
66	0.3	0.156	0.0669	4.42
67	0.3	0.1092	0.0468	3.14
68	0.3	0.0764	0.0328	2.23
69	0.3	0.0535	0.0229	1.58
70	1	0	0.0535	3.75

Average Retirement Age:

62
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The determination of the average retirement age assumes employees continue in employment until reaching the first age of retirement eligibility with the required number of years of service. After this point, only the retirement decrement is recognized.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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# SCHEDULE SB ATTACHMENTS

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**Calculation of Weighted Average Retirement Age:**

	Active Population at January 1, 2024	Average Retirement Age
CPGF	13	58
PRA/Hill's	1317	62
<b>Weighted Average Retirement Age:</b>		<b>62</b>

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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# SCHEDULE SB ATTACHMENTS

## Schedule SB, Part V Statement of Actuarial Assumptions/Methods

### Economic Assumptions

#### Interest rate basis

- Applicable month September
- Interest rate basis Segment Rates from 4th Month Preceding Valuation Date

#### Interest rates

	Reflecting Stabilization	Not Reflecting Stabilization
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#### Cash Balance Interest Crediting Rate

5.45% for 2024; 4.99% thereafter

#### Annual rates of increase

- Compensation: 3.50%
- Future Social Security wage bases For purposes of determining target normal cost and the additional Funding Target for maximum deductible contribution purposes, the Consumer Price Index is assumed to increase by 2.50% per annum.
- Statutory limits on compensation 2.50%

#### Plan-related expenses

Plan-related expenses are calculated by adjusting the actual prior year expenses with inflation and for changes in PBGC premiums. For 2024, the plan-related expenses are assumed to be \$12,105,000 (last year's expenses were assumed to be \$11,161,000).

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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## SCHEDULE SB ATTACHMENTS

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As permitted by law, rates reflecting stabilization are used to determine the funding target and target normal cost, and thus the minimum required contribution under IRC §430 for the plan. Because these assumptions are subject to a corridor based on average interest rates over a 25-year period, they may differ from current market interest rates, and may be inconsistent with other economic assumptions used in the valuation.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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# SCHEDULE SB ATTACHMENTS

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## Demographic Assumptions

<b>Inclusion date</b>	The plan was closed to new entrants as of September 1, 2010 except for participants in Hill's Pet Nutrition, Inc. who are members of Union 2785.
<b>New or rehired employees</b>	It was assumed there will be no new or rehired employees.
<b>Mortality</b>	Separate rates for non-annuitants and annuitants based on Pri-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024). The same mortality is used for disabled participants.
<b>Lost / Forfeited participants</b>	In accordance with the Plan and as permissible under Section 411(a)-4 of the Internal Revenue Code, if a Participant or Beneficiary cannot be located at the time a payment is required to be made under the Plan, and the Plan has exhausted all reasonable efforts to locate such person, the Accrued Benefit of such Member or Beneficiary shall be forfeited. In the event such lost Member or Beneficiary is located after the Accrued Benefit has been forfeited, the Accrued Benefit shall be restored with interest from the date of forfeiture to the date of restoration. These participants are excluded from the valuation liabilities, and if we are unable to confirm that both (i) the participant is deceased and (ii) there is no spouse or living beneficiary entitled to a benefit, they are included for PBGC premium participant counts purposes.
<b>Participant election for 2014 cash balance settlement</b>	For deferred inactive participants resulting from the cash balance settlement in 2014, with participants first included in the ERIP census data as of January 1, 2015, who have not been identified as lost / forfeited participants, it is assumed that 30% of participants receive their benefit 5 years after the valuation date. The 30% assumption is based on both the actual experience of the participants impacted by the cash balance settlement in 2014 and future expectations based on general experience and reflects the actual take rate through the valuation date of participants who received their benefits.

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**Termination**

The rates at which participants terminate by age are shown below:

Age	All Employees
Select Period for those with less than 5 years of service	0.120
Under 25	0.120
25	0.120
26	0.120
27	0.120
28	0.114
29	0.108
30	0.102
31	0.096
32	0.090
33	0.086
34	0.082
35	0.078
36	0.074
37	0.070
38	0.070
39	0.070
40	0.070
41	0.070
42	0.070
43	0.066
44	0.062
45	0.058
46	0.054
47	0.050
48	0.047
49	0.043
50	0.040
51	0.040
52	0.040
53	0.040
54	0.040

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# SCHEDULE SB ATTACHMENTS

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**Retirement**

The rates at which the participants are assumed to retire by age are shown below:

Age	Colgate Grandfathered Employees	Non-grandfathered Employees
55	0.150	0.050
56	0.250	0.070
57	0.250	0.070
58	0.300	0.070
59	0.400	0.070
60	0.500	0.120
61	0.400	0.120
62	0.200	0.175
63	0.100	0.175
64	0.200	0.150
65	0.400	0.300
66	0.400	0.300
67	0.400	0.300
68	0.400	0.300
69	0.400	0.300
70	1.000	1.000

The weighted average retirement age based on the rates for Colgate grandfathered employees is 58.

The weighted average retirement age based on the rates for non-grandfathered employees is 62.

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## Benefit commencement assumptions

Grandfathered participants whose value of the grandfathered benefit is greater than their PRA benefit are assumed to elect an annuity upon retirement.

Based on an experience study in 2019, non-grandfathered participants are assumed to commence benefits as follows:

Participant Election	Active Terminations Not Retirement Eligible	Active Terminations Retirement Eligible	Terminated Vested Commencements
Percentage Deferring Annuity (to age 65)	0%	0%	25%
Percentage Deferring Lump Sum Payment (to age 62 for retirement eligible actives, else age 65)	75%	25%	75%
Percentage Electing Immediate Annuities	0%	25%	0%
Percentage Electing Immediate Lump Sum Payment	25%	50%	0%

## Percent married

For purposes of valuing the pre-retirement surviving spouse's benefit, 70% of eligible male participants are assumed to be married and 65% of eligible female participants are assumed to be married.

## Spouse age

Male participants are assumed to be 2 years older than female spouses.

## Covered pay

We received eligible earnings for the current valuation year that reflect compensation for the year. We did not make any adjustments to these amounts.

## Timing of benefit payment

Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

## Methods

### Valuation date

First day of plan year

### Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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<b>Target normal cost</b>	Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.
<b>Decrement timing</b>	The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.
<b>Actuarial value of assets</b>	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
<b>Calculation of lump sum</b>	For Hill's employees, as required by IRC §430, lump sum benefits are valued using "annuity substitution", so that the interest rates assumed are effectively the same as described above for the discount rate.
<b>Benefits not valued</b>	All benefits described in the Plan Provisions section of this report, in accordance with the current order of the lawsuit, including the ruling by the Second Circuit issued on April 4, 2025, were valued based on discussions with Colgate-Palmolive Company regarding the likelihood that these benefits will be paid. WTW has reviewed the plan provisions with Colgate-Palmolive Company and, based on that review, is not aware of any significant benefits required to be valued that were not.

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## Sources of Data and Other Information

Colgate-Palmolive Company, through its third-party administrator WTW, furnished participant data as of January 1, 2024. Information on assets, contributions and plan provisions was supplied by Colgate-Palmolive Company. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with Colgate-Palmolive Company, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date.

In consultation with Colgate-Palmolive Company, the following assumptions were made for missing or apparently inconsistent data elements:

- For terminated vested participants reported without accrued benefits, an estimated benefit will be used to value these participants based on the prior year benefit or estimated based on the participant's pay and service
- Participants provided with missing or zero Career Average Benefits, PRA Balances or EE Contribution Balances will be valued with a rollforward of last year's balances
- For participants reported in the current data with missing demographic information (Birth Date/Gender), we will use their prior demographic information to value these participants
- For active eligible employees whose benefits increase with pay indexation and are reported without any current year eligible earnings, current year eligible earnings were estimated by increasing the prior year's recognized earnings by 3.5%, which is the valuation salary scale assumption. For active disabled participants and actives on leave, no pay increase from the prior year is assumed. If a participant is missing prior year earnings, the average eligible earnings for the applicable valuation status was assumed.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

## Assumptions Rationale - Significant Economic Assumptions

<b>Discount rate</b>	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
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**Cash Balance Interest crediting rate** The plan's interest credit rate is based on the lesser of (a) the average of the November 2023 ICE BofAML US Corporates AA-AAA Rated 10+ and Bloomberg Barclays US Long Credit A Yield to Worst (BLCAYW) monthly average, and (b) the November 2023 third segment rate used for IRS funding purposes for the 2024 plan year. We believe that the selected assumption does not significantly conflict with what would be reasonable based on a combination of market conditions at the measurement date and future expectations consistent with other economic assumptions used, other than the discount rate.

**Annuity conversion rate for hybrid plans** The assumed annuity conversion rate is a long-term estimate of the plan's conversion basis of the 417(e) rate for November of the preceding plan year; we believe that the selected assumption does not significantly conflict with what would be reasonable based on market conditions at the measurement date.

**Plan-related expenses** As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).

## Rates of increase in:

- **Compensation** Assumed compensation increases are based on plan sponsor expectations for near-term years and the effect that the assumed long-term CPI and NAW will have on compensation increases over the longer term.  
  
The resulting salary increase assumption is a composite rate that reflects both current conditions and future expectations.  
  
The future CPI and productivity/NAW increases assumed are consistent with those used in the cash balance interest crediting rate.  
  
We believe that the selected assumption does not significantly conflict with what would be reasonable.
- **National average wages (NAW) (e.g., Social Security wage bases)** The assumed NAW is based on assumed CPI as shown below, plus assumed increases in real wages (the portion of GDP increases that becomes part of wages). Such assumed future increases in real wages are based on a combination of recent rates and an expectation that the future rates will be lower than current conditions. We believe that the selected assumption does not significantly conflict with what would be reasonable.

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- **Assumed return for asset smoothing** The assumed return used for asset smoothing is the lesser of the third segment rate and the expected return on assets assumption chosen by the client for the plan year under U.S. GAAP. We understand that the expected return on assets assumption reflects the plan sponsor's estimate of future experience for trust asset returns, reflecting the plan's current asset allocation and any expected changes during the current plan year, current market conditions and the plan sponsor's expectations for future market conditions. This rate is net of investment and administrative expenses paid from the trust. WTW's determination that this assumption does not significantly conflict with what would be reasonable is informed by WTW's Expected Return Estimator model and by analysis of recent and historical data, including the variability thereof, for CPI, GDP growth, and real returns on the various classes of assets held by the trust, economists' forecasts, and recent trends, and historical active management premiums experienced by the trust.

## Assumptions Rationale - Significant Demographic Assumptions

<b>Mortality</b>	Assumptions used for funding purposes are as prescribed by IRC §430(h).
<b>Termination</b>	<p>Termination rates were based on an experience study conducted in 2019, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.</p> <p>Assumed termination rates differ by age and service because of observed differences in actual termination rates in the 2019 study.</p>
<b>Retirement</b>	<p>Retirement rates were based on an experience study conducted in 2019, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.</p> <p>Assumed retirement rates differ by benefit eligibility because of observed differences in actual retirement rates in the 2019 study.</p>
<b>Benefit commencement assumptions</b>	<p>The non-grandfathered deferred vested participants benefit commencement assumptions are based on an experience study conducted in 2019, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.</p> <p>Age 65 is used as the grandfathered deferred vested participants benefit commencement assumption since the deferred vested early commencement factors are not significantly subsidized, the difference between this approach and using assumed commencement rates at earlier ages is not expected to be significant.</p>

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## Source of Prescribed Methods

**Funding methods** The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

## Changes in Assumptions, Methods and Estimation Techniques

### Change in assumptions since prior valuation

***For funding purposes, the following changes were made:***

The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.

The mortality table used to calculate the funding target and target normal cost was changed from using a static projection of mortality improvement to a generational projection as required by guidance issued by IRS under IRC §430.

The interest credit rate changed from 5.39% in 2023, 5.21% thereafter to 5.45% in 2024, 4.99% thereafter.

The IRC §417(e) mortality tables was updated to reflect the tables provided by IRS for 2024 plan years.

### Change in methods since prior valuation

There were no changes in methods since the prior valuation.

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### **Change in estimation techniques since prior valuation**

As a result of the class action lawsuit ruling against the ERIP, an estimated liability associated with the impacted participants was determined comprising:

- Lump sum of retroactive payments payable mid-year the year following the valuation, and
- The present value of ongoing annuity payments payable mid-year the year following the valuation.

As directed by Colgate, the estimated liability reflects the provisions pursuant to the current order, including the ruling by the Second Circuit issued on April 4, 2025, as of the issuance of these results.

Except as provided herein, the estimate was determined based upon the same assumptions used to determine the benefit obligation as of the measurement date except:

- Where marital status was available, a single life annuity for non-married or joint and survivor annuity for married participants was valued.

Data was furnished by Colgate-Palmolive Company and adjusted over a period of years leading up to the first Colgate settlement in 2014. Based on discussions with the plan sponsor, subsequent data was provided in April 2025 and reflected as of the January 1, 2024 valuation date. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with Colgate-Palmolive Company, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date, including known death and marital information.

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## **Schedule SB, Line 24 Change in Actuarial Assumptions**

The interest credit rate changed from 5.39% in 2023, 5.21% thereafter to 5.45% in 2024, 4.99% thereafter.

The assumed IRC §417(e) interest rate for lump sum payment changed from 5.51% to 5.25% to reflect market information as of the measurement date.

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## Schedule SB, Part V Summary of Plan Provisions

### Section A – Employees Excluding Hill’s Pet Nutrition, Inc. Employees who are members of Union 2785

#### Plan Sponsor

Colgate-Palmolive Company

#### Effective Date and Most Recent Amendment

The plan was originally effective December 31, 1943, amended most recently as of January 1, 2023.

#### Plan Year

The twelve-month period ending December 31.

#### Vesting

50% vested after 2 years; 100% vested after 3 years

#### Coverage and participation

All employees of Colgate-Palmolive Company who were hired on or before June 1, 2010 who have attained age 18 and completed 3 months of service in the 12-month period immediately following the employee’s date of employment or reemployment are eligible to participate.

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## Section A.1 – Cash Balance Participants (“Personal Retirement Account” or “PRA”)

There are no PRA accruals for any participants as of August 31, 2016. Colgate Non-Grandfathered employees and Hill’s Salaried employees had accrual credits cease as of December 31, 2013. Colgate Non-Grandfathered employees and Hill’s Salaried Participants who became disabled between September 1, 2010 and December 31, 2013 had accrual credits cease as of December 31, 2013. All other participants on Long-Term Disability had accrual credits cease as of August 31, 2016.

### Definitions

<b>Interest Credits</b>	Interest credits are based on the balance at the end of the prior month. The interest rate is the lesser of (a) the average of the prior November ICE BofAML US Corporates AA-AAA Rated 10+ and Bloomberg Barclays US Long Credit A Yield to Worst (BLCAYW) monthly averages and (b) the prior November third segment rate used for IRS funding purposes for the current plan year. The rate will be determined each year based on the monthly rates for the second month preceding the plan year.
<b>Vesting Service</b>	Total service from date of hire to date of termination, less any absence in excess of 12 months that is excluded from credited service, using elapsed time.
<b>Credited Service</b>	The number of years and months of service from date of hire to date of termination, adjusted for certain periods of absence.
<b>Accrued Benefits</b>	The participant’s accrued benefit is determined under the normal retirement formula.
<b>Normal Retirement Date</b>	The first of the month coincident with or next following age 65 and five years of participation.

### Eligibility for Benefits

<b>Normal Retirement</b>	Retirement on NRD
<b>Early Retirement</b>	Age 55
<b>Late Retirement</b>	Retirement after NRD.

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<b>Disability</b>	Eligibility for benefits under the disability retirement income plan.
<b>Vested Benefits Upon Termination of Service</b>	Under age 55 with 2 years of service completed since attainment of age 18, subject to vesting percentage
<b>Death Benefits for Participants in Active Service</b>	Immediate for active members of the Plan

## Benefits Paid Upon the Following Events

<b>Normal Retirement</b>	Lump sum of account balance
<b>Early Retirement</b>	Same as Normal Retirement Benefit
<b>Late Retirement</b>	If retirement occurs after the normal retirement date, the late retirement benefit will be the normal retirement benefit calculated using the late retirement date. However, in no event will it be less than the accrued benefit at normal retirement date actuarially increased to late retirement date.
<b>Disability Benefit</b>	Lump sum of account balance.
<b>Vested Benefits Upon Termination of Service</b>	Lump sum of vested portion of account balance
<b>Death Benefits for Participants in Active Service</b>	Lump sum of account balance

## Other Plan Provisions

<b>Normal/Optional Forms of Benefit Payment</b>	Benefits are payable in the form of a lump sum, or a monthly annuity amount. Optional forms include joint and survivor options as well as a social security equalization option.
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## Section A.2 – Grandfathered Amounts of Prior Plan

### Definitions

<b>Vesting Service</b>	Total service from date of hire to date of termination, less any absence in excess of 12 months that is excluded from credited service, using elapsed time.
<b>Credited Service</b>	The number of years and months of service from date of hire to date of termination, adjusted for certain periods of absence.
<b>Accrued Benefits</b>	The participant's accrued benefit at any given date is determined under the normal retirement formula, but is based on current aggregate annual compensation, if applicable.
<b>Grandfathered Benefits</b>	<p>Prior plan benefit:</p> <p>The benefit formula is <math>(1.8\% * \text{Final Average Pay} * \text{Credited Service})</math> minus <math>(1.25\% * \text{Estimated Social Security Benefit} * \text{Credited Service after age 25 limited to 40 years})</math></p> <p>A three-year averaging period is used for Final Average Pay</p> <p>In addition, a Social Security supplement is payable for those who retire prior to age 62.</p> <p>Early retirement reductions are based on age and service at termination or retirement. Effective September 27, 2017, all married grandfathered participants terminating after September 29, 2017 are eligible for unreduced joint and survivor annuities.</p> <p>Credited service is frozen as of December 31, 2013, except for Grandfathered participants on Long-Term Disability as of December 31, 2013 who had credited service frozen as of August 31, 2016.</p> <p>For participants earning under the IRC §401(a)(17) limit in 2013, future pay increases will be reflected in the determination of Final Average Pay as long as pay remains under the IRC limit. However, for any participant whose 2013 recognized earnings was equal to or in excess of the 2013 IRC limit of \$255,000, no future pay increases will be included under the qualified plan and no Social Security supplement will be payable under the qualified plan.</p>

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**Employee Contributions** No additional employee contributions after December 31, 2013. Interest credits are given in accordance with PRA benefits.

**Normal Retirement Date** Age 65

## Eligibility for Benefits

**Eligibility** Retirement on NRD

**Early Retirement** Age 55 with 10 years of service

**Late Retirement** Retirement after NRD.

**Disability** Eligibility for benefits under the disability retirement income plan.

**Vested Benefits Upon Termination of Service** Under age 55 with 2 years of service completed since attainment of age 18, subject to vesting percentage

**Death Benefits for Participants in Active Service** Immediate for active members of the Plan

## Benefits Paid Upon the Following Events

**Normal Retirement** Lump sum of account balance (including employee contributions if applicable), or greater of:

- Account balance (including employee contributions if applicable) converted to an annuity.
- June 30, 1989 (June 30, 1992 for Hourly Employees hired before December 1, 1988) accrued benefit based on eligibilities at termination.
- Grandfathered benefit if employee makes employee contributions.

**Early Retirement** Grandfathered accrued benefit as of early retirement date reduced by an early retirement factor due to younger age at retirement and

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earlier commencement of payments. The early retirement factor equals 4% annually for ages prior to age 60. The early retirement benefit is unreduced at age 60 or upon attainment of age 55 with 85 points.

## **Late Retirement**

If retirement occurs after the normal retirement date, the late retirement income will be the normal retirement benefit calculated using the late retirement date. However, in no event will it be less than the accrued benefit at normal retirement date actuarially increased to late retirement date.

## **Disability Benefit**

Same as Normal Retirement Benefit. Post-disability accruals ceased as of August 31, 2016.

## **Vested Benefits Upon Termination of Service**

Same as Normal Retirement Benefit. Actuarially equivalent reductions apply to Grandfathered benefits.

## **Death Benefits for Participants in Active Service**

Lump sum of account balance (including employee contributions if applicable), or greater of the 50% joint and survivor form of the Grandfathered benefit if applicable.

## **Other Plan Provisions**

### **Normal/Optional Forms of Benefit Payment**

Benefits are payable in the form of a lump sum, or a monthly annuity amount. Optional forms include joint and survivor options as well as a social security equalization option.

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## Section A.3 – Indexed Career Average Benefits for Former Hill’s Pet Nutrition, Inc. Retirement Plan Participants

### Definitions

<b>Vesting Service</b>	Total service from date of hire to date of termination, less any absence in excess of 12 months that is excluded from credited service, using elapsed time.
<b>Credited Service</b>	The number of years and months of service from date of hire to date of termination, adjusted for certain periods of absence.
<b>Accrued Benefits</b>	The participant’s accrued benefit at any given date is determined under the normal retirement formula, but is based on current aggregate annual compensation.
<b>Indexation of Prior Plan Benefit</b>	The prior plan benefit was frozen at August 31, 2010. The frozen benefit will be indexed for increases in final average pay (over three years).
<b>Normal Retirement Date</b>	The first of the month coincident with or next following age 65 and five years of participation.

### Eligibility for Benefits

<b>Eligibility</b>	Retirement on NRD
<b>Early Retirement</b>	Age 55 and 5 years of vesting service.
<b>Late Retirement</b>	Retirement after NRD.
<b>Disability</b>	Total and permanent disability of participant prior to early retirement date.

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**Vested Benefits Upon Termination of Service** A participant is 50% upon completion of 2 years of vesting service and 100% vested upon completion of 3 years of vesting service. However, all participants become 100% vested upon reaching normal retirement age.

**Death Benefits for Participants in Active Service** 5 years of vesting service

## Benefits Paid Upon the Following Events

**Normal Retirement** The prior plan benefit was frozen at August 31, 2010. The frozen benefit will be indexed for increases in final average pay (over three years) payable as a single life annuity.

**Early Retirement** Accrued benefit as of early retirement date reduced by a factor due to younger age at retirement and earlier commencement of payments. The factor equals  $1/180^{\text{th}}$  for each month early between ages 62 and 57 and  $1/360^{\text{th}}$  for each month early between ages 57 and 55. Early retirement benefit is unreduced at age 62.

**Late Retirement** If retirement occurs after the normal retirement date, the late retirement income will be the normal retirement benefit calculated using the late retirement date. However, in no event will it be less than the accrued benefit at normal retirement date actuarially increased to late retirement date.

**Disability Benefit** Benefit Before Normal Retirement: Commencing on the participant's normal retirement date, if he is then living and still disabled, the disability retirement benefit, payable for life, shall be the benefit that he would have received if his benefit service and annual compensation as of his date of disability had continued to his normal retirement date. However, a disabled participant shall be entitled to elect a disability retirement benefit at any time on or after the date that he would have been eligible for early retirement. The benefit is determined as what he would have received if his benefit service and annual compensation as of his date of disability

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had continued to such date, and adjusted by the applicable early retirement reduction factor.

*Death of Disabled Participant Prior to Commencement of Disability Retirement Benefit:* Prior to commencement, disabled participants are entitled to a death benefit identical to the one for active employees. This is determined as if the disabled participant had remained in service until his date of death and his annual compensation had continued unchanged.

## **Vested Benefits Upon Termination of Service**

The termination benefit is equal to the vested accrued benefit, payable in the normal form, commencing at normal retirement date. Optionally the participant may elect to receive an actuarially reduced benefit commencing prior to normal retirement date and after age 55. Should the terminated participant die prior to commencement of retirement income, the spouse, if any, is entitled to a qualified pre-retirement death benefit.

## **Death Benefits for Participants in Active Service**

The participant's spouse will receive a monthly retirement income payable for life in an amount equal to 50% of the amount the participant would have received if he had survived and elected to commence receiving a retirement income at the earliest date allowed under the plan, payable under the qualified joint and 50% contingent option.

## **Other Plan Provisions**

### **Normal/Optional Forms of Benefit Payment**

Benefits are payable in the form of a lump sum, or a monthly annuity amount. Optional forms include joint and survivor options as well as a social security equalization option.

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## Section B – Hill’s Pet Nutrition, Inc. Employees who are members of Union 2785

**Coverage and participation** All employees are eligible to participate under the plan on the first day of the month coincident with or next following the later of attaining age 21 and first anniversary of hire. “Employee” means any person on the payroll whose wages are subject to withholding for the purpose of federal income tax.

Note: If an employee meets the age requirement, but fails to complete 1,000 hours during the first year, participation will begin on the January 1 following the plan year in which 1,000 hours are completed.

### Definitions

**Vesting** 50% vested after 2 years; 100% vested after 3 years

**Vesting Service** Total service from date of hire to date of termination, less any absence in excess of 12 months that is excluded from credited service, using elapsed time.

**Credited Service** The number of years and months of service from date of hire to date of termination, adjusted for certain periods of absence.

**Accrued Benefits** The participant’s accrued benefit at any given date is determined under the normal retirement formula.

**Normal Retirement Date** The first of the month coincident with or next following age 65 and five years of participation.

### Eligibility for Benefits

**Eligibility** Retirement on NRD

**Early Retirement** Age 55 and 5 years of vesting service.

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<b>Late Retirement</b>	Retirement after NRD.
<b>Disability</b>	Total and permanent disability of participant prior to early retirement date.
<b>Vested Benefits Upon Termination of Service</b>	A participant is 100% vested upon completion of 3 years of vesting service. However, all participants become 100% vested upon reaching normal retirement age.
<b>Death Benefits for Participants in Active Service</b>	5 years of vesting service

## Benefits Paid Upon the Following Events

<b>Normal Retirement</b>	2% of plan compensation annually.
<b>Early Retirement</b>	Accrued benefit as of early retirement date reduced by a factor due to younger age at retirement and earlier commencement of payments. The factor equals 1/180th for each month early between ages 62 and 57 and 1/360th for each month early between ages 57 and 55. Early retirement benefit is unreduced at age 62.
<b>Late Retirement</b>	If retirement occurs after the normal retirement date, the late retirement income will be the normal retirement benefit calculated using the late retirement date. However, in no event will it be less than the accrued benefit at normal retirement date actuarially increased to late retirement date.
<b>Disability Benefit</b>	<u><i>Benefit Before Normal Retirement:</i></u> Commencing on the participant's normal retirement date, if he is then living and still disabled, the disability retirement benefit, payable for life, shall be the benefit that he would have received if his benefit service and annual compensation as of his date of disability had continued to

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his normal retirement date. However, a disabled participant shall be entitled to elect a disability retirement benefit at any time on or after the date that he would have been eligible for early retirement. The benefit is determined as what he would have received if his benefit service and annual compensation as of his date of disability had continued to such date, and adjusted by the applicable early retirement reduction factor.

*Death of Disabled Participant Prior to Commencement of Disability Retirement Benefit:* Prior to commencement, disabled participants are entitled to a death benefit identical to the one for active employees. This is determined as if the disabled participant had remained in service until his date of death and his annual compensation had continued unchanged.

## **Vested Benefits Upon Termination of Service**

The termination benefit is equal to the vested accrued benefit, payable in the normal form, commencing at normal retirement date. Optionally the participant may elect to receive an actuarially reduced benefit commencing prior to normal retirement date and after age 55. Should the terminated participant die prior to commencement of retirement income, the spouse, if any, is entitled to a qualified pre-retirement death benefit.

## **Death Benefits for Participants in Active Service**

The participant's spouse will receive a monthly retirement income payable for life in an amount equal to 50% of the amount the participant would have received if he had survived and elected to commence receiving a retirement income at the earliest date allowed under the plan, payable under the qualified joint and 50% contingent option.

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## Other Plan Provisions

### Normal/Optional Forms of Benefit Payment

Benefits are payable in the form of a lump sum, or a monthly annuity amount. Optional forms include joint and survivor options.

## Future Plan Changes

None. WTW is not aware of any future plan changes which are required to be reflected.

## Changes in Benefits Valued Since Prior Year

The final January 1, 2024 census data used reflects the initial participant data files related to the class action lawsuit against the plan provided for use by WTW's separate team of consulting actuaries who were responsible, in consultation with and at the direction of Counsel, for determining the estimated liability associated with these participants. We have reviewed the lawsuit participant data provided by WTW's separate team of consulting actuaries for reasonableness and consistency with the census data used in the current year valuations; however, we have not audited the data.

The lawsuit impact is to be paid out in two parts as directed by Colgate: (1) as a lump sum of retro payments with interest paid in the middle of the following year and (2) as an ongoing annuity payment stream (with the applicable retro-payments being paid in the middle of the following year) and as directed by Colgate reflects the provisions pursuant to the current order as of the issuance of these results.

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## Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service <sup>1</sup>										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-
30-34	0	1	0	0	0	0	0	0	0	0	0	1
	-	-	-	-	-	-	-	-	-	-	-	-
35-39	0	14	29	1	0	0	0	0	0	0	0	44
	-	-	95,900	-	-	-	-	-	-	-	-	110,641
40-44	0	22	92	25	0	0	0	0	0	0	0	139
	-	125,232	121,287	153,715	-	-	-	-	-	-	-	122,361
45-49	0	12	107	82	20	1	0	0	0	0	0	222
	-	-	137,869	140,628	94,513	-	-	-	-	-	-	131,229
50-54	0	23	80	80	121	37	0	0	0	0	0	341
	-	91,672	134,782	123,170	138,007	144,452	-	-	-	-	-	130,073
55-59	0	16	69	61	85	68	20	3	0	0	0	322
	-	-	149,654	102,607	127,334	109,770	103,063	-	-	-	-	119,990
60-64	0	9	36	27	47	53	28	11	1	0	0	212
	-	-	203,074	130,150	180,911	129,411	130,767	151,326	-	-	-	147,569
65-69	0	2	6	6	14	12	6	0	0	0	0	46
	-	-	194,869	166,452	113,485	127,534	-	-	-	-	-	130,395
70 & over	0	0	2	1	0	0	0	0	0	0	0	3
	-	-	-	-	-	-	-	-	-	-	-	0
Total	0	99	421	283	287	171	54	14	1	0	0	1,330
	0	96,992	137,141	129,285	137,631	126,702	119,224	151,326	0	0	0	128,761

<sup>1</sup> Age and service for purposes of determining category are based on exact (not rounded) values.

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## Schedule SB, Line 26a

### Schedule of Active Participant Data for Cash Balance Plans as of January 1, 2024

Attained Age	Attained Years of Credited Service <sup>2</sup>										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-
30-34	0	1	0	0	0	0	0	0	0	0	0	1
	-	-	-	-	-	-	-	-	-	-	-	-
35-39	0	14	29	1	0	0	0	0	0	0	0	44
	-	-	13,071	-	-	-	-	-	-	-	-	11,188
40-44	0	22	92	25	0	0	0	0	0	0	0	139
	-	9,489	16,501	34,503	-	-	-	-	-	-	-	18,629
45-49	0	12	107	82	20	1	0	0	0	0	0	222
	-	-	24,536	43,404	75,435	-	-	-	-	-	-	35,764
50-54	0	23	79	80	121	37	0	0	0	0	0	340
	-	7,221	21,542	58,474	70,828	76,996	-	-	-	-	-	52,838
55-59	0	16	69	60	85	68	20	3	0	0	0	321
	-	-	23,632	54,942	69,886	126,693	170,594	-	-	-	-	72,857
60-64	0	9	36	27	47	52	28	11	1	0	0	211
	-	-	34,003	50,212	79,957	142,107	175,180	-	-	-	-	106,592
65-69	0	2	6	5	14	12	6	0	0	0	0	45
	-	-	-	-	-	-	-	-	-	-	-	95,756
70 & over	0	0	2	1	0	0	0	0	0	0	0	3
	-	-	-	-	-	-	-	-	-	-	-	-
Total	0	99	420	281	287	170	54	14	1	0	0	1,326
	-	8,336	22,139	50,096	73,395	120,275	176,054	-	-	-	-	59,839

<sup>2</sup> Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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 Plan Sponsor: Colgate-Palmolive Company  
 Valuation Date: January 1, 2024

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## Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	5,479,649	6,635,417	95,888,207	108,003,273
2025	6,389,984	10,273,092	365,321,789	381,984,865
2026	7,312,881	6,538,731	93,656,297	107,507,909
2027	7,872,695	8,229,637	90,854,910	106,957,242
2028	8,485,627	10,062,291	88,008,613	106,556,531
2029	9,311,840	12,605,517	85,124,550	107,041,907
2030	9,572,485	12,159,827	82,174,227	103,906,539
2031	10,522,012	11,264,759	79,194,484	100,981,255
2032	10,445,005	12,109,852	76,101,197	98,656,054
2033	10,537,650	12,897,148	72,928,435	96,363,233
2034	10,403,864	11,341,800	69,686,598	91,432,262
2035	10,914,527	14,054,426	66,389,914	91,358,867
2036	10,755,169	13,013,946	63,042,308	86,811,423
2037	10,542,636	13,728,937	59,654,310	83,925,883
2038	10,920,049	12,938,905	56,237,323	80,096,277
2039	10,710,261	12,400,833	52,803,682	75,914,776
2040	10,363,484	11,266,893	49,366,900	70,997,277
2041	10,484,419	12,275,376	45,941,625	68,701,420
2042	9,956,839	11,137,793	42,543,488	63,638,120
2043	9,873,976	10,831,399	39,188,630	59,894,005
2044	9,210,160	11,100,315	35,893,614	56,204,089
2045	9,094,473	10,363,776	32,675,386	52,133,635
2046	8,739,991	9,705,339	29,537,793	47,983,123
2047	8,078,426	9,374,522	26,527,475	43,980,423
2048	7,790,009	8,704,364	23,658,149	40,152,522
2049	7,408,583	8,291,979	20,917,547	36,618,109
2050	6,880,062	7,959,575	18,336,329	33,175,966
2051	6,525,257	7,211,284	15,928,518	29,665,059
2052	6,085,600	6,937,180	13,705,811	26,728,591
2053	5,577,536	6,289,781	11,676,934	23,544,251
2054	5,181,471	5,879,712	9,846,922	20,908,105
2055	4,772,765	5,464,034	8,216,771	18,453,570
2056	4,387,311	5,067,529	6,783,517	16,238,357
2057	4,005,227	4,669,992	5,540,241	14,215,460
2058	3,631,117	4,276,277	4,476,505	12,383,899
2059	3,273,000	3,890,255	3,579,116	10,742,371
2060	2,929,543	3,516,734	2,832,690	9,278,967
2061	2,603,659	3,157,821	2,220,598	7,982,078
2062	2,297,259	2,815,243	1,725,776	6,838,278
2063	2,012,037	2,492,553	1,331,299	5,835,889
2064	1,749,148	2,191,572	1,021,088	4,961,808
2065	1,509,193	1,913,514	780,331	4,203,038
2066	1,292,230	1,658,993	595,778	3,547,001
2067	1,097,855	1,428,095	455,914	2,981,864
2068	925,287	1,220,442	350,984	2,496,713
2069	773,441	1,035,271	272,925	2,081,637
2070	641,011	871,533	215,215	1,727,759
2071	526,552	727,964	172,706	1,427,222
2072	428,538	603,142	141,419	1,173,099
2073	345,403	495,555	118,321	959,279

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
 EIN / PN: 13-1815595/001  
 Plan Sponsor: Colgate-Palmolive Company  
 Valuation Date: January 1, 2024

# SCHEDULE SB ATTACHMENTS

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**Schedule SB, Line 32**  
**Schedule of Amortization Bases**  
**as of January 1, 2024**

Type of Base	Date Established	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
Shortfall	01/01/2024	15.00000	322,430,943	29,334,865
Total			322,430,943	29,334,865

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
EIN / PN: 13-1815595/001  
Plan Sponsor: Colgate-Palmolive Company  
Valuation Date: January 1, 2024

# SCHEDULE SB ATTACHMENTS

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## Schedule SB – Statement by Enrolled Actuary

<b>Plan Sponsor</b>	Colgate-Palmolive Company
<b>EIN/PN</b>	13-1815595/001
<b>Plan Name</b>	Colgate-Palmolive Company Employees' Retirement Income Plan
<b>Valuation Date</b>	January 1, 2024
<b>Enrolled Actuary</b>	Alyson J Schwartz
<b>Enrollment Number</b>	23-08379

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 22 Description of Weighted Average Retirement Age as of January 1, 2024

See Schedule SB, Part V - Statement of Actuarial Assumptions/Methods for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

### Colgate Grandfathered Employees

(1) Ages	(2) Rate of Retirement	(3) Remaining Active  (3) at AGE-1 x (1-(2))	(4) Number Retiring  (3) at AGE-1 minus (3) at AGE	(5) Ages x Number Retiring:  (1) x (4)
		1		
55	0.15	0.85	0.15	8.25
56	0.25	0.6375	0.2125	11.9
57	0.25	0.4781	0.1594	9.09
58	0.3	0.3347	0.1434	8.32
59	0.4	0.2008	0.1339	7.9
60	0.5	0.1004	0.1004	6.02
61	0.4	0.0602	0.0402	2.45
62	0.2	0.0482	0.012	0.74
63	0.1	0.0434	0.0048	0.3
64	0.2	0.0347	0.0087	0.56
65	0.4	0.0208	0.0139	0.9
66	0.4	0.0125	0.0083	0.55
67	0.4	0.0075	0.005	0.34
68	0.4	0.0045	0.003	0.2
69	0.4	0.0027	0.0018	0.12
70	1	0	0.0027	0.19
Average Retirement Age:				58

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The determination of the average retirement age assumes employees continue in employment until reaching the first age of retirement eligibility with the required number of years of service. After this point, only the retirement decrement is recognized.

<b>Colgate Non-Grandfathered Employees</b>				
(1)	(2)	(3)	(4)	(5)
Ages	Rate of Retirement	Remaining Active	Number Retiring	Ages x Number Retiring:
		(3) at AGE-1 x (1-(2))	(3) at AGE-1 minus (3) at AGE	(1) x (4)
		1		
55	0.05	0.95	0.05	2.75
56	0.07	0.8835	0.0665	3.72
57	0.07	0.8217	0.0618	3.52
58	0.07	0.7642	0.0575	3.34
59	0.07	0.7107	0.0535	3.16
60	0.12	0.6254	0.0853	5.12
61	0.12	0.5504	0.075	4.58
62	0.175	0.4541	0.0963	5.97
63	0.175	0.3746	0.0795	5.01
64	0.15	0.3184	0.0562	3.6
65	0.3	0.2229	0.0955	6.21
66	0.3	0.156	0.0669	4.42
67	0.3	0.1092	0.0468	3.14
68	0.3	0.0764	0.0328	2.23
69	0.3	0.0535	0.0229	1.58
70	1	0	0.0535	3.75

Average Retirement Age:

62
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The determination of the average retirement age assumes employees continue in employment until reaching the first age of retirement eligibility with the required number of years of service. After this point, only the retirement decrement is recognized.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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 Valuation Date: January 1, 2024

# SCHEDULE SB ATTACHMENTS

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**Calculation of Weighted Average Retirement Age:**

	Active Population at January 1, 2024	Average Retirement Age
CPGF	13	58
PRA/Hill's	1317	62
<b>Weighted Average Retirement Age:</b>		<b>62</b>

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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Plan Sponsor: Colgate-Palmolive Company  
Valuation Date: January 1, 2024

# SCHEDULE SB ATTACHMENTS

## Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
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2025	6,389,984	10,273,092	365,321,789	381,984,865
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2027	7,872,695	8,229,637	90,854,910	106,957,242
2028	8,485,627	10,062,291	88,008,613	106,556,531
2029	9,311,840	12,605,517	85,124,550	107,041,907
2030	9,572,485	12,159,827	82,174,227	103,906,539
2031	10,522,012	11,264,759	79,194,484	100,981,255
2032	10,445,005	12,109,852	76,101,197	98,656,054
2033	10,537,650	12,897,148	72,928,435	96,363,233
2034	10,403,864	11,341,800	69,686,598	91,432,262
2035	10,914,527	14,054,426	66,389,914	91,358,867
2036	10,755,169	13,013,946	63,042,308	86,811,423
2037	10,542,636	13,728,937	59,654,310	83,925,883
2038	10,920,049	12,938,905	56,237,323	80,096,277
2039	10,710,261	12,400,833	52,803,682	75,914,776
2040	10,363,484	11,266,893	49,366,900	70,997,277
2041	10,484,419	12,275,376	45,941,625	68,701,420
2042	9,956,839	11,137,793	42,543,488	63,638,120
2043	9,873,976	10,831,399	39,188,630	59,894,005
2044	9,210,160	11,100,315	35,893,614	56,204,089
2045	9,094,473	10,363,776	32,675,386	52,133,635
2046	8,739,991	9,705,339	29,537,793	47,983,123
2047	8,078,426	9,374,522	26,527,475	43,980,423
2048	7,790,009	8,704,364	23,658,149	40,152,522
2049	7,408,583	8,291,979	20,917,547	36,618,109
2050	6,880,062	7,959,575	18,336,329	33,175,966
2051	6,525,257	7,211,284	15,928,518	29,665,059
2052	6,085,600	6,937,180	13,705,811	26,728,591
2053	5,577,536	6,289,781	11,676,934	23,544,251
2054	5,181,471	5,879,712	9,846,922	20,908,105
2055	4,772,765	5,464,034	8,216,771	18,453,570
2056	4,387,311	5,067,529	6,783,517	16,238,357
2057	4,005,227	4,669,992	5,540,241	14,215,460
2058	3,631,117	4,276,277	4,476,505	12,383,899
2059	3,273,000	3,890,255	3,579,116	10,742,371
2060	2,929,543	3,516,734	2,832,690	9,278,967
2061	2,603,659	3,157,821	2,220,598	7,982,078
2062	2,297,259	2,815,243	1,725,776	6,838,278
2063	2,012,037	2,492,553	1,331,299	5,835,889
2064	1,749,148	2,191,572	1,021,088	4,961,808
2065	1,509,193	1,913,514	780,331	4,203,038
2066	1,292,230	1,658,993	595,778	3,547,001
2067	1,097,855	1,428,095	455,914	2,981,864
2068	925,287	1,220,442	350,984	2,496,713
2069	773,441	1,035,271	272,925	2,081,637
2070	641,011	871,533	215,215	1,727,759
2071	526,552	727,964	172,706	1,427,222
2072	428,538	603,142	141,419	1,173,099
2073	345,403	495,555	118,321	959,279

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
 EIN / PN: 13-1815595/001  
 Plan Sponsor: Colgate-Palmolive Company  
 Valuation Date: January 1, 2024

# SCHEDULE SB ATTACHMENTS

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## Schedule SB, Part V Summary of Plan Provisions

### Section A – Employees Excluding Hill’s Pet Nutrition, Inc. Employees who are members of Union 2785

#### Plan Sponsor

Colgate-Palmolive Company

#### Effective Date and Most Recent Amendment

The plan was originally effective December 31, 1943, amended most recently as of January 1, 2023.

#### Plan Year

The twelve-month period ending December 31.

#### Vesting

50% vested after 2 years; 100% vested after 3 years

#### Coverage and participation

All employees of Colgate-Palmolive Company who were hired on or before June 1, 2010 who have attained age 18 and completed 3 months of service in the 12-month period immediately following the employee’s date of employment or reemployment are eligible to participate.

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## Section A.1 – Cash Balance Participants (“Personal Retirement Account” or “PRA”)

There are no PRA accruals for any participants as of August 31, 2016. Colgate Non-Grandfathered employees and Hill’s Salaried employees had accrual credits cease as of December 31, 2013. Colgate Non-Grandfathered employees and Hill’s Salaried Participants who became disabled between September 1, 2010 and December 31, 2013 had accrual credits cease as of December 31, 2013. All other participants on Long-Term Disability had accrual credits cease as of August 31, 2016.

### Definitions

<b>Interest Credits</b>	Interest credits are based on the balance at the end of the prior month. The interest rate is the lesser of (a) the average of the prior November ICE BofAML US Corporates AA-AAA Rated 10+ and Bloomberg Barclays US Long Credit A Yield to Worst (BLCAYW) monthly averages and (b) the prior November third segment rate used for IRS funding purposes for the current plan year. The rate will be determined each year based on the monthly rates for the second month preceding the plan year.
<b>Vesting Service</b>	Total service from date of hire to date of termination, less any absence in excess of 12 months that is excluded from credited service, using elapsed time.
<b>Credited Service</b>	The number of years and months of service from date of hire to date of termination, adjusted for certain periods of absence.
<b>Accrued Benefits</b>	The participant’s accrued benefit is determined under the normal retirement formula.
<b>Normal Retirement Date</b>	The first of the month coincident with or next following age 65 and five years of participation.

### Eligibility for Benefits

<b>Normal Retirement</b>	Retirement on NRD
<b>Early Retirement</b>	Age 55
<b>Late Retirement</b>	Retirement after NRD.

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<b>Disability</b>	Eligibility for benefits under the disability retirement income plan.
<b>Vested Benefits Upon Termination of Service</b>	Under age 55 with 2 years of service completed since attainment of age 18, subject to vesting percentage
<b>Death Benefits for Participants in Active Service</b>	Immediate for active members of the Plan

## Benefits Paid Upon the Following Events

<b>Normal Retirement</b>	Lump sum of account balance
<b>Early Retirement</b>	Same as Normal Retirement Benefit
<b>Late Retirement</b>	If retirement occurs after the normal retirement date, the late retirement benefit will be the normal retirement benefit calculated using the late retirement date. However, in no event will it be less than the accrued benefit at normal retirement date actuarially increased to late retirement date.
<b>Disability Benefit</b>	Lump sum of account balance.
<b>Vested Benefits Upon Termination of Service</b>	Lump sum of vested portion of account balance
<b>Death Benefits for Participants in Active Service</b>	Lump sum of account balance

## Other Plan Provisions

<b>Normal/Optional Forms of Benefit Payment</b>	Benefits are payable in the form of a lump sum, or a monthly annuity amount. Optional forms include joint and survivor options as well as a social security equalization option.
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## Section A.2 – Grandfathered Amounts of Prior Plan

### Definitions

<b>Vesting Service</b>	Total service from date of hire to date of termination, less any absence in excess of 12 months that is excluded from credited service, using elapsed time.
<b>Credited Service</b>	The number of years and months of service from date of hire to date of termination, adjusted for certain periods of absence.
<b>Accrued Benefits</b>	The participant's accrued benefit at any given date is determined under the normal retirement formula, but is based on current aggregate annual compensation, if applicable.
<b>Grandfathered Benefits</b>	<p>Prior plan benefit:</p> <p>The benefit formula is <math>(1.8\% * \text{Final Average Pay} * \text{Credited Service})</math> minus <math>(1.25\% * \text{Estimated Social Security Benefit} * \text{Credited Service after age 25 limited to 40 years})</math></p> <p>A three-year averaging period is used for Final Average Pay</p> <p>In addition, a Social Security supplement is payable for those who retire prior to age 62.</p> <p>Early retirement reductions are based on age and service at termination or retirement. Effective September 27, 2017, all married grandfathered participants terminating after September 29, 2017 are eligible for unreduced joint and survivor annuities.</p> <p>Credited service is frozen as of December 31, 2013, except for Grandfathered participants on Long-Term Disability as of December 31, 2013 who had credited service frozen as of August 31, 2016.</p> <p>For participants earning under the IRC §401(a)(17) limit in 2013, future pay increases will be reflected in the determination of Final Average Pay as long as pay remains under the IRC limit. However, for any participant whose 2013 recognized earnings was equal to or in excess of the 2013 IRC limit of \$255,000, no future pay increases will be included under the qualified plan and no Social Security supplement will be payable under the qualified plan.</p>

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**Employee Contributions** No additional employee contributions after December 31, 2013.  
Interest credits are given in accordance with PRA benefits.

**Normal Retirement Date** Age 65

## Eligibility for Benefits

**Eligibility** Retirement on NRD

**Early Retirement** Age 55 with 10 years of service

**Late Retirement** Retirement after NRD.

**Disability** Eligibility for benefits under the disability retirement income plan.

**Vested Benefits Upon Termination of Service** Under age 55 with 2 years of service completed since attainment of age 18, subject to vesting percentage

**Death Benefits for Participants in Active Service** Immediate for active members of the Plan

## Benefits Paid Upon the Following Events

**Normal Retirement** Lump sum of account balance (including employee contributions if applicable), or greater of:

- Account balance (including employee contributions if applicable) converted to an annuity.
- June 30, 1989 (June 30, 1992 for Hourly Employees hired before December 1, 1988) accrued benefit based on eligibilities at termination.
- Grandfathered benefit if employee makes employee contributions.

**Early Retirement** Grandfathered accrued benefit as of early retirement date reduced by an early retirement factor due to younger age at retirement and

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earlier commencement of payments. The early retirement factor equals 4% annually for ages prior to age 60. The early retirement benefit is unreduced at age 60 or upon attainment of age 55 with 85 points.

## **Late Retirement**

If retirement occurs after the normal retirement date, the late retirement income will be the normal retirement benefit calculated using the late retirement date. However, in no event will it be less than the accrued benefit at normal retirement date actuarially increased to late retirement date.

## **Disability Benefit**

Same as Normal Retirement Benefit. Post-disability accruals ceased as of August 31, 2016.

## **Vested Benefits Upon Termination of Service**

Same as Normal Retirement Benefit. Actuarially equivalent reductions apply to Grandfathered benefits.

## **Death Benefits for Participants in Active Service**

Lump sum of account balance (including employee contributions if applicable), or greater of the 50% joint and survivor form of the Grandfathered benefit if applicable.

## **Other Plan Provisions**

### **Normal/Optional Forms of Benefit Payment**

Benefits are payable in the form of a lump sum, or a monthly annuity amount. Optional forms include joint and survivor options as well as a social security equalization option.

Plan Name: Colgate-Palmolive Company Employees' Retirement Income Plan  
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# SCHEDULE SB ATTACHMENTS

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## Section A.3 – Indexed Career Average Benefits for Former Hill’s Pet Nutrition, Inc. Retirement Plan Participants

### Definitions

<b>Vesting Service</b>	Total service from date of hire to date of termination, less any absence in excess of 12 months that is excluded from credited service, using elapsed time.
<b>Credited Service</b>	The number of years and months of service from date of hire to date of termination, adjusted for certain periods of absence.
<b>Accrued Benefits</b>	The participant’s accrued benefit at any given date is determined under the normal retirement formula, but is based on current aggregate annual compensation.
<b>Indexation of Prior Plan Benefit</b>	The prior plan benefit was frozen at August 31, 2010. The frozen benefit will be indexed for increases in final average pay (over three years).
<b>Normal Retirement Date</b>	The first of the month coincident with or next following age 65 and five years of participation.

### Eligibility for Benefits

<b>Eligibility</b>	Retirement on NRD
<b>Early Retirement</b>	Age 55 and 5 years of vesting service.
<b>Late Retirement</b>	Retirement after NRD.
<b>Disability</b>	Total and permanent disability of participant prior to early retirement date.

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**Vested Benefits Upon Termination of Service** A participant is 50% upon completion of 2 years of vesting service and 100% vested upon completion of 3 years of vesting service. However, all participants become 100% vested upon reaching normal retirement age.

**Death Benefits for Participants in Active Service** 5 years of vesting service

## Benefits Paid Upon the Following Events

**Normal Retirement** The prior plan benefit was frozen at August 31, 2010. The frozen benefit will be indexed for increases in final average pay (over three years) payable as a single life annuity.

**Early Retirement** Accrued benefit as of early retirement date reduced by a factor due to younger age at retirement and earlier commencement of payments. The factor equals  $1/180^{\text{th}}$  for each month early between ages 62 and 57 and  $1/360^{\text{th}}$  for each month early between ages 57 and 55. Early retirement benefit is unreduced at age 62.

**Late Retirement** If retirement occurs after the normal retirement date, the late retirement income will be the normal retirement benefit calculated using the late retirement date. However, in no event will it be less than the accrued benefit at normal retirement date actuarially increased to late retirement date.

**Disability Benefit** *Benefit Before Normal Retirement:* Commencing on the participant's normal retirement date, if he is then living and still disabled, the disability retirement benefit, payable for life, shall be the benefit that he would have received if his benefit service and annual compensation as of his date of disability had continued to his normal retirement date. However, a disabled participant shall be entitled to elect a disability retirement benefit at any time on or after the date that he would have been eligible for early retirement. The benefit is determined as what he would have received if his benefit service and annual compensation as of his date of disability

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had continued to such date, and adjusted by the applicable early retirement reduction factor.

*Death of Disabled Participant Prior to Commencement of Disability Retirement Benefit:* Prior to commencement, disabled participants are entitled to a death benefit identical to the one for active employees. This is determined as if the disabled participant had remained in service until his date of death and his annual compensation had continued unchanged.

## **Vested Benefits Upon Termination of Service**

The termination benefit is equal to the vested accrued benefit, payable in the normal form, commencing at normal retirement date. Optionally the participant may elect to receive an actuarially reduced benefit commencing prior to normal retirement date and after age 55. Should the terminated participant die prior to commencement of retirement income, the spouse, if any, is entitled to a qualified pre-retirement death benefit.

## **Death Benefits for Participants in Active Service**

The participant's spouse will receive a monthly retirement income payable for life in an amount equal to 50% of the amount the participant would have received if he had survived and elected to commence receiving a retirement income at the earliest date allowed under the plan, payable under the qualified joint and 50% contingent option.

## **Other Plan Provisions**

### **Normal/Optional Forms of Benefit Payment**

Benefits are payable in the form of a lump sum, or a monthly annuity amount. Optional forms include joint and survivor options as well as a social security equalization option.

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## Section B – Hill’s Pet Nutrition, Inc. Employees who are members of Union 2785

**Coverage and participation** All employees are eligible to participate under the plan on the first day of the month coincident with or next following the later of attaining age 21 and first anniversary of hire. “Employee” means any person on the payroll whose wages are subject to withholding for the purpose of federal income tax.

Note: If an employee meets the age requirement, but fails to complete 1,000 hours during the first year, participation will begin on the January 1 following the plan year in which 1,000 hours are completed.

### Definitions

**Vesting** 50% vested after 2 years; 100% vested after 3 years

**Vesting Service** Total service from date of hire to date of termination, less any absence in excess of 12 months that is excluded from credited service, using elapsed time.

**Credited Service** The number of years and months of service from date of hire to date of termination, adjusted for certain periods of absence.

**Accrued Benefits** The participant’s accrued benefit at any given date is determined under the normal retirement formula.

**Normal Retirement Date** The first of the month coincident with or next following age 65 and five years of participation.

### Eligibility for Benefits

**Eligibility** Retirement on NRD

**Early Retirement** Age 55 and 5 years of vesting service.

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<b>Late Retirement</b>	Retirement after NRD.
<b>Disability</b>	Total and permanent disability of participant prior to early retirement date.
<b>Vested Benefits Upon Termination of Service</b>	A participant is 100% vested upon completion of 3 years of vesting service. However, all participants become 100% vested upon reaching normal retirement age.
<b>Death Benefits for Participants in Active Service</b>	5 years of vesting service

## Benefits Paid Upon the Following Events

<b>Normal Retirement</b>	2% of plan compensation annually.
<b>Early Retirement</b>	Accrued benefit as of early retirement date reduced by a factor due to younger age at retirement and earlier commencement of payments. The factor equals 1/180th for each month early between ages 62 and 57 and 1/360th for each month early between ages 57 and 55. Early retirement benefit is unreduced at age 62.
<b>Late Retirement</b>	If retirement occurs after the normal retirement date, the late retirement income will be the normal retirement benefit calculated using the late retirement date. However, in no event will it be less than the accrued benefit at normal retirement date actuarially increased to late retirement date.
<b>Disability Benefit</b>	<u><i>Benefit Before Normal Retirement:</i></u> Commencing on the participant's normal retirement date, if he is then living and still disabled, the disability retirement benefit, payable for life, shall be the benefit that he would have received if his benefit service and annual compensation as of his date of disability had continued to

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his normal retirement date. However, a disabled participant shall be entitled to elect a disability retirement benefit at any time on or after the date that he would have been eligible for early retirement. The benefit is determined as what he would have received if his benefit service and annual compensation as of his date of disability had continued to such date, and adjusted by the applicable early retirement reduction factor.

*Death of Disabled Participant Prior to Commencement of Disability Retirement Benefit:* Prior to commencement, disabled participants are entitled to a death benefit identical to the one for active employees. This is determined as if the disabled participant had remained in service until his date of death and his annual compensation had continued unchanged.

## **Vested Benefits Upon Termination of Service**

The termination benefit is equal to the vested accrued benefit, payable in the normal form, commencing at normal retirement date. Optionally the participant may elect to receive an actuarially reduced benefit commencing prior to normal retirement date and after age 55. Should the terminated participant die prior to commencement of retirement income, the spouse, if any, is entitled to a qualified pre-retirement death benefit.

## **Death Benefits for Participants in Active Service**

The participant's spouse will receive a monthly retirement income payable for life in an amount equal to 50% of the amount the participant would have received if he had survived and elected to commence receiving a retirement income at the earliest date allowed under the plan, payable under the qualified joint and 50% contingent option.

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## Other Plan Provisions

### Normal/Optional Forms of Benefit Payment

Benefits are payable in the form of a lump sum, or a monthly annuity amount. Optional forms include joint and survivor options.

## Future Plan Changes

None. WTW is not aware of any future plan changes which are required to be reflected.

## Changes in Benefits Valued Since Prior Year

The final January 1, 2024 census data used reflects the initial participant data files related to the class action lawsuit against the plan provided for use by WTW's separate team of consulting actuaries who were responsible, in consultation with and at the direction of Counsel, for determining the estimated liability associated with these participants. We have reviewed the lawsuit participant data provided by WTW's separate team of consulting actuaries for reasonableness and consistency with the census data used in the current year valuations; however, we have not audited the data.

The lawsuit impact is to be paid out in two parts as directed by Colgate: (1) as a lump sum of retro payments with interest paid in the middle of the following year and (2) as an ongoing annuity payment stream (with the applicable retro-payments being paid in the middle of the following year) and as directed by Colgate reflects the provisions pursuant to the current order as of the issuance of these results.

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COLGATE-PALMOLIVE COMPANY  
EMPLOYEES' RETIREMENT INCOME PLAN  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
As of December 31, 2024

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Annuity Separate Account Equitable Account 6603	Portfolio of fixed income securities	<u>\$ 47,071,578</u>	<u>\$ 45,169,588</u>

\* Represents a Party-In-Interest as defined by ERISA

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**Schedule SB, Line 32**  
**Schedule of Amortization Bases**  
**as of January 1, 2024**

Type of Base	Date Established	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
Shortfall	01/01/2024	15.00000	322,430,943	29,334,865
Total			322,430,943	29,334,865

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## Schedule SB, Line 24 Change in Actuarial Assumptions

The interest credit rate changed from 5.39% in 2023, 5.21% thereafter to 5.45% in 2024, 4.99% thereafter.

The assumed IRC §417(e) interest rate for lump sum payment changed from 5.51% to 5.25% to reflect market information as of the measurement date.

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