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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
COLGATE-PALMOLIVE COMPANY

300 PARK AVENUE
NEW YORK, NY 10022

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.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2026	MARTY COLLINS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor

COLGATE-PALMOLIVE EMPLOYEE RELATIONS COMMITTEE

300 PARK AVENUE
NEW YORK, NY 10022

3b Administrator's EIN
13-2854931

3c Administrator's telephone number
212-310-2000

4 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:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	8715
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	1208
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1122
b	Retired or separated participants receiving benefits	**6b**	3839
c	Other retired or separated participants entitled to future benefits	**6c**	2563
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	7524
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	934
f	Total. Add lines **6d** and **6e**.	**6f**	8458
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic 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 Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- (1) [X] Insurance
- (2) [ ] Code section 412(e)(3) insurance contracts
- (3) [X] Trust
- (4) [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- (1) [X] Insurance
- (2) [ ] Code section 412(e)(3) insurance contracts
- (3) [X] Trust
- (4) [ ] General assets of the sponsor

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) [X] **R** (Retirement Plan Information)
- (2) [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) [X] **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) [X] **H** (Financial Information)
- (2) [ ] **I** (Financial Information – Small Plan)
- (3) [X] **A** (Insurance Information) – Number Attached 1
- (4) [X] **C** (Service Provider Information)
- (5) [X] **D** (DFE/Participating Plan Information)
- (6) [ ] **G** (Financial Transaction Schedules)

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

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.

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 2025 Form M-1 annual report. If the plan was not required to file the 2025 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_____

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
13-5570651	62944	6603	125	01/01/2025	12/31/2025

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) 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	

(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.

4	Current value of plan's interest under this contract in the general account at year end	4	
5	Current value of plan's interest under this contract in separate accounts at year end	5	45754629

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	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 ▶	6d	

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	
c	Additions: (1) Contributions deposited during the year	7c(1)			
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)			
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below) ▶	7c(5)			
	(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	7e(1)			
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below) ▶	7e(4)			
	(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:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
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.			**10b**	

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. ▶

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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.

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 or 5500-SF
COLGATE-PALMOLIVE COMPANY

D Employer Identification Number (EIN)
13-1815595

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	1277311648
b Actuarial value	**2b**	1267749321

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	4732	1152698994	1152698994
b For terminated vested participants	2816	176855971	176855971
c For active participants	1208	125594549	130770439
d Total	8756	1455149514	1460325404

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
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	**4b**	

5 Effective interest rate	**5**	5.33 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	1326271
b Expected plan-related expenses	**6b**	11712000
c Target normal cost	**6c**	13038271

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.

SIGN HERE

Signature of actuary

10/12/2026
Date

ALYSON J SCHWARTZ
Type or print name of actuary

26-08379
Most recent enrollment number

WILLIS TOWERS WATSON US LLC
Firm name

212-915-8888
Telephone number (including area code)

PO BOX 674401
HOUSTON, TX 77267
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 [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	151103182
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	42274815
9	Amount remaining (line 7 minus line 8)	0	108828367
10	Interest on line 9 using prior year's actual return of 4.67 %	0	5082285
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		2474
	b(1) 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 5.03 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		116
	c Total available at beginning of current plan year to add to prefunding balance		2590
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	100389188
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	13521464

Part III Funding Percentages

14	Funding target attainment percentage	14	85.88 %
15	Adjusted funding target attainment percentage	15	85.88 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	80.00 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(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
04/11/2025	11000000	0			
07/11/2025	11000000	0			
01/08/2026	9100000	0			
07/06/2026	5700000	0			
09/01/2026	8400000	0			
			Totals ► 18(b)	45200000	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	43148529

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] 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

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

21 Discount rate:

a Segment rates:	1st segment: 5.07 %	2nd segment: 5.31 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	☐ Yes	☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	13038271
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	206097547	20542239
b Waiver amortization installment	0	0

33 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	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	33580510

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	13521464	13521464

36 Additional cash requirement (line 34 minus line 35)	**36**	20059046
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	43148529

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	23089483
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	13521464
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

41 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. ☐ 2019 ☐ 2020 ☒ 2021

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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 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

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

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	47164	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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.

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

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** 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.

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

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

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

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

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

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** 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)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan 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.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
13-1815595

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: COLGATE-PALMOLIVE RETIREMENT TRUST

b Name of sponsor of entity listed in (a): COLGATE-PALMOLIVE COMPANY

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)
13-3191533-100	M	1247363887

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)

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)

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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).

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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 Asset and Liability Statement

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
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	832000	23200000
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	1230457460	1247363887
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	45169588	45738102

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	1276459048	1316301989
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	1276459048	1316301989

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.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	45200000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		45200000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		0
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		105851866
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		2734408
d Total income. Add all **income** amounts in column (b) and enter total	2d		153786274
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	113943333	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		113943333
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		0
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		113943333
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		39842941
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

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) [X] 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) [X] 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
a 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.)	**4a**		X	
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.)	**4b**		X	
c 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.)	**4c**		X	
d 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.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		25000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g 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?	**4g**		X	
h 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?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j 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.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n 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.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** 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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 622056.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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).

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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 Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 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.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year ..... | 3 | 151

Part II Funding Information (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.

6 a	Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b	Enter the amount contributed by the employer to the plan for this plan year	6b	
c	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

Part III Amendments

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

Part IV ESOPs (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:

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

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:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

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

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
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	**16b**	

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: 21.9 % Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: 49.5 %
High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: 16.8 % Other: 11.8 %

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, 2025 and 2024

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

Plan Administrator and Plan 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, 2025 and 2024, 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, 2024, 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, 2025 and 2024, stating that the certified investment information, as described in Note 7 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.

Grant Thornton LLP is a U.S. member firm of Grant Thornton International Ltd (GTIL). GTIL and each of its member firms are separate legal entities and are not a worldwide partnership.

- 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, 2025 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 5, 2026

COLGATE-PALMOLIVE COMPANY
EMPLOYEES' RETIREMENT INCOME PLAN
Statements of Net Assets Available for Benefits
As of December 31, 2025 and 2024
(Dollars in thousands)

	2025	2024
Assets		
Investments:		
Annuity Separate Account	$ 45,738	$ 45,170
Interest in Colgate-Palmolive Retirement Trust	1,247,364	1,230,457
Total investments	1,293,102	1,275,627
Employer contributions receivable	23,200	832
Total assets	1,316,302	1,276,459
Net assets available for benefits	$ 1,316,302	$ 1,276,459

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, 2025 and 2024
(Dollars in thousands)

	2025	2024
Additions		
Investment income (loss):		
Net appreciation (depreciation) in fair value of Annuity Separate Account	$ 1,460	$ (73)
Interest and dividends	1,274	1,122
Less: Investment expenses	(75)	(76)
	2,659	973
Change in interest in Colgate-Palmolive Retirement Trust	114,016	54,735
Net investment income (loss)	116,675	55,708
Employer contributions	45,200	832
Total additions	161,875	56,540
Deductions		
Benefits paid directly to participants	(114,687)	(110,848)
Administrative expenses	(7,345)	(7,239)
Total deductions	(122,032)	(118,087)
Net increase (decrease)	39,843	(61,547)
Net assets available for benefits:		
Beginning of year	1,276,459	1,338,006
End of year	$ 1,316,302	$ 1,276,459

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, 2024
(Dollars in thousands)

	December 31, 2024
Actuarial present value of accumulated plan benefits	
Vested benefits:	
Participants currently receiving payments	$ 1,071,142
Other participants (including active employees' accumulated contributions of $751)	273,336
	1,344,478
Nonvested benefits	4,513
Total actuarial present value of accumulated plan benefits	$ 1,348,991

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, 2024
(Dollars in thousands)

Actuarial present value of accumulated plan benefits, December 31, 2023	$	1,460,044
Increase (decrease) during the period attributable to:		
Benefits paid		(110,848)
Increase for interest due to the decrease in the discount period		91,450
Benefits accumulated		1,429
Assumption changes		5,106
Estimated impact of lawsuit		(108,365)
Actuarial losses/(gains)		10,175
Net increase (decrease)		(111,053)
Actuarial present value of accumulated plan benefits, December 31, 2024	$	1,348,991

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

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.

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:

	Percent of Recognized Earnings Per Month	
Full Years of Vesting Service	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 2023, the interest crediting rate is average 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 5.32% and 5.45% for the 2025 and 2024 calendar years, respectively.

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 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, 2025 and 2024, the balance in the Retiree Medical Benefit Funding Account was $0. During 2025, 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 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, 2025 and 2024 are included in Note 6.

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

Company contributions are recorded based on a formal commitment by the Company.

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.

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 Retirement 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, 2025 and 2024, 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; however, there are no audits in progress for any tax periods.

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, sponsor contributions of $20,059 and $0 were required for the plan years ended December 31, 2025 and 2024 respectively. 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.

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:

	2024	2023
Discount rate	6.50%	6.50%
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. 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. 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.

As of December 31, 2025 and 2024, the Retirement Plan's interest in the net assets of the Trust was 97.3% and 97.2% respectively. 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:

		2025	
	Level of Valuation Input	Master Trust	Plan's Interest in Master Trust
Cash & cash equivalents	Level 1	$ 228,866	$ 222,607
U.S. common stocks	Level 1	996	968
Pooled funds[(a)]	Level 1	33,810	32,885
Fixed income securities [(b)]	Level 2	565,311	549,852
Multi-Asset funds[(e)]	Level 2	22,992	22,363
		851,975	828,675
Investments valued using NAV per share:[(c)]			
Domestic, developed, and emerging markets equity funds		255,690	248,698
Fixed income funds[(d)]		61,014	59,345
Multi-Asset funds[(e)]		133,337	129,691
		450,041	437,734
Total Investments		1,302,016	1,266,409
Receivables and other assets		24,549	23,878
Total Assets		1,326,565	1,290,287
Payables and accruals		(43,841)	(42,923)
Net assets available for benefits		$ 1,282,724	$ 1,247,364

(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, 2025, 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.

(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.

		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[(a)]	Level 1	35,808	34,821
Fixed income securities [(b)]	Level 2	588,651	572,428
		850,655	827,207
Investments valued using NAV per share:[(c)]			
Domestic, developed, and emerging markets equity funds		226,192	219,958
Fixed income funds[(d)]		69,408	67,495
Multi-Asset funds[(e)]		159,455	155,060
		455,055	442,513
Total Investments		1,305,710	1,269,720
Receivables and other assets		24,450	23,776
Total Assets		1,330,160	1,293,496
Payables and accruals		(64,796)	(63,039)
Net assets available for benefits		$ 1,265,364	$ 1,230,457

(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, 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.

(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.

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

	2025	2024
Net appreciation (depreciation) in fair value of investments	$ 83,931	$ 20,348
Earned income on investments	39,628	40,208
Net investment gain (loss)	$ 123,559	$ 60,556

Trust administrative expenses for the years ended December 31, 2025 and 2024 were $6,553 and $4,344 respectively.

7. 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, 2025 and 2024.
- Investment income (loss), as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2025 and 2024.
- Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025.

8. 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, 2025 and 2024 were $121 and $134, respectively.

Certain Trust investments are managed or issued by the Trustee. As of December 31, 2025 and 2024, the Trust had $237,291 and $234,098 of investments managed or issued by JPMorgan Chase. JPMorgan Chase administrative and trustee fees incurred by the Trust amounted to $203 and $257 for the years ended December 31, 2025 and 2024, respectively.

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

9. 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.

10. 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 ERISA. 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 August 2025, the parties entered into a settlement agreement to fully resolve the litigation, inclusive of legal fees and expenses. In January 2026, the District Court granted final approval of the settlement. In February 2026, the District Court granted plaintiffs' request to allocate $99,000 of the settlement amount to plaintiffs' attorneys' fees and costs. These attorneys' fees and costs have been paid by the Company, while the remainder of the settlement amount is funded by the Retirement Plan. Based on an estimate of the liability associated with the lawsuit prior to the settlement and based on actuarial assumptions at the time, the Retirement Plan previously recorded in its financial statements the obligation associated with this lawsuit of approximately $190,000 and $278,000 as of December 31, 2024 and 2023, respectively. Based on the settlement agreement and changes in actuarial assumptions, the related obligation recorded in these financial statements was reduced by $88,109. The settlement of the litigation, in conjunction with the funded status of the Retirement Plan, required cash contributions of $45,200 by the Company for the plan year ended December 31, 2025.

11. Subsequent Events

The Retirement Plan evaluated events occurring subsequent to December 31, 2025 and through October 5, 2026, the date the financial statements were available to be issued. Except for the matters disclosed in Note 10, there were no subsequent events that would require recognition or additional disclosure in the Retirement Plan's 2025 financial statements.

Schedule H
EIN # 13-1815595
Plan # 001

COLGATE-PALMOLIVE COMPANY
EMPLOYEES' RETIREMENT INCOME PLAN
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
As of December 31, 2025
(Dollars in thousands)

(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	Portfolio of fixed income securities		
	Equitable Account 6603		$ 46,106	$ 45,738

* *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, 2025

	Attained Years of Credited Service[1]										
Attained Age	**Under 1**	**1-4**	**5-9**	**10-14**	**15-19**	**20-24**	**25-29**	**30-34**	**35-39**	**40 & Over**	**Total**
Under 25	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
30-34	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
35-39	0	11	16	0	0	0	0	0	0	0	27
	-	-	-	-	-	-	-	-	-	-	111,129
40-44	0	17	82	18	0	0	0	0	0	0	117
	-	-	119,380	-	-	-	-	-	-	-	122,140
45-49	0	15	96	70	12	0	0	0	0	0	193
	-	-	150,375	182,658	-	-	-	-	-	-	149,609
50-54	0	22	76	78	103	20	0	0	0	0	299
	-	170,328	140,756	109,820	140,971	123,878	-	-	-	-	125,879
55-59	0	14	65	62	83	66	12	1	0	0	303
	-	-	158,768	121,023	126,120	133,404	-	-	-	-	128,015
60-64	0	10	42	33	54	45	21	9	0	0	214
	-	-	182,175	130,481	164,335	121,086	98,324	-	-	-	145,018
65-69	0	3	10	5	14	10	8	1	0	0	51
	-	-	-	-	-	-	-	-	-	-	163,794
70 & over	0	0	2	1	1	0	0	0	0	0	4
	-	-	-	-	-	-	-	-	-	-	173,781
Total	0	92	389	267	267	141	41	11	0	0	1,208
		186,966	145,365	134,056	139,238	128,091	118,269	-	-	-	132,885

[1] 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, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a

Schedule of Active Participant Data for Cash Balance Plans as of January 1, 2025

	Attained Years of Credited Service[2]										
Attained Age	**Under 1**	**1-4**	**5-9**	**10-14**	**15-19**	**20-24**	**25-29**	**30-34**	**35-39**	**40 & Over**	**Total**
Under 25	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
30-34	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
35-39	0	11	16	0	0	0	0	0	0	0	27
	-	-	-	-	-	-	-	-	-	-	9,961
40-44	0	17	82	18	0	0	0	0	0	0	117
	-	-	16,062	-	-	-	-	-	-	-	17,815
45-49	0	15	96	70	12	0	0	0	0	0	193
	-	-	25,996	45,308	-	-	-	-	-	-	34,058
50-54	0	22	75	78	103	20	0	0	0	0	298
	-	7,286	23,063	53,953	72,700	88,240	-	-	-	-	51,514
55-59	0	14	65	62	83	66	12	1	0	0	303
	-	-	24,973	62,108	79,009	118,855	-	-	-	-	71,357
60-64	0	10	42	32	54	45	21	9	0	0	213
	-	-	33,353	57,771	72,601	145,785	199,654	-	-	-	95,591
65-69	0	3	10	4	14	10	8	1	0	0	50
	-	-	-	-	-	-	-	-	-	-	114,530
70 & over	0	0	2	1	1	0	0	0	0	0	4
	-	-	-	-	-	-	-	-	-	-	-
Total	0	92	388	265	267	141	41	11	0	0	1,205
	-	8,801	23,464	52,402	75,975	123,914	182,318	-	-	-	59,861

[2] 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, 2025

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**
• First segment rate	5.07%	5.07%
• Second segment rate	5.31%	5.33%
• Third segment rate	5.50%	5.36%
• Effective interest rate	5.33%	5.31%

Cash Balance Interest Crediting Rate 5.32% for 2025; 5.58% 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 2025, the plan-related expenses are assumed to be $11,712,000 (last year's expenses were assumed to be $12,105,000).

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.

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date	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.
New or rehired employees	It was assumed there will be no new or rehired employees.
Mortality	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.
Payment of expatriate benefits	Benefits for global expatriates who are not US citizens may be paid partially from the Colgate-Palmolive Company Employees' Retirement Income Plan. The allocation of benefits is determined on a pro rata basis at the time of retirement based on US versus non-US service. Based on discussions with Colgate, we have assumed that 20% of these participants' benefits will be paid from the Colgate-Palmolive Company Employees' Retirement Income Plan for participants who have not yet retired and had their benefit split determined.
Lost / Forfeited participants	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 of 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.

SCHEDULE SB ATTACHMENTS

Participant election for 2014 cash balance settlement	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.

SCHEDULE SB ATTACHMENTS

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

SCHEDULE SB ATTACHMENTS

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.

SCHEDULE SB ATTACHMENTS

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.

SCHEDULE SB ATTACHMENTS

Methods	
Valuation date	First day of plan year
Funding target	Present value of accrued benefits as required by regulations under IRC §430.
Target normal cost	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.
Decrement timing	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.
Actuarial value of assets	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.
Calculation of lump sum	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.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued, as were the settlement benefits described under Changes in Benefits Valued Since Prior Year. 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.

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

Colgate-Palmolive Company, through its third-party administrator WTW, furnished participant data as of January 1, 2025. 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.
- For participants who have gone through the lost participant / forfeiture process and have had their Accrued Benefit forfeited, 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.
- For the class action settlement in *McCutcheon v. Colgate-Palmolive Co. et al., No. 16-cv-4170 (LGS)*, the final January 1, 2025 census data used reflects the participant data associated with the United States District Court for the Southern District of New York's final approval of the settlement on January 14, 2026. The settlement totals $332 million, which includes certain expenses paid outside the Plan, such as: (1) a service award for the class representative; (2) certain settlement administration costs; and (3) Class Counsel's attorneys' fees and expenses. This data reflects the settlement benefits set forth in the final payment spreadsheet prepared under the settlement agreement. We have reviewed the participant data for reasonableness and consistency with the census data used in the current year valuations; however, we have not audited the data. Based on discussions with Colgate-Palmolive Company, assumptions or estimates were made when data were not available, and the data was adjusted to reflect known death and marital information.

Plan Name:	Colgate Palmolive Company Employees' Retirement Income Plan
EIN / PN:	13-1815595/001
Plan Sponsor:	Colgate Palmolive Company
Valuation Date:	January 1, 2025

SCHEDULE SB ATTACHMENTS

- 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.
  - Where marital status was not available, participants were assumed to be 70% married with the same gender and age differences.

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

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

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **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.

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 or 5500-SF
COLGATE-PALMOLIVE COMPANY

D Employer Identification Number (EIN)
13-1815595

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	1,277,311,648
b Actuarial value	**2b**	1,267,749,321

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	4,732	1,152,698,994	1,152,698,994
b For terminated vested participants	2,816	176,855,971	176,855,971
c For active participants	1,208	125,594,549	130,770,439
d Total	8,756	1,455,149,514	1,460,325,404

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
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	**4b**	
5 Effective interest rate	**5**	5.33%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	1,326,271
b Expected plan-related expenses	**6b**	11,712,000
c Target normal cost	**6c**	13,038,271

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.

SIGN HERE

Alyson J Schwartz AJS
Signature of actuary

10/12/2026
Date

Alyson J Schwartz
Type or print name of actuary

2608379
Most recent enrollment number

Willis Towers Watson US LLC
Firm name

212-915-8888
Telephone number (including area code)

PO Box 674401
Houston TX 77267
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 [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	151,103,182
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	42,274,815
9	Amount remaining (line 7 minus line 8)	0	108,828,367
10	Interest on line 9 using prior year's actual return of 4.67 %	0	5,082,285
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		2,474
	b(1) 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 5.03 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		116
	c Total available at beginning of current plan year to add to prefunding balance		2,590
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	100,389,188
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	13,521,464

Part III Funding Percentages

14	Funding target attainment percentage	14	85.88 %
15	Adjusted funding target attainment percentage	15	85.88 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	80.00 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(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
04/11/2025	11,000,000	0			
07/11/2025	11,000,000	0			
01/08/2026	9,100,000	0			
07/06/2026	5,700,000	0			
09/01/2026	8,400,000	0			
			Totals ► 18(b)	45,200,000	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	43,148,529

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] 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

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	☐ N/A, full yield curve used
5.07 %	5.31 %	5.50%	

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	13,038,271
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	206,097,547	20,542,239
b Waiver amortization installment	0	0

33 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	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	33,580,510

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	13,521,464	13,521,464

36 Additional cash requirement (line 34 minus line 35)	**36**	20,059,046
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	43,148,529

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	23,089,483
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	13,521,464
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

41 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. ☐ 2019 ☐ 2020 ☒ 2021

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Colgate Palmolive Company
EIN/PN	13-1815595/001
Plan Name	Colgate Palmolive Company Employees' Retirement Income Plan
Valuation Date	January 1, 2025
Enrolled Actuary	Alyson J Schwartz
Enrollment Number	26-08379

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.

Based on direction from the plan sponsor, beginning in 2025 the actuarial valuation, on which the information in this Schedule SB is based, reflects the Plan's operation in accordance with the settlement provisions of *McCutcheon v. Colgate-Palmolive Co. et al.*

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2025

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)	(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	0.15	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
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

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.

Colgate Non-Grandfathered Employees

(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

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
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Calculation of Weighted Average Retirement Age:

	Active Population at January 1, 2025	Average Retirement Age	
CPGF	9	62	
PRA/Hill's	1,199	54	
Weighted Average Retirement Age:			**62**

Plan Name: Colgate Palmolive Company Employees' Retirement Income Plan
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

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**
• First segment rate	5.07%	5.07%
• Second segment rate	5.31%	5.33%
• Third segment rate	5.50%	5.36%
• Effective interest rate	5.33%	5.31%

Cash Balance Interest Crediting Rate 5.32% for 2025; 5.58% 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 2025, the plan-related expenses are assumed to be $11,712,000 (last year's expenses were assumed to be $12,105,000).

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.

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date	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.
New or rehired employees	It was assumed there will be no new or rehired employees.
Mortality	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.
Payment of expatriate benefits	Benefits for global expatriates who are not US citizens may be paid partially from the Colgate-Palmolive Company Employees' Retirement Income Plan. The allocation of benefits is determined on a pro rata basis at the time of retirement based on US versus non-US service. Based on discussions with Colgate, we have assumed that 20% of these participants' benefits will be paid from the Colgate-Palmolive Company Employees' Retirement Income Plan for participants who have not yet retired and had their benefit split determined.
Lost / Forfeited participants	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 of 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.

SCHEDULE SB ATTACHMENTS

Participant election for 2014 cash balance settlement	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.

SCHEDULE SB ATTACHMENTS

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

SCHEDULE SB ATTACHMENTS

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.

SCHEDULE SB ATTACHMENTS

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.

SCHEDULE SB ATTACHMENTS

Methods	
Valuation date	First day of plan year
Funding target	Present value of accrued benefits as required by regulations under IRC §430.
Target normal cost	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.
Decrement timing	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.
Actuarial value of assets	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.
Calculation of lump sum	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.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued, as were the settlement benefits described under Changes in Benefits Valued Since Prior Year. 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.

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

Colgate-Palmolive Company, through its third-party administrator WTW, furnished participant data as of January 1, 2025. 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.
- For participants who have gone through the lost participant / forfeiture process and have had their Accrued Benefit forfeited, 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.
- For the class action settlement in *McCutcheon v. Colgate-Palmolive Co. et al., No. 16-cv-4170 (LGS)*, the final January 1, 2025 census data used reflects the participant data associated with the United States District Court for the Southern District of New York's final approval of the settlement on January 14, 2026. The settlement totals $332 million, which includes certain expenses paid outside the Plan, such as: (1) a service award for the class representative; (2) certain settlement administration costs; and (3) Class Counsel's attorneys' fees and expenses. This data reflects the settlement benefits set forth in the final payment spreadsheet prepared under the settlement agreement. We have reviewed the participant data for reasonableness and consistency with the census data used in the current year valuations; however, we have not audited the data. Based on discussions with Colgate-Palmolive Company, assumptions or estimates were made when data were not available, and the data was adjusted to reflect known death and marital information.

Plan Name:	Colgate Palmolive Company Employees' Retirement Income Plan
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Valuation Date:	January 1, 2025

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- 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.
  - Where marital status was not available, participants were assumed to be 70% married with the same gender and age differences.

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

SCHEDULE SB ATTACHMENTS

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 and restated most recently as of January 1, 2025.

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.

SCHEDULE SB ATTACHMENTS

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	
Interest Credits	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.
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 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	
Normal Retirement	Retirement on NRD
Early Retirement	Age 55
Late Retirement	Retirement after NRD.

SCHEDULE SB ATTACHMENTS

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
Early Retirement	Same as Normal Retirement Benefit
Late Retirement	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.
Disability Benefit	Lump sum of account balance.
Vested Benefits Upon Termination of Service	Lump sum of vested portion of account balance
Death Benefits for Participants in Active Service	Lump sum of account balance

Other Plan Provisions

Normal/Optional Forms of Benefit Payment	The normal form of payment is a single life annuity for single participants and a 50% joint and survivor annuity for married participants. Optional forms include a 25%, 50%, 75% or 100% Joint & Survivor annuity, a 10-year certain and life annuity, a level income option, and a single life annuity (for married participants). The normal form of payment is converted to an option form using the applicable interest rates and mortality table as defined in Code Section 417(e).

SCHEDULE SB ATTACHMENTS

Participants can elect to receive benefits in the form of a lump sum distribution.

SCHEDULE SB ATTACHMENTS

Section A.2 – Grandfathered Amounts of Prior Plan

Definitions	
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, but is based on current aggregate annual compensation, if applicable.
Grandfathered Benefits	Prior plan benefit: The benefit formula is (1.8% * Final Average Pay * Credited Service) minus (1.25% * Estimated Social Security Benefit * Credited Service after age 25 limited to 40 years) A three-year averaging period is used for Final Average Pay In addition, a Social Security supplement is payable for those who retire prior to age 62. 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. 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. 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.

SCHEDULE SB ATTACHMENTS

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

	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	The normal form of payment is a single life annuity for single participants and a 50% joint and survivor annuity for married participants. Optional forms include a 25%, 50%, 75% or 100% Joint & Survivor annuity, a 10-year certain and life annuity, a level income option, and a single life annuity (for married participants). The normal form of payment is converted to an option form using the applicable interest rates and mortality table as defined in Code Section 417(e). Participants can elect to receive benefits in the form of a lump sum distribution.

SCHEDULE SB ATTACHMENTS

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

Definitions

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, but is based on current aggregate annual compensation.
Indexation of Prior Plan Benefit	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).
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.
Late Retirement	Retirement after NRD.
Disability	Total and permanent disability of participant prior to early retirement date.

SCHEDULE SB ATTACHMENTS

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 1/180th 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.
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.

SCHEDULE SB ATTACHMENTS

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 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	The normal form of payment is a single life annuity for single participants and a 50% joint and survivor annuity for married participants.

SCHEDULE SB ATTACHMENTS

Optional forms include a 25%, 50%, 75% or 100% Joint & Survivor annuity, a 10-year certain and life annuity, a level income option, and a single life annuity. The normal form of payment is converted to an optional form using the applicable interest rates and mortality table as defined in Code Section 417(e).

Participants can elect to receive benefits in the form of a lump sum distribution.

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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.

SCHEDULE SB ATTACHMENTS

Late Retirement	Retirement after NRD.
Disability	Total and permanent disability of participant prior to early retirement date.
Vested Benefits Upon Termination of Service	A participant is 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	2% of plan compensation annually.
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 1/180th 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.
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.

SCHEDULE SB ATTACHMENTS

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 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.

SCHEDULE SB ATTACHMENTS

Other Plan Provisions

Normal/Optional Forms of Benefit Payment	The normal form of payment is a single life annuity for single participants and a 50% joint and survivor annuity for married participants. Optional forms include a 25%, 50%, 75% or 100% Joint & Survivor annuity, a 10-year certain and life annuity, a level income option, and a single life annuity. The normal form of payment is converted to an option form using the applicable interest rates and mortality table as defined in Code Section 417(e). Participants can elect to receive benefits in the form of a lump sum distribution.

Future Plan Changes

WTW is not aware of any future plan changes which are required to be reflected.

Changes in Benefits Valued Since Prior Year

On August 29, 2025, the parties to *McCutcheon v. Colgate-Palmolive Co. et al., No. 16-cv-4170 (LGS)* entered into a settlement agreement to fully resolve the ERISA litigation, inclusive of legal fees and expenses. The United States District Court for the Southern District of New York granted final approval of the class action settlement on January 14, 2026. Effective May 1, 2026, the Plan was amended to provide the benefits payable under the Plan pursuant to the settlement agreement.

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Schedule SB, Line 24
Change in Actuarial Assumptions

The interest credit rate changed from 5.45% in 2024, 4.99% thereafter to 5.32% in 2025, 5.58% thereafter.

Plan Name:	Colgate Palmolive Company Employees' Retirement Income Plan
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Plan Sponsor:	Colgate Palmolive Company
Valuation Date:	January 1, 2025

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Schedule SB, Line 26a
Schedule of Active Participant Data as of January 1, 2025

	Attained Years of Credited Service[1]										
Attained Age	**Under 1**	**1-4**	**5-9**	**10-14**	**15-19**	**20-24**	**25-29**	**30-34**	**35-39**	**40 & Over**	**Total**
Under 25	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
30-34	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
35-39	0	11	16	0	0	0	0	0	0	0	27
	-	-	-	-	-	-	-	-	-	-	111,129
40-44	0	17	82	18	0	0	0	0	0	0	117
	-	-	119,380	-	-	-	-	-	-	-	122,140
45-49	0	15	96	70	12	0	0	0	0	0	193
	-	-	150,375	182,658	-	-	-	-	-	-	149,609
50-54	0	22	76	78	103	20	0	0	0	0	299
	-	170,328	140,756	109,820	140,971	123,878	-	-	-	-	125,879
55-59	0	14	65	62	83	66	12	1	0	0	303
	-	-	158,768	121,023	126,120	133,404	-	-	-	-	128,015
60-64	0	10	42	33	54	45	21	9	0	0	214
	-	-	182,175	130,481	164,335	121,086	98,324	-	-	-	145,018
65-69	0	3	10	5	14	10	8	1	0	0	51
	-	-	-	-	-	-	-	-	-	-	163,794
70 & over	0	0	2	1	1	0	0	0	0	0	4
	-	-	-	-	-	-	-	-	-	-	173,781
Total	0	92	389	267	267	141	41	11	0	0	1,208
		186,966	145,365	134,056	139,238	128,091	118,269	-	-	-	132,885

[1] 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, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a

Schedule of Active Participant Data for Cash Balance Plans as of January 1, 2025

	Attained Years of Credited Service[2]										
Attained Age	**Under 1**	**1-4**	**5-9**	**10-14**	**15-19**	**20-24**	**25-29**	**30-34**	**35-39**	**40 & Over**	**Total**
Under 25	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
25-29	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
30-34	0	0	0	0	0	0	0	0	0	0	0
	-	-	-	-	-	-	-	-	-	-	-
35-39	0	11	16	0	0	0	0	0	0	0	27
	-	-	-	-	-	-	-	-	-	-	9,961
40-44	0	17	82	18	0	0	0	0	0	0	117
	-	-	16,062	-	-	-	-	-	-	-	17,815
45-49	0	15	96	70	12	0	0	0	0	0	193
	-	-	25,996	45,308	-	-	-	-	-	-	34,058
50-54	0	22	75	78	103	20	0	0	0	0	298
	-	7,286	23,063	53,953	72,700	88,240	-	-	-	-	51,514
55-59	0	14	65	62	83	66	12	1	0	0	303
	-	-	24,973	62,108	79,009	118,855	-	-	-	-	71,357
60-64	0	10	42	32	54	45	21	9	0	0	213
	-	-	33,353	57,771	72,601	145,785	199,654	-	-	-	95,591
65-69	0	3	10	4	14	10	8	1	0	0	50
	-	-	-	-	-	-	-	-	-	-	114,530
70 & over	0	0	2	1	1	0	0	0	0	0	4
	-	-	-	-	-	-	-	-	-	-	-
Total	0	92	388	265	267	141	41	11	0	0	1,205
	-	8,801	23,464	52,402	75,975	123,914	182,318	-	-	-	59,861

[2] 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, 2025

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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
2025	5,801,700	8,368,957	94,635,386	108,806,043
2026	6,288,750	11,945,858	277,895,979	296,130,587
2027	6,763,052	8,351,629	91,308,094	106,422,775
2028	7,474,085	11,241,001	88,534,173	107,249,259
2029	8,306,050	11,565,368	85,711,142	105,582,560
2030	8,313,000	13,936,156	82,811,329	105,060,485
2031	9,508,419	11,315,224	79,872,702	100,696,345
2032	9,384,353	11,966,901	76,812,227	98,163,481
2033	9,585,178	13,421,590	73,665,049	96,671,817
2034	9,521,996	11,464,627	70,416,574	91,403,197
2035	9,766,216	15,901,736	67,130,234	92,798,186
2036	9,719,455	13,182,634	63,814,312	86,716,401
2037	9,637,549	13,834,593	60,431,132	83,903,274
2038	10,068,571	13,354,707	57,015,626	80,438,904
2039	9,852,059	12,801,831	53,579,880	76,233,770
2040	9,564,917	11,590,517	50,138,146	71,293,580
2041	9,792,574	11,953,939	46,705,795	68,452,308
2042	9,256,067	11,393,350	43,297,813	63,947,230
2043	9,170,200	10,975,960	39,930,216	60,076,376
2044	8,590,121	11,169,805	36,619,396	56,379,322
2045	8,525,106	10,214,968	33,382,133	52,122,207
2046	8,171,393	9,874,340	30,222,027	48,267,760
2047	7,564,400	9,375,982	27,185,763	44,126,145
2048	7,341,412	8,722,919	24,287,075	40,351,406
2049	7,001,035	8,314,951	21,513,608	36,829,594
2050	6,503,223	7,980,848	18,896,297	33,380,368
2051	6,178,145	7,215,538	16,449,616	29,843,299
2052	5,761,712	6,998,144	14,185,933	26,945,789
2053	5,306,930	6,282,835	12,114,770	23,704,535
2054	4,938,164	5,899,559	10,242,067	21,079,790
2055	4,576,401	5,475,581	8,569,691	18,621,673
2056	4,227,337	5,089,873	7,095,499	16,412,709
2057	3,877,446	4,701,285	5,813,269	14,392,000
2058	3,532,695	4,314,665	4,713,110	12,560,470
2059	3,199,826	3,933,922	3,782,240	10,915,988
2060	2,878,190	3,563,966	3,005,534	9,447,690
2061	2,569,968	3,207,043	2,366,492	8,143,503
2062	2,277,636	2,865,055	1,848,059	6,990,750
2063	2,003,258	2,541,748	1,433,213	5,978,219
2064	1,748,421	2,239,160	1,105,687	5,093,268
2065	1,514,171	1,958,730	850,419	4,323,320
2066	1,301,002	1,701,289	653,862	3,656,153
2067	1,108,910	1,467,114	504,195	3,080,219
2068	937,478	1,255,991	391,344	2,584,813
2069	785,925	1,067,292	306,948	2,160,165
2070	653,197	900,068	244,213	1,797,478
2071	538,046	753,135	197,746	1,488,927
2072	439,097	625,128	163,352	1,227,577
2073	354,894	514,573	137,817	1,007,284
2074	283,950	419,936	118,717	822,603

Plan Name: Colgate Palmolive Company Employees' Retirement Income Plan
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32
Schedule of Amortization Bases
as of January 1, 2025

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	01/01/2025	(94,300,564)	15.00000	(94,300,564)	(8,792,626)
2. Shortfall	01/01/2024	322,430,943	14.00000	300,398,111	29,334,865
Total				206,097,547	20,542,239

Plan Name: Colgate Palmolive Company Employees' Retirement Income Plan
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2025

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)	(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	0.15	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
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

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.

Colgate Non-Grandfathered Employees

(1)	(2)	(3)	(4)	(5)
Ages	Rate of Retirement	Remaining Active (3) at AGE-1 x (1-(2))	Number Retiring (3) at AGE-1 minus (3) at AGE	Ages x Number Retiring: (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

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
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Calculation of Weighted Average Retirement Age:

	Active Population at January 1, 2025	Average Retirement Age	
CPGF	9	62	
PRA/Hill's	1,199	54	
Weighted Average Retirement Age:			**62**

Plan Name: Colgate Palmolive Company Employees' Retirement Income Plan
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

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
2025	5,801,700	8,368,957	94,635,386	108,806,043
2026	6,288,750	11,945,858	277,895,979	296,130,587
2027	6,763,052	8,351,629	91,308,094	106,422,775
2028	7,474,085	11,241,001	88,534,173	107,249,259
2029	8,306,050	11,565,368	85,711,142	105,582,560
2030	8,313,000	13,936,156	82,811,329	105,060,485
2031	9,508,419	11,315,224	79,872,702	100,696,345
2032	9,384,353	11,966,901	76,812,227	98,163,481
2033	9,585,178	13,421,590	73,665,049	96,671,817
2034	9,521,996	11,464,627	70,416,574	91,403,197
2035	9,766,216	15,901,736	67,130,234	92,798,186
2036	9,719,455	13,182,634	63,814,312	86,716,401
2037	9,637,549	13,834,593	60,431,132	83,903,274
2038	10,068,571	13,354,707	57,015,626	80,438,904
2039	9,852,059	12,801,831	53,579,880	76,233,770
2040	9,564,917	11,590,517	50,138,146	71,293,580
2041	9,792,574	11,953,939	46,705,795	68,452,308
2042	9,256,067	11,393,350	43,297,813	63,947,230
2043	9,170,200	10,975,960	39,930,216	60,076,376
2044	8,590,121	11,169,805	36,619,396	56,379,322
2045	8,525,106	10,214,968	33,382,133	52,122,207
2046	8,171,393	9,874,340	30,222,027	48,267,760
2047	7,564,400	9,375,982	27,185,763	44,126,145
2048	7,341,412	8,722,919	24,287,075	40,351,406
2049	7,001,035	8,314,951	21,513,608	36,829,594
2050	6,503,223	7,980,848	18,896,297	33,380,368
2051	6,178,145	7,215,538	16,449,616	29,843,299
2052	5,761,712	6,998,144	14,185,933	26,945,789
2053	5,306,930	6,282,835	12,114,770	23,704,535
2054	4,938,164	5,899,559	10,242,067	21,079,790
2055	4,576,401	5,475,581	8,569,691	18,621,673
2056	4,227,337	5,089,873	7,095,499	16,412,709
2057	3,877,446	4,701,285	5,813,269	14,392,000
2058	3,532,695	4,314,665	4,713,110	12,560,470
2059	3,199,826	3,933,922	3,782,240	10,915,988
2060	2,878,190	3,563,966	3,005,534	9,447,690
2061	2,569,968	3,207,043	2,366,492	8,143,503
2062	2,277,636	2,865,055	1,848,059	6,990,750
2063	2,003,258	2,541,748	1,433,213	5,978,219
2064	1,748,421	2,239,160	1,105,687	5,093,268
2065	1,514,171	1,958,730	850,419	4,323,320
2066	1,301,002	1,701,289	653,862	3,656,153
2067	1,108,910	1,467,114	504,195	3,080,219
2068	937,478	1,255,991	391,344	2,584,813
2069	785,925	1,067,292	306,948	2,160,165
2070	653,197	900,068	244,213	1,797,478
2071	538,046	753,135	197,746	1,488,927
2072	439,097	625,128	163,352	1,227,577
2073	354,894	514,573	137,817	1,007,284
2074	283,950	419,936	118,717	822,603

Plan Name: Colgate Palmolive Company Employees' Retirement Income Plan
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Colgate Palmolive Company
EIN/PN	13-1815595/001
Plan Name	Colgate Palmolive Company Employees' Retirement Income Plan
Valuation Date	January 1, 2025
Enrolled Actuary	Alyson J Schwartz
Enrollment Number	26-08379

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.

Based on direction from the plan sponsor, beginning in 2025 the actuarial valuation, on which the information in this Schedule SB is based, reflects the Plan's operation in accordance with the settlement provisions of *McCutcheon v. Colgate-Palmolive Co. et al.*

SCHEDULE SB ATTACHMENTS

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 and restated most recently as of January 1, 2025.

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.

SCHEDULE SB ATTACHMENTS

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	
Interest Credits	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.
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 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	
Normal Retirement	Retirement on NRD
Early Retirement	Age 55
Late Retirement	Retirement after NRD.

SCHEDULE SB ATTACHMENTS

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
Early Retirement	Same as Normal Retirement Benefit
Late Retirement	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.
Disability Benefit	Lump sum of account balance.
Vested Benefits Upon Termination of Service	Lump sum of vested portion of account balance
Death Benefits for Participants in Active Service	Lump sum of account balance

Other Plan Provisions

Normal/Optional Forms of Benefit Payment	The normal form of payment is a single life annuity for single participants and a 50% joint and survivor annuity for married participants. Optional forms include a 25%, 50%, 75% or 100% Joint & Survivor annuity, a 10-year certain and life annuity, a level income option, and a single life annuity (for married participants). The normal form of payment is converted to an option form using the applicable interest rates and mortality table as defined in Code Section 417(e).

SCHEDULE SB ATTACHMENTS

Participants can elect to receive benefits in the form of a lump sum distribution.

SCHEDULE SB ATTACHMENTS

Section A.2 – Grandfathered Amounts of Prior Plan

Definitions	
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, but is based on current aggregate annual compensation, if applicable.
Grandfathered Benefits	Prior plan benefit: The benefit formula is (1.8% * Final Average Pay * Credited Service) minus (1.25% * Estimated Social Security Benefit * Credited Service after age 25 limited to 40 years) A three-year averaging period is used for Final Average Pay In addition, a Social Security supplement is payable for those who retire prior to age 62. 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. 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. 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.

SCHEDULE SB ATTACHMENTS

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

	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	The normal form of payment is a single life annuity for single participants and a 50% joint and survivor annuity for married participants. Optional forms include a 25%, 50%, 75% or 100% Joint & Survivor annuity, a 10-year certain and life annuity, a level income option, and a single life annuity (for married participants). The normal form of payment is converted to an option form using the applicable interest rates and mortality table as defined in Code Section 417(e). Participants can elect to receive benefits in the form of a lump sum distribution.

SCHEDULE SB ATTACHMENTS

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

Definitions

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, but is based on current aggregate annual compensation.
Indexation of Prior Plan Benefit	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).
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.
Late Retirement	Retirement after NRD.
Disability	Total and permanent disability of participant prior to early retirement date.

SCHEDULE SB ATTACHMENTS

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 1/180th 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.
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.

SCHEDULE SB ATTACHMENTS

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 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	The normal form of payment is a single life annuity for single participants and a 50% joint and survivor annuity for married participants.

SCHEDULE SB ATTACHMENTS

Optional forms include a 25%, 50%, 75% or 100% Joint & Survivor annuity, a 10-year certain and life annuity, a level income option, and a single life annuity. The normal form of payment is converted to an optional form using the applicable interest rates and mortality table as defined in Code Section 417(e).

Participants can elect to receive benefits in the form of a lump sum distribution.

SCHEDULE SB ATTACHMENTS

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.

SCHEDULE SB ATTACHMENTS

Late Retirement	Retirement after NRD.
Disability	Total and permanent disability of participant prior to early retirement date.
Vested Benefits Upon Termination of Service	A participant is 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	2% of plan compensation annually.
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 1/180th 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.
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.

SCHEDULE SB ATTACHMENTS

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 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.

SCHEDULE SB ATTACHMENTS

Other Plan Provisions

Normal/Optional Forms of Benefit Payment	The normal form of payment is a single life annuity for single participants and a 50% joint and survivor annuity for married participants. Optional forms include a 25%, 50%, 75% or 100% Joint & Survivor annuity, a 10-year certain and life annuity, a level income option, and a single life annuity. The normal form of payment is converted to an option form using the applicable interest rates and mortality table as defined in Code Section 417(e). Participants can elect to receive benefits in the form of a lump sum distribution.

Future Plan Changes

WTW is not aware of any future plan changes which are required to be reflected.

Changes in Benefits Valued Since Prior Year

On August 29, 2025, the parties to *McCutcheon v. Colgate-Palmolive Co. et al., No. 16-cv-4170 (LGS)* entered into a settlement agreement to fully resolve the ERISA litigation, inclusive of legal fees and expenses. The United States District Court for the Southern District of New York granted final approval of the class action settlement on January 14, 2026. Effective May 1, 2026, the Plan was amended to provide the benefits payable under the Plan pursuant to the settlement agreement.

Schedule H
EIN # 13-1815595
Plan # 001

COLGATE-PALMOLIVE COMPANY
EMPLOYEES' RETIREMENT INCOME PLAN
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
As of December 31, 2025
(Dollars in thousands)

(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	Portfolio of fixed income securities		
	Equitable Account 6603		$ 46,106	$ 45,738

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

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32
Schedule of Amortization Bases
as of January 1, 2025

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	01/01/2025	(94,300,564)	15.00000	(94,300,564)	(8,792,626)
2. Shortfall	01/01/2024	322,430,943	14.00000	300,398,111	29,334,865
Total				206,097,547	20,542,239

Plan Name: Colgate Palmolive Company Employees' Retirement Income Plan
EIN / PN: 13-1815595/001
Plan Sponsor: Colgate Palmolive Company
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24
Change in Actuarial Assumptions

The interest credit rate changed from 5.45% in 2024, 4.99% thereafter to 5.32% in 2025, 5.58% thereafter.

Plan Name:	Colgate Palmolive Company Employees' Retirement Income Plan
EIN / PN:	13-1815595/001
Plan Sponsor:	Colgate Palmolive Company
Valuation Date:	January 1, 2025