



Spring 2021



Retiree Connections

Committed to guiding 3Mers through retirement

A message to our 3M alumni

We understand that the past year has been extremely difficult and that each of us has gone through a lot. From losses and lockdowns to social distancing and other stressors, the last year has tested us all.

We hope this issue finds you healthy and safe and that the following stories, information and resources make you proud to be a part of the 3M family. If this is your first time receiving Retiree Connections, thank you for your many contributions to 3M and welcome to retirement!

As always, we encourage you to stay connected in between issues by visiting go.3M.com/retirees.

Global pension funding update

At 3M, we're proud to offer excellent pension benefits to eligible participants in the United States (U.S.) and other countries.

- In the last five years, 3M voluntarily contributed \$2.1 billion to solidify global pension and post-retirement benefit obligations. This includes \$1.2 billion to the U.S. qualified pension plan.
- In the U.S., on an accounting basis, the qualified pension plan was 91 percent funded at the end of 2020 and is meeting all funding requirements under the Pension Protection Act. Future contributions depend on many factors including financial market environment, business conditions and legal funding requirements.

Answering the call one more time

Bruce Penning retired from 3M in 2016 and set out on a Harley Davidson motorcycle to tour the United States.

After a 38-year career with the company — his final role was managing the Personal Safety Division's (PSD) telephone helpline — he was ready to head on down the road. He helped PSD through multiple "X factor" events, such as the Mount St. Helen's volcanic eruption, the Oklahoma City bombing, 9/11, and the separate outbreaks of Ebola, SARS, and MERS that had people calling about personal protective equipment like N95 respirators.

"When I left, I left it on the table: If you ever need any help for an X factor, I'm willing to come back," he said.

Over the next three and a half years, Bruce covered 25 states on his Harley.

Then, in January 2020, he heard about a novel coronavirus that had begun to spread quickly.

"I called the person who used to be my 3M manager and said, there is something coming; I think it could be big. If you need help, let me know," he said.

A month later, Bruce went from a retiree to a contingent worker, fielding non-stop calls 8 a.m. to 6 p.m. from his Minnesota home.

Bruce's supervisor appreciated his and other retirees' past experience and ability to jump back in.

"Due to the retirees' previous PSD experience and product knowledge, we've been able to set them up to take incoming calls within two days. Normal onboarding time for a new helpline employee or contract worker is four to six weeks," said Paul Puncochar, PSD helpline supervisor.

Being able to get more people on the helpline quickly was a critical benefit.

"Our call volumes approximately tripled from



normal,” Paul said. “We were consistently handling well over 1,000 calls per day.”

Many calls were emotionally fraught, with questions about N95 respirators: How do they work, is this one expired, where can I find them?

“We let them know that we are sending just about all of our respirators to people on the front lines,” Bruce said. “You have to have empathy. This is a very real, personal issue. They’re looking for something, they need some help.”

Don Garvey, a recent 3M retiree who came back as a contingent worker for the helpline, started as a product specialist in 2006 for powered air and emergency response equipment. For a while, he worked the technical helpline one day a week. But no past 3M experience compared to the pandemic, he said, with its immediate and global impact.

“This is so far above and beyond,” he said.

A recent call stuck with him. An elderly caller was distraught and exasperated because they’d been given a much-appreciated reusable respirator but didn’t know how to attach the filter.

Don recalled his line of questioning:

Do you see a little white pad?

Does it say 5P71 on it?

Do you have the filter retainer cap?

It’s a translucent ring.

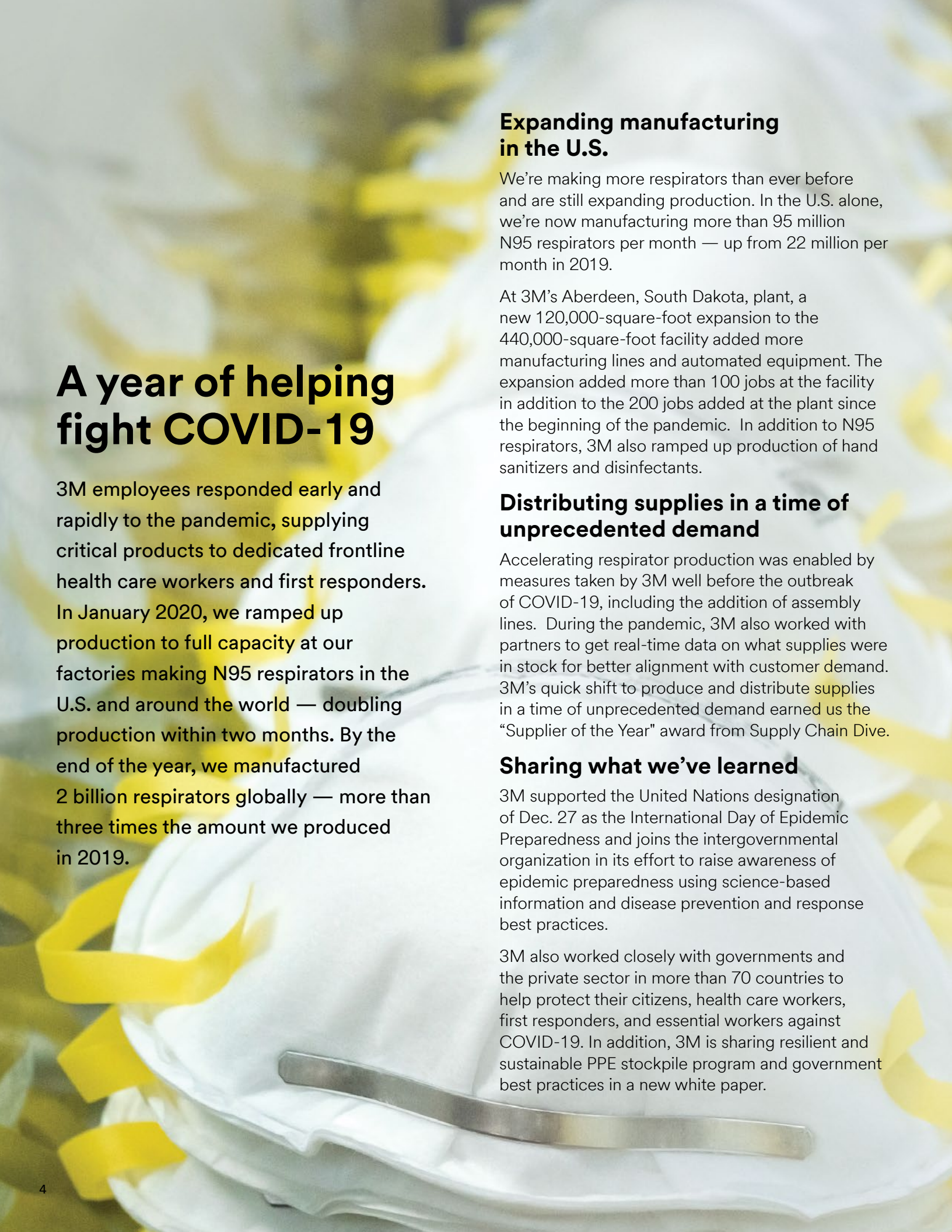
Can you find it?

Snap it on. It holds the filter in place.

“You hear the snap, it’s on! We’re both almost crying now, they’re so happy the respirator is assembled, and somebody helped [them] put it together,” he said.

“To have somebody answer the phone and talk to you, to say, ‘Here’s how it is, here’s how it works, here’s what you’ve got to do,’ I think that’s so important right now.”





A year of helping fight COVID-19

3M employees responded early and rapidly to the pandemic, supplying critical products to dedicated frontline health care workers and first responders. In January 2020, we ramped up production to full capacity at our factories making N95 respirators in the U.S. and around the world — doubling production within two months. By the end of the year, we manufactured 2 billion respirators globally — more than three times the amount we produced in 2019.

Expanding manufacturing in the U.S.

We're making more respirators than ever before and are still expanding production. In the U.S. alone, we're now manufacturing more than 95 million N95 respirators per month — up from 22 million per month in 2019.

At 3M's Aberdeen, South Dakota, plant, a new 120,000-square-foot expansion to the 440,000-square-foot facility added more manufacturing lines and automated equipment. The expansion added more than 100 jobs at the facility in addition to the 200 jobs added at the plant since the beginning of the pandemic. In addition to N95 respirators, 3M also ramped up production of hand sanitizers and disinfectants.

Distributing supplies in a time of unprecedented demand

Accelerating respirator production was enabled by measures taken by 3M well before the outbreak of COVID-19, including the addition of assembly lines. During the pandemic, 3M also worked with partners to get real-time data on what supplies were in stock for better alignment with customer demand. 3M's quick shift to produce and distribute supplies in a time of unprecedented demand earned us the "Supplier of the Year" award from Supply Chain Dive.

Sharing what we've learned

3M supported the United Nations designation of Dec. 27 as the International Day of Epidemic Preparedness and joins the intergovernmental organization in its effort to raise awareness of epidemic preparedness using science-based information and disease prevention and response best practices.

3M also worked closely with governments and the private sector in more than 70 countries to help protect their citizens, health care workers, first responders, and essential workers against COVID-19. In addition, 3M is sharing resilient and sustainable PPE stockpile program and government best practices in a new white paper.



How a side project grew into a tool that helped support the search for a COVID-19 vaccine

Another 3M effort that's part of today's fight against COVID-19 had its roots in a small biopharmaceutical filtration project at 3M in the 1990s.

The 3M™ Emphaze™ AEX Hybrid Purifier uses a unique filter material that captures impurities while allowing the necessary drug substances to pass through the filter. This technology combines two processes into a single step, which can help researchers obtain their final product more efficiently and in greater amounts, something that is important in the race to pursue therapies and vaccines to treat and protect against COVID-19.

"Our products are used by our customers to make treatments, and it is especially gratifying to know the science of 3M's solutions can now help with COVID-19 treatments," said Jonathan Hester, a research scientist in 3M's Global Biopharmaceutical Purification business. "It's great to work on materials that have that impact."

3M is the partner for innovative solutions

Early in the outbreak, 3M leaders realized that helping with the fight against COVID-19 required finding new ways to work with other companies and organizations on innovative solutions.

Some of the actions we've taken to approach this challenge include:

- Provided expertise in personal safety equipment, technology and regulatory requirements to help Ford Motor Company rapidly design its new powered air-purifying respirator (PAPR).
- Partnered with engine manufacturer Cummins to increase production of high-efficiency particulate filters for use in 3M's PAPRs.
- Collaborated with several manufacturers and institutions that are investigating ways for hospitals in the U.S. to use decontamination systems to safely decontaminate, reuse and extend the life of N95 respirators under U.S. FDA Emergency Use Authorizations.

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A year of helping fight COVID-19

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- Working with MIT to develop a rapid diagnostic test for COVID-19 that could potentially detect viral antigens and deliver results within minutes via a paper device — without the need to be sent to a laboratory.
- Partnered with Nissha Medical Technologies to develop a face shield with anti-fog capabilities to improve the visibility and comfort of health care providers during prolonged clinical wear.
- Collaborated with HP to share free-of-charge large-format graphics for commercial signage applications to communicate social distancing, health and safety messages in public spaces, workplaces and businesses.
- Partnered with other industry partners in the XPRIZE Next-Gen mask challenge which is inspiring young innovators to reimagine the masks used to help reduce the spread of COVID-19 by making them more comfortable, functional, accessible and stylish.

Supporting well-being in daily life

We introduced the 3M™ Daily Face Mask, a non-medical, reusable, cloth face mask, to help support the general public's efforts to limit transmission of COVID-19 when shopping, at social gatherings or in any setting where a face covering is needed.

Protecting the public from fraud

We launched a global effort to combat fraud and price gouging and to help protect the public against those who try to exploit the demand for critical 3M products during a pandemic. We are working with law enforcement authorities, technology companies and

online resellers to prevent fraud before it starts and stop it where it is occurring.

3M has filed 30 lawsuits in federal courts across the United States and in Canada to fight fraud, and has won multiple temporary restraining and preliminary injunction orders in these cases, putting a stop to the defendants' unlawful activities.

We investigated more than 13,000 reports globally of suspected fraud, counterfeiting and price gouging, and successfully secured the removal of tens of thousands of e-commerce listings with fraudulent or counterfeit product offerings and false or deceptive social media posts.

We'll donate any monetary damages from these lawsuits to COVID-19 related non-profits, including Direct Relief. 3M also launched a website that provides more information on these and other 3M efforts to fight respirator fraud, counterfeiting and price gouging.

Helping communities around the world

Since the COVID-19 outbreak began, 3M responded with cash and product donations — including respirators, surgical masks and hand sanitizer — through local and global humanitarian aid partners.

We also committed \$20 million as a cornerstone financial gift supporting community partners working to address critical needs. In addition, 3M and the 3M Foundation committed \$10 million in cash and product donations to COVID-19 response efforts throughout 2020.

3M also selected 10 global institutions to receive a total of \$5 million in grants for their COVID-19 research and development work.



Staying resilient amidst a global pandemic

The last year has been a very challenging time for many of us with loss, lockdowns and other challenges that have come with the COVID-19 pandemic. Here are some tips to help you stay resilient during these difficult times.

- **Foster acceptance** — As hard as it may be to accept, COVID-19 is a reality and likely will be for some time. Attempting to deny reality will leave us exhausted and frustrated, while accepting what's real will position us to respond in healthy and positive ways.
- **Savor the good in life** — Despite many negatives in the world today, many things continue to go well. Take a moment to reflect on what is going well and to savor these things.
- **Practice gratitude** — Make a list of what is going well. This can take your mind off the negatives and direct your energy in a positive direction.
- **Make time for fun** — Create opportunities for fun and joy in your life by purposely doing things you enjoy, even if you don't feel like it. Enjoy the outdoors and find things to do that spark your creativity.
- **Recognize you do have options** — It's easy to feel that we have no control over our current circumstances, but there are many things we can influence. We get to choose what perspective and attitude we adopt as we face challenges. We decide whether we give in to discouragement or practice gratitude and positivity. We determine whether we isolate in fear and loneliness or whether we reach out to others and create connection. Recognize what you can control and take steps to improve your situation.
- **Stay informed** — Sign up for notifications about when and where to receive the COVID-19 vaccine through the U.S. Plan Your Vaccine tool and through your local health department. 3M strongly encourages all members of our workforce, retirees and their families to receive the vaccine as soon as possible.



Join Us: 3M's 2021 Annual Meeting

You're invited to the Annual Meeting of Shareholders to learn about 3M's 2020 performance and our priorities for the future. The meeting will be held in a virtual-only format on Tuesday, May 11, 2021, at 9:30 a.m. EDT.

Shareholders can attend the meeting by accessing virtualshareholdermeeting.com/MMM2021 and entering the information requested on the screen.



Shareholders: Get ready to cast your vote

If you're a 3M shareholder, don't miss your chance to make your voice heard and influence 3M's operations. Vote on the proposals that will be considered at this year's annual meeting on May 11, 2021.

Your Vote is Your Voice

Anyone who is a 3M common stock shareholder has a right to vote.

Check Your Email

By early April, you will receive your proxy notice via email (or paper mail if requested) with all the materials you need to help make your decisions.

Vote Online

Voting online is easy and convenient. When you receive your proxy notice, simply click on the provided links to review the materials and cast your vote.

Voting Deadlines

The deadline for participants in 3M's 401(k) (3M Voluntary Investment Plan), Employee Stock Ownership Plan (ESOP), and 3M Savings Plan is 11:59 p.m. EDT, May 9, 2021. The deadline for general 3M stockholders is 11:59 p.m. EDT, May 10, 2021.

Accelerating social justice in our communities

The tragic death of George Floyd on May 25, 2020, in Minneapolis, Minn., profoundly impacted the world. It propelled a movement as individuals and organizations reflected on the impacts of systemic inequities and asked what actions could be taken to address them. As a company headquartered in the community where George Floyd was killed, 3M has a responsibility to honor his memory by increasing our efforts to drive long-term change. While diversity, inclusion and equity have long been values at 3M, we know we need to work harder and more intentionally to break down barriers and accelerate our support of social justice. With greater equity comes a better future for our employees, customers, shareholders and community.

Acknowledging that 3M doesn't have all the answers when it comes to social justice, we have listened to our employees as well as our community leaders and non-profit partners, seeking outside perspectives to inform a path forward of partnership and solidarity.

3M Platforms for Change

As a global science, technology and manufacturing company, we believe 3M is uniquely positioned to bring our full capabilities to power racial equity and inclusion in our workplace and communities through two Platforms for Change:

Racial justice for the future of work: We will address racial opportunity gaps through workforce development initiatives — broadening access to science, manufacturing and skilled-trades careers inside and outside 3M with a focus on progress for underrepresented groups.

Empowering an inclusive culture: We will eliminate internal systemic barriers and empower diversity and inclusion advocacy. We are committed to:

- Accelerating representation globally across all dimensions of diversity, with a focus in our U.S. workforce on people who are Black/African American and/or Hispanic/Latino
- Systematically reviewing and adjusting our practices for fairness and equity

- Training and developing all 3M leaders in racial inclusion advocacy
- Using our advocacy to support inclusive communities and workplaces globally

Investing in our communities: \$50 million over five years

3M has a long tradition of philanthropy and volunteer initiatives that progress STEM (science, technology, engineering and math) equity and skilled trades as bridges of opportunity. We are increasing our support through a plan to invest \$50 million over five years to address racial opportunity gaps through workforce development and STEM education initiatives. Recognizing the integral role of our non-profit partners in the community, the 3M Community Coalition was formed to bring forward community leader voices and help advise on plans for steering this \$50 million investment to make the biggest impact. The 3M Community Coalition includes eight Minnesota community leaders from government, non-profits and the education sector, including Mayor Carter of Saint Paul, Minn.

Our first commitments were focused in the Twin Cities and included:

- \$5 million 3M Science. Applied to Life.™ UNCF (United Negro College Fund) scholarship and student support program for students in Saint Paul, Minn.
- Expansion of 3M Manufacturing & Academic Partnerships at Saint Paul Public Schools to expose high school students to manufacturing careers.
- \$1 million investment in the 3M Foundation Social Justice Fund. Recipient organizations were selected in partnership with members of our African American Network and other Employee Resource Networks.

To learn more about these efforts and others, including our new Equity & Community organization, new representation goals and pay equity information, visit go.3M.com/DEIRReport to read our first-ever Global Diversity, Equity & Inclusion Report.



Nike & 3M collaborate on iconic sneakers

Nike and 3M teamed up for a highly anticipated, design-led collaboration that features best-in-class 3M innovation applied to iconic sneaker franchises like Force, Air Max and Blazer.

“We are thrilled to partner with such a respected global brand and changemaker like Nike,” said Brian Rice, 3M senior vice president and chief brand & design officer. “The result of this collaboration highlights the value of design in bringing our world-leading 3M technologies to life in a way that improves the customer experience.”

What’s the backstory?

3M has celebrated its materials and technologies through creative collaborations at Milan Design Week for the past several years.

At the 2019 event, fashion and design enthusiasts from the world’s top brands marveled at 3M’s art installation, “A Pinnacle of Reflection.” The piece earned international headlines for its kaleidoscope effect, showcasing 3M technologies in a visual medley of colors and shapes.

One brand in particular that took notice was Nike.

“Once Nike experienced our installation, they knew 3M was a company that thinks differently,” said Robert Quintero, a UX creative director at 3M. “They appreciated our ability to express the 3M brand emotionally through storytelling.”

Nike Sportswear was in the early stages of concepting a shoe line with “protection” as its theme and tapped 3M for a potential collaboration.

After Milan Design Week, Robert invited a few members of the Nike design team to visit 3M’s global headquarters. He and colleagues introduced the Nike team to 3M’s brand by highlighting hand-selected technologies used to help protect end users.

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Healthy Living: Work more produce into your diet

It's no secret that we could all eat more vegetables. The Centers for Disease Control and Prevention (CDC) report that only 1 in 10 Americans eat the recommended 2-3 cups of vegetables daily. Here is a recipe from 3M Healthy Living to help work more produce into your diet!



Sheet-Pan Roasted Chicken with Root Veggies

Serves 5

Ingredients

- 12 ounces Brussels sprouts, trimmed and halved
- 12 ounces red potatoes, unpeeled, cut into 1-inch pieces
- 6 shallots, peeled and halved lengthwise
- 4 medium carrots, peeled and cut into 2-inch lengths, thick ends halved lengthwise
- 6 garlic cloves, peeled
- 1 tbsp. oil
- 4 tsp. minced fresh thyme or 1 1/2 tsp dried, divided
- 2 tsp. minced fresh rosemary or 3/4 tsp dried, divided
- 1 tsp. sugar
- Salt and pepper
- 2 tbsp. unsalted butter, melted
- 2.5-3 lbs chicken

Instructions

1. Adjust oven rack to upper-middle position and preheat oven to 475 degrees F. Toss Brussels sprouts, potatoes, shallots, carrots, garlic, oil, 2 tsp. fresh thyme, 1 tsp. fresh rosemary, sugar, 3/4 tsp. salt and 1/4 tsp. pepper together in a large mixing bowl. In a small mixing bowl, stir together melted butter, remaining 2 tsp. fresh thyme, remaining 1 tsp. fresh rosemary, 1/4 tsp. salt and 1/8 tsp. pepper. Pat chicken dry with paper towels and season with salt and pepper.
2. Place vegetables in a single layer on a rimmed baking sheet, arranging Brussels sprouts in center. Place chicken on top of vegetables. Brush chicken with herb butter. Roast until chicken is cooked through, 35-40 minutes, rotating pan halfway through roasting.
3. Remove sheet from oven, tent loosely with aluminum foil and let rest 5 minutes. Transfer chicken to platter or plates. Toss vegetables with pan juices, season with salt and pepper to taste, transfer to platter or plates and serve warm.

Nutrition: 339 calories, 11 grams fat, 28 grams carbs, 39 grams protein

Key Contacts

Questions? Want to learn more? Here are some key contacts.

Managing Your Health

For Non-Medicare Eligible Retirees:

Take Action	Contact	Website	Phone Number
Get assistance researching an individual non-Medicare marketplace plan	eHealth (Aon Retiree Health Exchange's enrollment partner)	ehealthinsurance.com/3M	844-604-9352
Access your 3M Retiree Non-Medicare Eligible HRA	Your Benefits Rewards™	digital.alight.com/3M	888-611-5500
Get claims and processing information			
Manage your Health Savings Account (HSA)	Fidelity®	netbenefits.fidelity.com	800-544-3716
Review claims and payments			
Process a withdrawal			
Manage your investments			
Sign up for direct deposit and electronic statements			

For Medicare Eligible Retirees:

Take Action	Contact	Website	Phone Number
Get assistance researching an individual Medicare marketplace plan	Aon Retiree Health Exchange	retiree.aon.com/3M	877-458-9656
Access your 3M Retiree Medicare Eligible HRA	Your Benefits Rewards™	digital.alight.com/3M	888-611-5500
Get claims and processing information			

Retiree Life Event Changes:

Take Action	Contact	Website	Phone Number
Report a life event change (e.g., report a death or divorce or drop/add coverage)	Your Benefits Rewards™	digital.alight.com/3M	888-611-5500

Managing Your Finances

3M Voluntary Investment Plan (VIP)/Savings Plan

Take Action	Contact	Website	Phone Number
Make transactions (e.g., request a withdrawal)	Your Benefits Rewards™	digital.alight.com/3M	888-611-5500
View your account and fund balances			
Make beneficiary changes			

Pension

Take Action	Contact	Website	Phone Number
Get information	Your Benefits Rewards™	digital.alight.com/3M	888-611-5500
Request direct deposit			
Change your withholding			
Change your address			

Long-Term Incentive Plan (LTIP)

Take Action	Contact	Website	Phone Number
Access stock option records	Fidelity® Investments	netbenefits.fidelity.com	800-544-9354
Obtain 3M stock price quotes for stock options			
Exercise stock options			

General Employee Stock Purchase Plan (GESPP)

Take Action	Contact	Website	Phone Number
View your account	Fidelity® Investments	netbenefits.fidelity.com	800-544-9354
Sell shares of stock			

Income Verification

Take Action	Contact	Website	Phone Number
Verify your 3M work history or pension income for a lender or other third party	The Work Number	digital.alight.com/3M Other Benefits > Employment/ Salary Verification	800-367-2884

Other Benefits

Social Security Benefits

Take Action	Contact	Website	Phone Number
Get information about your Social Security retirement, disability or survivor benefits	Social Security Administration	socialsecurity.gov	800-772-1213

Retiree Life Insurance

Take Action	Contact	Website	Phone Number
Get information	Your Benefits Rewards™	digital.alight.com/3M	888-611-5500
Designate and update your beneficiary			

Voluntary Benefits

Group Auto and Home Insurance

Take Action	Contact	Website	Phone Number
Get group insurance quotes Apply for insurance coverage	MetLife	metlife.com/mybenefits Password: 0WJ (“zeroWJ”)	800-438-6388
	Liberty Mutual	libertymutual.com/3M Enter client code: 114039	888-709-2144
	Traveler’s Insurance	travelers.com/3M	888-695-4640

Pet Insurance

Take Action	Contact	Website	Phone Number
Get insurance quotes	Nationwide	petinsurance.com/3Mretirees	877-738-7874
Apply for policy			

ID Theft Protection

Take Action	Contact	Website	Phone Number
Get more information	Allstate Identity Protection	MyAIP.com/3M	800-789-2720
Enroll in protection			

3M News

Take Action	Contact	Website
Access various news and services for retirees	3M	go.3M.com/retirees
3M online store and merchandise		
3M Club		
Retiree benefits resources		
Get information on 3M community engagement and volunteerism	3Mgives	3Mgives.com
Hear the latest news about 3M	3M	news.3M.com

Nike & 3M collaborate on iconic sneakers

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This included materials that expressed warmth, durability, visibility, breathability and more.

“This was an opportunity for Nike to interact with technologies across many of 3M’s businesses,” said Robert. “They wanted to enter the candy shop through one door.”

After the visit, Nike took samples back to their headquarters in Oregon and eventually decided to feature 3M™ Scotchlite™ Reflective Material throughout the entire sneaker collection to elevate the shoes’ aesthetics. Nike also used 3M™ Thinsulate™ Insulation to add an extra layer of warmth in a portion of the sneakers.

Both 3M technologies have a long history of being utilized by top apparel brands. In 2019, Adidas applied the 3M™ Scotchlite™ Reflective Material to its updated Nite Jogger collection. More recently, well-known running brand Brooks included

3M™ Scotchlite™ Reflective Material — C790 Carbon Black Stretch Transfer Film in their Run Visible collection.

3M™ Thinsulate™ Products can be found in many fashion brands around the world. Recently, 3M joined up with outerwear company Askov Finlayson to help create the world’s first climate positive parka by using 3M™ Thinsulate™ 100% Recycled Featherless Insulation. This revolutionary material is made from recycled plastic bottles and underscores 3M’s commitment to advancing a circular economy.

“3M has earned the trust of brands because our materials are based on sound science,” said Ryan Gallagher, a global marketing manager for 3M™ Scotchlite™ Reflective Material. “At the end of the day, we apply our technologies to make products more impactful, and this collaboration with Nike is a great example of that.”

To view the complete collection of sneakers, visit Nike.com.





Important Legal Information

This document is not the official plan document for the plan, and in the event of any conflict, inconsistency or ambiguity between this information and the official plan documents, the terms of the official plan document will control. 3M reserves the right to modify, amend or terminate the benefit plan, in whole or in part, at any time.

This document is intended to provide general information about the plan and is not intended to provide specific advice for any individual. This document should not be construed and is not intended to provide financial, investment, or tax advice. Individuals should consult their own financial or tax advisor for guidance specific to their own situation.

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