

plan for your future

YOUR CLARIANT RETIREMENT SAVINGS PLAN



You may spend 20 years or more in retirement — that's a long time to go without a paycheck! Of course, there will still be bills to pay, so you'll need to plan ahead for your future income needs.

Social Security may provide only 40% or less of your income, and continuing to work may not be possible. That leaves personal investments, savings, and other assets. Setting aside as much money as you possibly can during your working years can help you maintain a comfortable lifestyle in retirement — that's where the Clariant Retirement Savings Plan (Plan) comes in.

71% say retirement is a major savings objective.*

* Based on responses to the Mercer Workplace Survey.

WHY ENROLL?

The Plan offers you important advantages to help you prepare for your future.

- ✓ **Company matching contributions.**
- ✓ **Current tax savings.**
- ✓ **Investment choice.**
- ✓ **Flexibility to manage your account.**
- ✓ **Convenient payroll deduction.**

GET STARTED TODAY

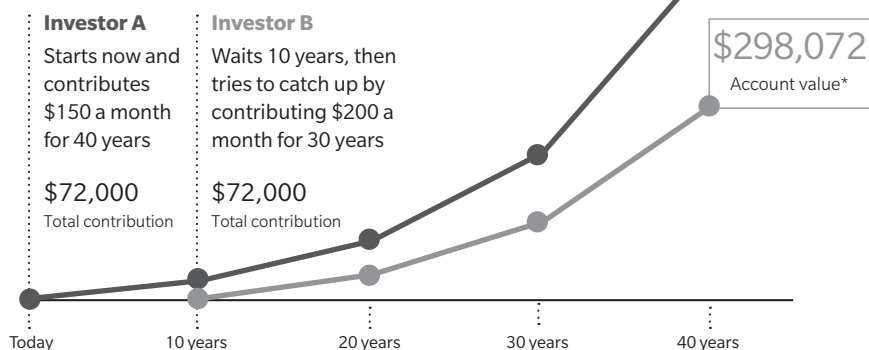
There's no better time than right now to start investing in the Plan. The sooner you start, the more potential you have to reach your goals.

Enrolling is easy

Read this guide to get started in just four simple steps:

- 1 **Choose how much you want to contribute.**
- 2 **Select your investments.**
- 3 **Enroll.**
- 4 **Name a beneficiary.**

INVEST EARLY TO HELP MAKE THE MOST OF COMPOUNDING



* This illustration is intended solely to demonstrate the comparative effect of compounding on current versus delayed investments. It assumes the investor makes contributions at the end of each month and that the investment earns a hypothetical 8% nominal rate of return compounded monthly (the effective return is 8.30%). It does not reflect the return of any investment in your Plan, which will fluctuate. Regular investing does not ensure a profit or protect against a loss in declining markets. Examples do not reflect taxes due upon withdrawal. Withdrawals are subject to income tax, and those made before age 59½ may be subject to an additional 10% penalty.

NEED MORE DETAILS ABOUT THE PLAN?

Log on to www.ibenefitcenter.com and under the "Resource Center tab, click on "Plan Information" to view the Summary Plan Description.

LEARN MORE OR ENROLL NOW
www.ibenefitcenter.com or 1-800-685-6474

CLARIANT

FOLLOW THESE FOUR STEPS TO ACTIVELY ENROLL IN THE PLAN:

CHOOSE HOW MUCH YOU WANT TO CONTRIBUTE

You may contribute to the Plan with before-tax money, as outlined in the table below. Contributions must be made in 1% increments.

TYPE OF CONTRIBUTION	PERCENTAGE OF YOUR ELIGIBLE PAY YOU CAN CONTRIBUTE	IRS MAXIMUM LIMIT FOR 2015
Before-tax	Between 1% and 75%	Up to \$18,000
Catch-up (if you will be age 50 or older during the year)	No special election	Up to an additional \$6,000 (your contributions continue until you reach the maximum contribution of \$24,000)

Please note: If you have made before-tax contributions to another employer's plan during this calendar year, those contributions count toward the IRS contribution limit.

DECIDING HOW MUCH TO CONTRIBUTE

WANT TO TAKE ADVANTAGE OF THE FULL COMPANY MATCH?

Contribute 6% to get the full company match

Clariant will contribute \$1.00 for every \$1.00 you contribute to the Plan up to the first 3% of your eligible pay and \$0.50 for every \$1.00 up to the next 3% of your eligible pay that you contribute to the Plan. All company contributions will be automatically invested in the same manner as your contributions unless you make other elections. Please note that any additional contributions over 6% may still help you obtain your retirement goals.

WHEN ARE YOU VESTED?

"Vesting" refers to your ability to keep the money in your Plan account if you leave the company. You are always 100% vested in your own contributions, and the company matching contributions.



Contributing to the Plan costs less than you might think

When you invest on a before-tax basis, you reduce your current taxable income. That means you'll pay less in taxes each pay period, and your contribution amount will have a smaller impact on your take-home pay than you might think. Take a look at this hypothetical example:

Let's assume a **\$50,000** salary, a flat **28%** tax rate, and a **4%** contribution rate (before-tax).



\$77 is invested in your Plan account every two weeks ...



while your take-home pay is reduced by only **\$55**.

That's due to **\$22 in current tax savings!**

This is a hypothetical example that assumes a flat tax rate. Actual taxes are not flat and will vary based on each individual's situation. Withdrawals of before-tax contributions, and of earnings on any contributions, will be subject to income tax, and withdrawals made before age 59½ may be subject to an additional 10% penalty.

Company Retirement Contribution

Clariant may also make a Company Retirement Contribution to your account. This contribution will be the equivalent of 4% of your eligible compensation to your Plan account per pay period. Company Retirement Contributions can be invested differently than your employee contributions. If a separate election is not made, the Company Retirement Contribution will be invested into the appropriate T. Rowe Price Retirement Fund. Additionally, this contribution follows the below vesting schedule:

YEARS OF SERVICE	VESTED PERCENTAGE
Less than 2	0%
2 but less than 3	25%
3 but less than 4	50%
4 but less than 5	75%
5 or more	100%

START NOW AND COMMIT TO SMALL INCREASES

Wish you could afford to contribute more? Don't delay enrolling, just start small and set your contributions to automatically increase over time using the Smart Goal feature. Learn more online by clicking on the Smart Goal link or follow the prompts during the enrollment process.

Regular investing does not ensure a profit or protect against a loss in a declining market.



STEP

2

SELECT YOUR INVESTMENTS

The Plan offers you two ways to invest.

You can choose a **ready-mixed portfolio** that offers you a one-step approach to creating a diversified investment portfolio. This option may be right for you if you prefer the ease and convenience of a professionally diversified and managed fund.



.....

You can choose to **mix your own portfolio** by selecting from the individual investment options available in the Plan. This choice may be right for you if you prefer the freedom to create your own combination of investments and actively manage your own portfolio.



LEARN ABOUT YOUR INVESTMENT OPTIONS

Detailed information about your investment options, including fund fact sheets, can be found online. After logging in, go to the myWealth homepage and click on the Investments tab for more information.



WHEN MIXING YOUR OWN PORTFOLIO, REMEMBER TO REBALANCE

Over time, different performance gains and losses among your investments can shift your portfolio away from your initial strategy. Rebalancing your portfolio can help you stay on track with your original investment strategy. You can sign up to have your portfolio automatically rebalanced every three, six, or 12 months. Learn more online.

Rebalancing does not ensure a profit or protect against a loss in a declining market.

STEP

3

ENROLL IN THE PLAN

You have two ways to enroll — online or by phone.

Online – **www.ibenefitcenter.com**

- To enroll online, go to the Plan's website.
- You will need to register your account to gain access to the website. To do this, click on "Get Started" and follow the prompts.
- As part of the account setup process, you will be asked to create a user name and password. You will also be asked to give the answers to several security questions, which will allow you to retrieve your login information if you forget it in the future.
- Once you've created your account, click on "Enroll now" and follow the instructions.

By phone – **1-800-685-6474**

- For personal assistance, call the Plan's toll-free number between 8am and 10pm ET, Monday through Friday, to speak with a service representative.
- Follow the prompts to enter information confirming your identity. For certain transactions, you will be prompted to establish a personal identification number (PIN).



WRITE DOWN YOUR LOGIN INFORMATION

Make a note of your user name, password, and PIN here for future reference.

My user name:

My password:

My PIN:

NAME A BENEFICIARY

It's important to select someone to receive the value of your account in the event of your death. Before designating your beneficiary, you must know the names and Social Security numbers of all of your beneficiaries. You can still complete steps 1–3 in order to enroll in the Plan and name a beneficiary at a later date.

To designate your beneficiary, log on to www.ibenefitcenter.com and click on the Plan name in the “What do I have?” box. Then click on the “Your Beneficiaries” option underneath the tabs and follow the steps.

YOU'VE ENROLLED. NOW WHAT?

YOUR ELECTION WILL TAKE PLACE WITHIN THE NEXT TWO PAY PERIODS

Take advantage of the many tools and resources available on the Plan's website. From the myWealth homepage, you can:

- View your current account balance.
- Access Plan forms and investment information.
- Sign up for automatic features, like automatic rebalancing and Smart Goal.
- Review market updates and create a personal investment watch list.
- Use the MyView[®] retirement planning calculator to estimate how much you may need to retire and monitor your progress toward reaching that goal.*
- Learn about retirement planning in a fun, interactive way by clicking on the *Mercer Benefits U* button.

* MyView is a registered service mark of Mercer, Inc.

Investing resources

To learn more about a variety of investing topics, go to the website's Resource Center. That's where you'll find:

- Educational articles on investing basics, retirement planning, and much more.
- Interactive tools that can help you make smart retirement planning decisions.

Information about investments and fees

The enclosed Expense and Investment Notice contains important information about the Plan and its investments, including fees and expenses that may be charged to your account. Please review it carefully.



HOW DO YOU COMPARE TO YOUR PEERS?

The average amount employees said they expect to contribute to their 401(k) plan over the next 12 months is \$7,400.*

*Based on responses to the 2013 Mercer Workplace Survey.



ACCESSING YOUR MONEY

The money in your account is intended as a long-term investment to help you prepare for your financial needs in retirement. However, under certain circumstances, you may be able to access money from your account before reaching retirement age. For information about requesting a loan or in-service withdrawal, call the toll-free number or go online.



MAKING A ROLLOVER CONTRIBUTION

You may make rollover contributions from certain qualified plans and IRAs. Call the toll-free number or go online for more information.

WHAT IS AUTOMATIC ENROLLMENT?

If you do not make your own elections or choose to opt out of Clariant Retirement Savings Plan (CRSP) participation within 60 days of your eligibility date, 3% of your eligible pay will be automatically contributed to the CRSP on a before-tax basis through payroll deduction. Clariant will also match this 3% contribution 100% — a dollar-for-dollar match on your initial 3% contribution! Your contribution and the company matching contribution will be invested in the professionally diversified T. Rowe Price Retirement Fund that most closely matches your target retirement year based on the CRSP's normal retirement age of 65.

If you get automatically enrolled in the Plan, you will also be enrolled in the Plan's Smart Goal feature and your before-tax contribution rate will be systematically and automatically increased by 1% each year, on the anniversary of your Plan enrollment date, until you reach 6%.

Of course, if you do not wish to contribute to the plan or utilize Smart Goal at this time, you can opt out of automatic payroll deductions and/or Smart Goal by calling the Plan's toll-free number or by logging on to www.ibenefitcenter.com.

Some of the underlying funds held by the T. Rowe Price Retirement Funds invest in international securities, which involve risks such as currency fluctuations, economic instability, and political developments. Some invest a portion of their assets in small and/or midsize companies. Such investments increase the risk of greater price fluctuations. Some invest a significant portion of their assets in bonds. Mutual funds that invest in bonds are subject to certain risks, including interest rate risk, credit risk, and inflation risk. As interest rates rise, bond prices fall. Long-term bonds have more exposure to interest rate risk than short-term bonds. Lower-rated bonds may offer higher yields in return for more risk. Unlike bonds, bond funds have ongoing fees and expenses.

Call 1-800-685-6474 or visit www.ibenefitcenter.com if you wish to make your own CRSP account decisions, including:

- Contribute to the CRSP, but at a rate other than 3%.
- Elect an investment option other than the T. Rowe Price Retirement Fund mentioned above.
- Opt out of Smart Goal feature.
- Opt out of CRSP participation.

Clariant hopes you will take advantage of one of the many great benefits you have as a Clariant employee — the potential to have a more successful financial future by saving in the CRSP. Please note that in order to obtain more detailed information pertaining to the Clariant Retirement Savings Plan, you may go online to view the CRSP Summary Plan Description.

Karen M. Boulerice
Retirement Plans Manager – North America

NEED HELP OR MORE INFORMATION?

Log on to **www.ibenefitcenter.com** or call the Plan's toll-free number at **1-800-685-6474** between 8am and 10pm ET, Monday through Friday.

After you log on to www.ibenefitcenter.com, under the "Resource Center" tab, click on "Plan Information" to view the more detailed Summary Plan Description.



REMINDER:

If you do not actively enroll or opt out, you will be automatically enrolled and you will also be enrolled in the Plan's Smart Goal feature, and your before-tax contribution rate will be systematically increased by 1% each year on the anniversary of your enrollment until you reach the plan's goal contribution rate of 6%.

Before investing, carefully consider the funds' or investment options' objectives, risks, charges, and expenses. Call 1-800-685-6474 for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information.

Investing involves risk, including the risk of loss.

While every effort has been made to ensure the accuracy of the information in this material, in the case of discrepancy, the official plan document will govern.