

H.B. Fuller Company 401(k) & Retirement Plan

Company Stock Profile

Investment objective

H.B. Fuller offers you an opportunity to invest a portion of your retirement savings in company stock, allowing you to accumulate an ownership interest in the company.

Risk and reward

Unlike the other investment choices in your plan, investments in company stock are not diversified. In general, a non-diversified investment in only one company is more risky than a diversified investment in many companies. The value of a single stock is likely to be more volatile than a diversified investment, such as a mutual fund. A single stock may experience more substantial gains, but may also experience substantial losses. Investing a significant portion of your account in a single stock may not be a good way to reduce overall investment risk. A non-diversified investment in common stock may not be a good way to reduce the risk of long term inflation.

The value of the common stock will be determined by the company's performance, the overall status of the stock market and the value the stock market assigns to the stock.

Changing investment choices

Participants are not restricted from diversifying out of company stock. Investment choices can be changed at any time, except a participant cannot transfer funds into the H.B. Fuller Company Stock fund from another investment fund within seven days after the last transfer of funds out of the company stock fund and into another investment fund. Simply call Empower at **844-465-4455** or log on to **empowermyretirement.com**. You will receive a written confirmation of your transfer. Your order may require the plan trustee to actually buy or sell shares in the market. This transaction should take one day to settle. However, this settlement time may be longer depending on trading activity.

Transaction fees

Fees vary, but a cost in the range of \$.05 to \$.09 per share can be expected. The cost of commissions and/or trading expenses charged will be netted in the purchase or sell price of your stock.

Voting rights

You are permitted to exercise any voting, tender, exchange or similar ownership rights with respect to company stock held in your account. You will receive any proxy, tender or exchange materials along with further instructions. You exercise these rights by giving your proxy instructions to the plan trustee. In the case of voting, if you do not vote, the plan trustee will vote your shares in the same proportions as the shares for which voting instructions were received from participants. In the case of tender or exchange offers, your shares will only be tendered or exchanged if you affirmatively instruct the plan trustee to do so.

Confidentiality

Investments in company stock are confidential. Information on the purchase, sale and holdings of company stock is maintained by Empower Retirement and disclosed to company officials only if they are responsible for the administration of the Plan. These employees have pledged to not misuse this information and to keep it strictly confidential. In addition, information about your individual directions on the voting, tender or exchange of common stock in your account is known only to an independent transfer agent and will never be disclosed to company employees.

The Plan names the H.B. Fuller Company Board of Directors as the fiduciary charged with (a) ensuring that these procedures are sufficient to safeguard this confidential information; (b) ensuring that these procedures are being followed; and (c) appointing an independent fiduciary in any situation that the H.B. Fuller Company Board of Directors determines involves a potential for undue employer influence. The address is listed below:

H.B. Fuller
Attention: Board of Directors
P.O. Box 64683
St. Paul, MN 55164-0683

Additional information

To find out the account balance, current share price and operating expenses for your company stock, call **844-465-4455** or write to:

Empower
P.O. Box 5520
Denver, CO 80217

H.B. Fuller is subject to the informational requirements of the Securities Exchange Act of 1934, as amended, and in accordance therewith, files annual, quarterly and current reports, proxy statements, and other information with the Securities Exchange Commission (SEC). H.B. Fuller's SEC filings are available to the public at the SEC's website at <http://www.sec.gov>. H.B. Fuller common stock is listed on the New York Stock Exchange under the symbol "FUL." H.B. Fuller's reports, proxy statements and other information may be read and copied at the New York Stock Exchange at 30 Broad Street, New York, NY 10005. You may request a copy of these filings at no cost, by writing to the following address:

H.B. Fuller
Attention: Timothy J. Keenan, Vice President, General Counsel and Corporate Secretary
P.O. Box 64683
St. Paul, MN 55164-0683

A company stock fund or stock option is an investment in one company and carries a higher level of risk than a diversified portfolio.

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