QUOTIENT
WEALTH PARTNERS®

A QUOTIENT BENEFITS GUIDE

Schlumberger Benefits Planning Checklist

A quick guide to key retirement decisions that shape how your SLB benefits work together.

As a Schlumberger employee, you have built a career worth planning around. The benefits you have earned across your pensions, savings plans, and equity awards are most valuable when they work together. Use this checklist to organize your key decisions leading up to your retirement date.

01 Understand Your Pension Plans and When to Elect

- [ ] **Identify all pension plans in which you have accrued benefits**, especially if you have worked globally during your career. U.S. and international plans often carry different rules, payment forms, and election deadlines.
- [ ] **Review how each pension benefit is calculated** and how different retirement dates affect your projected income, and confirm whether your specific plans pay as an annuity, lump sum, cash balance, or another form.
- [ ] **Confirm your survivor and spousal benefit options** before making any elections, as these choices are typically irrevocable once your pension begins.

02 Maximize Your Savings and Retirement Plan

- [ ] **Verify how your Savings and Retirement Plan formula applies to you**, including whether your core match is 100% or 50% on the first 6%, whether you are eligible for the enhanced 50% match on contributions from 6% to 10%, and whether you will receive the 2% annual company retirement contribution.
- [ ] **Review whether after-tax spillover contributions and in-plan Roth rollover features are available** under your plan, and whether using them fits your tax situation.
- [ ] **Confirm you are receiving the 2% annual retirement contribution from SLB** and understand how it factors into your overall savings picture alongside your personal contributions and company match.

03 Manage Your Equity Awards and Supplemental Plans

- [ ] **Review the vesting schedules and tax treatment of any RSUs**, stock options if applicable, and shares purchased through the SLB Discounted Stock Purchase Plan (DSPP/ESPP). Build a diversification plan that reduces concentration in SLB stock over time.
- [ ] **Understand your participation in the Restoration Savings Plan or Supplementary Benefit Plan** if applicable, and confirm that your distribution elections are timed to align with your lowest projected tax years.
- [ ] **Coordinate the timing of equity award vesting, supplemental plan distributions, and pension income** so that multiple taxable events do not stack in the same year unnecessarily.

04 Work With an Advisor Who Understands SLB Benefits

- [ ] **Partner with a fiduciary advisor** who puts your interests first and has hands-on experience with the decisions SLB retirees face.
- [ ] **Build a coordinated income strategy** across your pension plans, Savings and Retirement Plan, and personal savings — tax-efficient and durable under realistic conditions.
- [ ] **Align your retirement timing** with your benefits, tax strategy, and long-term income needs.

READY TO BUILD YOUR PLAN?

A no-cost, no-obligation consultation.

The earlier you start planning around your benefits, the more flexibility you have to make them work together. A Quotient advisor can help you understand where you stand today and build a clear path toward the retirement you have worked for.

Call (888) 895-4797 or scan to schedule →

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