

## Colgate Savings & Investment (S&I) Plan

## **Brandywine Classic Large Cap Value Fund Information**

The Brandywine Classic Large Cap Value Fund (the Large Cap Value Fund) being offered by the Colgate Savings & Investment (S&I) Plan will be available only to individuals eligible to invest account balances in the S&I Plan. In the investment industry, this type of fund is known as a separately managed account.\* Large plans like the S&I Plan can sometimes access separately managed accounts with their investment managers to achieve benefits such as fee savings. Because the Large Cap Value Fund is a separately managed account, it does not have a ticker symbol for reporting of mutual fund net asset values (NAV). As noted in the August 2014 communication regarding S&I Plan investment fund changes, the new investment option will be available on October 1, 2014. Until the Large Cap Value Fund is available for investment on October 1, 2014, certain information including performance, asset allocation, holdings and other fund characteristics is not available on the fund fact sheet.

To assist you in making decisions on how your current balances are invested and how your future contributions will be invested, additional information about the Large Cap Value Fund is provided via a customized fact sheet beginning on page 6. The information on the customized fact sheet has been prepared by the fund's investment manager, Brandywine Global Investment Management, LLC (Brandywine), a wholly owned, independently operated, subsidiary of Legg Mason, Inc. Brandywine has prepared and presented the information in compliance with the Global Investment Performance Standards (GIPS®)\*\*. Please notice that the net returns presented are hypothetical figures calculated based on the S&I Plan's 0.50% separate account fee.

## **Questions?**

If you have questions or need personal assistance making investment changes, please call the Colgate Benefits Information Center at **1-888-98CPCares** (**1-888-982-7227**). Press "1" and then "1" again to speak with a customer service representative. Global Expatriates calling from outside the U.S. should call **1-857-362-5987**. Customer service representatives are available from 8:30 a.m. to 5:30 p.m. Eastern Time, Monday through Friday.



<sup>\*</sup>A separately managed account, also called a separate account, is a portfolio of assets under the management of a professional investment firm. Separate accounts differ from pooled vehicles like mutual funds in that each portfolio is unique to a single account. In other words, if a plan sets up a separate account with an investment manager, then that investment manager has the discretion to make decisions for the account that may be different from decisions made for other accounts.

<sup>\*\*</sup>The Global Investment Performance Standards (GIPS) are a standard set of principles developed by the CFA Institute to guide investment managers in calculating and presenting historical investment performance.