



Live the **ORANGE** Life!

Financial Wellness?

It's not that hard. It's simply a matter of managing, protecting and saving your money. The Home Depot has many, many programs to help you get your finances in order and keep them there! Here's a quick overview of the programs that will put you on the road to financial peace of mind. Visit www.livetheorangelife.com for more information on all of these programs, and take steps to begin living a financially healthier orange life!



MANAGE

The first step to managing your money is determining exactly how much you have and how much you can spend by creating a budget. Living within your means is easier when you make the most of every dollar by taking advantage of all of The Home Depot plans and programs that save you money on items and services you use every day.

Get help to develop your personal budget

Ayco's Money In Motion Program

Receive comprehensive financial education and counseling by phone at a highly discounted rate of \$200 per year. Ayco's counselors provide professional guidance on budget planning, saving for college and more!

Get help with financial problems you have today

CARE/Solutions for Life

Our free and confidential Employee Assistance Program offers you and your household members help with a variety of money problems, including managing credit card and other debt, living by a budget and dealing with mortgage problems.

Get discounts and reimbursements through The Home Depot

Associate Discounts

This is a website you should visit often! Here, you'll find discounts on just about everything—cell phones, fitness equipment, electronics, movie tickets and more.

Back-Up Dependent Care*

If your regular child or adult/elder care is unavailable, this program offers back-up care through Bright Horizons, a nationwide network of quality providers, at deeply discounted rates for up to 10 days of care per year.

Tuition Reimbursement**

Reimburses 50% of the cost of tuition, books and class registration fees for approved courses applied toward a degree if you earn a "C" or better. Learn more in the Tuition Reimbursement SOP located on myApron>HR SOPs.

Adoption Assistance*

Reimburses eligible adoption expenses up to a maximum reimbursement amount for each qualifying adoption.

Use tax-free dollars for these services!

Commuter Benefits

If you travel to work using public transportation (including van pools), you can pay for commuting expenses—up to \$125 per month for transit and \$240 per month for parking—with tax-free dollars.

Health Care and Dependent Care Spending Accounts¹

Eligible health and dependent care expenses that you pay through the account(s) are tax-free. This saves you at least 20% on eligible expenses.

Health Savings Account (HSA)¹

High Deductible Health Plan participants can pay for eligible health care expenses with tax-free dollars through the HSA, which rolls over from year to year. Plus, The Home Depot matches your contributions—up to \$200 for individual coverage or \$400 if you are covering dependents.

*Available to associates with at least one year of service.

¹Not available to part-time associates



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PROTECT

Protecting your money means being prepared if an illness or injury threatens your paycheck and your savings account. It also means protecting your possessions so that you have the resources to replace the necessities of your life. The Home Depot offers many plans that will help you and your family financially through difficult times.

Life Insurance and AD&D	You can purchase life and AD&D* coverage for yourself and your family.
Disability	With disability coverage, you will continue receiving a portion of your income if you have an approved disability and cannot work.
Critical Illness Protection Plan	The plan pays a lump-sum benefit for specific conditions, such as heart attack, stroke, cancer, transplant, Alzheimer's disease and paralysis, as well as benefits for eligible travel and lodging expenses and wellness services.
Hospital Indemnity Plan ¹	This coverage pays a one-time \$1,000 benefit for a hospital stay plus \$100 for each day you are hospitalized, up to 100 days a year.
Auto and Home/Renter's Insurance	Get attractive group rates on coverage protecting the home you rent or own and your car, motorcycle, boat or recreational vehicle.
MetLaw	Get attractive group rates on coverage protecting the home you rent or own and your car, motorcycle, boat or recreational vehicle.

*Not available to part-time associates.

¹ Not available to full-time and salaried associates.



SAVE

Your future is coming sooner than you think! Home Depot offers programs that make it easy to begin securing your finances for tomorrow. Whether college tuition or retirement is in your future, you'll be ready when you take advantage of the many savings, investment and education opportunities available to every Home Depot associate.

Save money for your retirement

FutureBuilder 401(k) Plan	Save before- or after-tax dollars through convenient payroll deductions. The Company contributes \$1.50 for every \$1 you contribute up to the first 1% of your pay and 50¢ for every dollar you save from the next 2% to 5% of your pay*.
Employee Stock Purchase Plan	Own a piece of the Company at a 15% discount. You can put 1% to 20% of your pay into the plan through payroll deductions.

Get help with investing for your future

Financial Engines Investment Advice	Financial Engines offers two levels of advice—Online Advice or Professional Management. Both levels provide recommendations for investing in the FutureBuilder funds based on your specific retirement needs.
Aon Hewitt Personal Finance Center (PFC)	PFC specialists provide financial education along with information and tools to help with retirement planning and income, rollovers, college savings, life events, managing debt and much more!
529 College Savings Plan	State 529 plans offer tax advantages that help you save for college. This website offers college savings information and a tool to help you compare selected 529 plans and start the application process.
Tools to Help You Invest Wisely	Visit livetheorangelife.com for a list of online investment tools and advice.

*Company matching contributions begin after one year of service (at least 1,000 hours in a 12-month period).