



FUTUREBUILDER 401(K) PLAN FACTS AND QUICK LINKS

Your FutureBuilder Option

You can contribute:	Up to a maximum of:
1% to 50% of your pay as: <ul style="list-style-type: none"> • Before-tax contributions; and/or • Roth after-tax contributions. 	\$18,000 (in 2015)



Cool FutureBuilder Features

- **You Contribute to FutureBuilder through Convenient Payroll Deductions.**
- **You Can Have Your Contribution Automatically Increased by 1% Each Year.**
- **You'll Lower Your Tax Bill When You Make Before-Tax Contributions.** You also can make **Roth after-tax contributions.**
- **The Company Match Puts Free Money in Your FutureBuilder Account.** Once you've completed one year of service with The Home Depot (at least 1,000 hours in a 12-month period), you'll begin receiving matching contributions on the first 5% of pay you save through FutureBuilder.
- **You Invest Your Account Your Way. You can:**
 - Let the professionals invest your account by choosing a **LifePath Portfolio** based on your projected retirement age; or
 - Make your own investment decisions among the plan's core funds or through the **self-directed brokerage window.**
- **Get Free Investment Professional Investment Advice Through Financial Engines.**



When Do I Enroll in FutureBuilder?

To enroll, from livetheorangelife.com go to the *Your Benefits Resources* website and select **Savings & Retirement**. Or, call the Benefits Choice Center at **1-800-555-4954**. You can enroll anytime.



Quick Links to Frequently Used FutureBuilder Info

- **How do I enroll in FutureBuilder?**
- **What investment funds are available through FutureBuilder?**
- **How do I change my investments?**
- **How does the Company match work?**
- **Can I withdraw money from my FutureBuilder account?**
- **I'm retiring and want a final distribution of my account.**



FUTUREBUILDER

U.S. Salaried & Full-Time Hourly Associates

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Get the Most Value from Your Plan

What do you need?	Find it here...
Begin building your future by enrolling	Go to http://resources.hewitt.com/homedepot or call the Benefits Choice Center at 1-800-555-4954
Stay on top of your future by tracking your account performance	
Increase or decrease your contribution rate	
Apply for a loan	
Complete beneficiary election	

What Is FutureBuilder?

The sooner you begin contributing to FutureBuilder, the longer your money has to grow. Through the Plan, you can generally save anywhere from 1% to 50% of your pay, subject to certain limitations.

For 2015, the IRS considers an associate who earned \$115,000 in 2014 to be a highly compensated employee (HCE). HCEs can contribute between 1% and 12%. The Plan's Administrative Committee may adjust the maximum contribution percentage from time to time. For example, the Administrative Committee increased the HCE maximum contribution rate from 11% to 12% on October 23, 2014. This contribution limit will be referred to as the "HCE limit" subsequently in this chapter. For more information, go to the [Your Benefits Resources](#) website or call the Benefits Choice Center.

As an incentive to save, the Company adds \$1.50 to your account for every \$1 you save on the first 1% of your pay, and 50 cents for every additional \$1 you save from 2% to 5% of your pay. Company matching contributions begin the first day of the calendar quarter beginning on or after the earlier of

(a) the date you complete one year of employment during which you worked at least 1,000 hours in the previous 12-month period; or (b) the date you complete two years of employment (regardless of the number of hours worked), if you enrolled in FutureBuilder.

You make the investment decisions for your account. You can invest your account in the following three tiers to develop your investment portfolio:

- **Tier One:** BlackRock LifePath® portfolios;
- **Tier Two:** FutureBuilder's core funds; and
- **Tier Three:** The Schwab Personal Choice Retirement Account (PCRA), a self-directed brokerage window.

You have direct access to your account information by accessing the [Your Benefits Resources](#) website or by calling the Benefits Choice Center. Contact Schwab for information about your brokerage account.

If you leave the Company, you're entitled to the vested balance you've earned in FutureBuilder. You always have ownership of the money you put

into FutureBuilder, including your before-tax, Roth after-tax 401(k) and rollover contributions.

Who's Eligible?

Associates (other than those classified by the Company as temporary employees) are eligible to participate in the Plan after completing 90 days of service. If you are employed by the Company when 90 days have passed since you were first hired, you are eligible to make before-tax and/or Roth after-tax contributions, without regard to any intervening termination, leave of absence, reemployment, etc.

Company matching contributions begin the first day of the calendar quarter beginning on or after the date you complete one year of service (at least 1,000 hours in a 12-month period), if you have enrolled in FutureBuilder.

If you do not work at least 1,000 hours during your first 12 months of employment with the Company, your (other than those classified as temporary associates) Company matching contributions will begin the first day of the calendar quarter following the earlier of (a) 1,000 hours of service during any plan year (January 1 – December 31) or (b) two years of employment (regardless of the number of hours worked) after you become employed by the Company. For purposes of calculating the two years of service in subsection (b) above, service is measured beginning with your date of hire and includes all periods you were paid including sick time, vacation time and approved leaves of absence. It does not include periods you were classified as terminated by the Company.

You are credited with hours of service for the calendar year in which you receive compensation for those hours. For example, you were not paid for some of the hours you worked in December 2014 until the January 2015 payroll. Because you were paid for those hours in January 2015, you will receive credit for those hours in 2015, even though you worked those hours in 2014.

Once eligible, you can begin participating at any time. If you don't enroll once you become eligible, you can enroll anytime thereafter.

If you are classified by the Company as a temporary employee, you will be eligible to participate in the Plan and will also become eligible to receive matching contributions on the first day of the calendar quarter beginning on or after the date you complete one year of service (at least 1,000 hours in a 12-month period).

How to Enroll

You must enroll in FutureBuilder to start saving in the plan. On your hire date, you will receive an enrollment CD which contains FutureBuilder information. To enroll, you can:

- Access the **Your Benefits Resources** website.
- Call the Benefits Choice Center, and speak to a representative.

If you enroll by phone, a confirmation statement will be mailed to your home. If you enroll through the website, you should print a copy of your enrollment as your confirmation.

When you enroll in FutureBuilder, you will need to choose:

- **Your contribution rate.** This is the percentage of pay that will be deducted from each of your paychecks. You can save anywhere from 1% to 50% of your pay, in whole percentages unless you are subject to the HCE limit.

You also can choose to have your contribution percentage automatically increased through automatic escalation. If you choose automatic escalation, your FutureBuilder contribution percentage will automatically be increased by 1% each year up to a maximum target rate of 15% through the Quick Enrollment Process, or you can choose your own automatic contribution percentage increase and maximum target rate (up to 50%, unless you are an HCE). If you make your contribution rate escalation election by October 5th, your rate will be increased the following January 5th. You will receive a reminder notification of your escalation election in December

should you want to make changes prior to the escalation in January. You can change your contribution rate at any time.

- **Your investment elections.** You must choose where you want contributions invested. See **Your Investment Options**. If you don't make an investment election, your contributions will be invested in the appropriate LifePath fund based on your age. You can change your investment election at any time.
- **Company match investment.** The Plan allows you to choose where you want your matching contributions invested. If you don't make an investment election, your matching contributions will be invested using the same investment approach you have chosen for your own contributions.

What Is Considered Eligible Compensation?

For purposes of determining your contributions to the Plan, eligible compensation is defined as:

- Your Form W-2 wages; **plus**
- Any before-tax deferrals you make under a cafeteria plan, a qualified commuter benefits program and the 401(k) portion of the Plan; **minus**
- All reimbursements, expense allowances, fringe benefits, moving expenses, welfare benefits, and other similar amount; **minus**
- Wages paid before you become eligible for the Plan; **minus**
- Amounts paid as settlements and judgments; **minus**
- Amounts paid as in-kind awards or prizes and gross-ups on those amounts; **minus**

- Income attributable to stock options, restricted stock or other equity awards

Please note that the IRS specifies a limit on the amount of annual compensation that may be taken into account when determining your payroll deductions to FutureBuilder. This dollar limit is an indexed amount and may change from time to time to reflect inflation. In 2015, the amount is \$265,000.

Changing Your Contribution Rate and Investment Elections

Once you have made your enrollment decisions, you can change your contribution rate or investment elections by using the [Your Benefits Resources](#) website or calling the Benefits Choice Center. If you change your contribution rate before 1 a.m. (Eastern Time) on any Friday the week before your next payday, your change should be effective for your next paycheck. Make your investment elections carefully. Although you can change your election with respect to future pay, under federal tax rules, once your pay is put into the Plan, it can generally only be withdrawn when you have a distributable event such as an employment termination or hardship.

You will get a written confirmation in the mail if you make your changes over the phone. If you make your changes using the [Your Benefits Resources](#) website, you should print a copy as your confirmation. A confirmation will always be mailed for investment election changes no matter how the election is made.

Transactions involving FutureBuilder are subject to the Company's Insider Trading Policy. Changes in your investment elections or contribution rates, including investments within the brokerage window, must be made in compliance with the policy.

Keep in mind that when you save through FutureBuilder, there is flexibility. In fact, you can stop contributing to the Plan by accessing the [Your Benefits Resources](#) website or calling the Benefits Choice Center and changing your contribution rate to 0%. You can always resume contributions at any time.

Choosing a Beneficiary

As a participant of FutureBuilder, you have the right to designate the beneficiary(ies) to receive your account balance in the event of your death. You can designate one or more individuals, a trust, or an estate as your beneficiary. You can designate your beneficiary(ies) by accessing the [Your Benefits Resources](#) website.

You should be sure that FutureBuilder has up-to-date beneficiary designation information at all times.

If you are married and designate anyone other than your legal spouse as beneficiary, a Beneficiary Authorization Form will be sent to you. Any non-spousal designation will not be valid unless your spouse consents in writing on the Beneficiary Authorization Form. Your spouse's consent must be notarized. If you marry and have previously designated a beneficiary other than your spouse, your beneficiary will automatically be your spouse unless he or she consents to a non-spouse beneficiary. If you divorce, you should review your beneficiary designation. Note that your former spouse is not automatically removed.

If you do not have a valid Beneficiary Designation on file when you die, or if your designated beneficiary does not survive you or cannot be located, your account will be paid to your surviving legal spouse, if any, or to your estate if you do not have

a surviving legal spouse. No benefits are paid to any person responsible for a participant's death.

Financial Engines Investment Advisory Services

The Home Depot offers investment advisory services from Financial Engines to help you meet your financial goals for retirement and make the most of the FutureBuilder's features. Financial Engines can recommend an investment strategy based on your personal goals and the funds available through FutureBuilder. The team of retirement experts at Financial Engines offer unbiased and objective investment advice and discretionary management—they don't sell investments and they don't receive commissions.

Financial Engines offers two services depending on your needs:

- Online Advice is available at no additional cost to FutureBuilder participants. Online Advice provides investment recommendations and forecasts based on the investment funds available through FutureBuilder. This online tool allows you to explore different investment scenarios and fine-tune your strategy. Then you can implement the advice for your FutureBuilder investment portfolio yourself.
- Professional Management provides a savings and investing strategy tailored to your specific needs, and then provides ongoing investment fund monitoring and management. Under Financial Engines Professional Management you turn over actual investment decision making and control of your account. You also can speak with a Financial Engines advisor representative when you have

questions. Your account will be charged a monthly fee for Professional Management services.

Both services provide recommendations for investing in the FutureBuilder funds based on your personal retirement needs. You can find out more about Financial Engines services by logging on to your FutureBuilder account through the [Your Benefits Resources](#) website from www.livetheorangelife.com

Contributions to FutureBuilder

Your account is made up of your own before-tax contributions, Roth after-tax contributions, Company matching contributions, ESOP contributions previously made, and any rollover contributions you may make.

Your Contributions

You can contribute from 1% to 50% of your pay in before-tax and/or Roth after-tax contributions to the Plan, in any whole percentage, unless you are subject to the HCE limit. Contributions are deducted automatically from your paycheck.

Before-Tax Contributions

When you save with before-tax dollars, you save on your income taxes. Your contributions to the plan do not count as current income on your tax return, which means you do not pay current income taxes on what is set aside in the Plan. As a result, you defer paying federal and, in most cases, state and local income taxes on your FutureBuilder savings until you withdraw them or receive a distribution from the Plan.

In the following example, if you save on a before-tax basis through FutureBuilder, you have an extra \$375 in take-home earnings compared to savings on an after-

tax basis. The example is simplified by excluding deductions and exemptions and assumes you are single, that your eligible compensation is \$25,000 and you contribute 10% of that amount to FutureBuilder as before-tax savings. The estimated federal taxes are based on the IRS 2013 tax table.

Tax Savings Comparison

	Before-tax Savings	After-tax Savings
Eligible Compensation	\$25,000	\$25,000
Before-tax Contribution	-\$2,500	N/A
Taxable Compensation	\$22,500	\$25,000
Estimated Federal Taxes	-\$2,933	-\$3,308
Eligible Compensation after Taxes	\$19,567	\$21,692
After-Tax Savings	N/A	-\$2,500
Remaining Take-Home Earnings	\$19,567	\$19,192

Tax Credit for Before-Tax FutureBuilder Contributions

You may be eligible to receive a federal tax credit equal to 10%, 20% or 50% of your annual FutureBuilder contribution, up to \$2,000 if for 2015 you file a:

- Single return and have annual income of \$30,500 or less
- Joint return and have annual income of \$61,000 or less
- Head-of-household return and have annual income of \$45,750 or less

The percentage that applies is determined by your income level. Your spouse is able to do the same

thing, so your family could receive a total tax credit of as much as \$4,000.

Here's an example of how it works. If you and your spouse had a combined income of \$32,000, filed a joint tax return, and together contributed \$4,000 (\$2,000 each) to a 401(k) Plan, you'd be eligible for a 50% tax credit. You would pay \$2,000 (\$4,000 x 50%) less in income taxes for the year. Certain conditions apply so check with your tax advisor for more information.

Roth After-Tax 401(k) Contributions

Roth after tax 401(k) contributions are deducted from your net paycheck after Federal, state, and other employment taxes are withheld. Although contributions are subject to these taxes, they are not calculated based off of your net paycheck. Roth after-tax contributions are calculated based off of eligible compensation.

The investment earnings on Roth contributions grow tax-free and remain tax-free even when you withdraw them during retirement, provided it's a qualified withdrawal (generally, if you're age 59½ or older and the withdrawal is made at least five years after making your first Roth contribution to FutureBuilder). Investment earnings on any other type of contribution to the FutureBuilder Plan (before-tax and Company matching contributions) are tax-deferred while in the Plan, but those earnings will be taxed when you make a withdrawal.

Generally speaking, if you expect to be in a higher tax bracket in retirement than you are now (whether you expect higher taxable income or increased tax rates), Roth contributions might be a good choice. Roth contributions won't reduce your taxable income

Comparison of Traditional Before-tax 401(k) Contributions and Roth After-tax 401(k) Contributions

	Traditional 401(k) Contributions	Roth 401(k) Contributions
How are your contributions deducted from your pay?	Contributions are deducted from before-tax pay	Contributions are deducted from after-tax pay. They are subject to income tax withholding and are calculated based off of eligible compensation.
How do your contributions affect your current taxes?	Current taxable income is reduced so your current tax bill is lower	Current taxable income is not reduced so there is no effect on your current tax bill
Do contributions count toward the 2015 annual contribution limit of \$18,000? (See IRS Limits)	Yes	Yes
Are contributions eligible for Company matching contributions?	Yes, up to FutureBuilder limits (up to 3.5% on your first 5% of pay)	Yes, up to FutureBuilder limits (up to 3.5% on your first 5% of pay)
Are contributions available for loans and hardship withdrawals?	Yes	Yes
When will you pay taxes on your contributions?	Income taxes are paid on your contributions when you receive a distribution, unless your distribution is rolled over into an IRA or another qualified employer-sponsored plan	You have already paid taxes on your contributions, so no taxes are due if you receive a qualified distribution (Note: Does not apply to Company-matching contributions)
When will you pay taxes on your investment earnings?	Income taxes are paid on investment earnings when you receive a distribution, unless your distribution is rolled over into an IRA or another qualified employer-sponsored plan	No taxes are due on earnings from your Roth after-tax contributions if the withdrawal is a qualified distribution or if your distribution is rolled over into an IRA or another qualified employer-sponsored plan. Earnings on before-tax Company matching contributions will be taxed since those contributions have not yet been taxed.

today, but after you retire and receive a qualified withdrawal, the Roth contributions, as well as earnings on those contributions, will be tax-free. If you expect to be in a lower tax bracket in retirement than you are now, before-tax contributions, in general, might be the better option. Consult your tax advisor.

Catch-up Contributions If You Are Age 50 or Older

Catch-up contributions may allow associates who are age 50 or older to save even more in their FutureBuilder accounts than they normally could due to IRS or plan contribution limits. This can help you save even more as you approach retirement.

Who Can Make Catch-up Contributions

You are eligible to contribute catch-up contributions if you will be age 50 or over by the end of the current year. For example, you may start making catch-up contributions for 2014 even if you are not yet age 50 as long as you will turn age 50 by the end of 2014.

What is Considered Eligible Compensation

In general, eligible compensation for catch-up contributions is the same as FutureBuilder eligible compensation. See [What Is Considered Eligible Compensation](#) earlier in this chapter.

How to Elect Catch-up Contributions

In order to make catch-up contributions, you have to be enrolled in FutureBuilder. You then can elect the amount you wish to contribute in catch-up contributions. You can choose to make catch-up contributions as before-tax and/or Roth after-tax contributions. Unlike your regular contribution elections that you make in percentages, you must elect a whole dollar amount, such as \$200, for your catch-up contribution election. That amount will be contributed out of [each](#) regular paycheck.

Once you have made a catch-up contribution election, you won't have to elect a new catch-up contribution amount each year, unless you want to increase

or decrease your contribution. Your catch-up election automatically will be carried over to the next year.

Catch-up Contributions Limit

For 2015, the catch-up contribution limit is \$6,000. For example, you could elect to make catch-up contributions each pay period that would result in an annual amount of \$3,500 in before-tax contributions and \$2,500 in Roth after-tax contributions. It's a good idea to annually review your contributions and make any changes that are appropriate. Make your election carefully—remember the dollar amount you elect will be contributed out of [each](#) regular paycheck.

How Catch-up Contributions Are Made

Like regular FutureBuilder contributions, you make catch-up contributions through convenient, automatic payroll deductions.

Generally, catch-up contributions can only be made if you reach the IRS limit on contributions to FutureBuilder. For example, in 2015, the IRS contribution limit is \$18,000. However if you qualify for catch-up contributions, you are allowed to contribute up to an additional \$6,000, meaning that you could contribute a total of \$24,000 to your FutureBuilder account in 2015.

In addition, if you are subject to the HCE limit and you contribute the maximum amount you are allowed under the HCE limit, you can make catch-up contributions (as long as you meet the catch-up contribution age restriction). For example, if in 2015, you contribute the HCE maximum and you qualify for catch-up contributions, you could contribute up to an additional \$6,000 to your FutureBuilder account in 2015.

You also may contribute catch-up contributions if, as a result of the Plan's non-discrimination testing, a portion of your regular contributions would be refunded to you. If you are eligible to receive a refund, the amount of the refund (or a portion of the amount) will be reclassified as a catch-up contribution if you meet the catch-up contribution age restriction. If your refund (or a portion of the amount) needs to be reclassified as a result of the testing, you do not need to elect the catch-up contribution. The catch-up contribution, in this case, will be made automatically.

Catch-up Contributions and Company Match

Catch-up contributions are not eligible to be matched, even if the catch-up contributions are reclassified as regular contributions. For more information on the Company match, see [How the Company's Matching Contribution Works](#) in this chapter.

How the Company's Matching Contribution Works

For most associates, the Company will contribute \$1.50 for every \$1 you contribute on the first 1% of your pay, and 50 cents for each additional \$1 you save from 2% to 5% of your pay. That means that if you save 5% to 50%, then the Company will contribute an amount equal to 3.5% of your pay. The Company match is determined and made on the same frequency as your regular, before-tax and/or Roth after-tax contributions, typically on a biweekly basis. There is no end-of-the-year "true-up". Here's a snapshot of the boost you can get:

If your contribution equals this much of your pay	The Company match will equal this percentage of your pay^{1,2}	Your total FutureBuilder contributions equal this much of your pay
1%	1.5%	2.5%
2%	2%	4%
3%	2.5%	5.5%
4%	3%	7%
5% to 50% ¹	3.5%	8.5% to 53.5%

¹ You'll receive a matching contribution on up to 5% of your pay, but generally you can save as much as 50% of your eligible pay.

² The Company match on your contributions applies to your before-tax and Roth after-tax 401(k) contributions combined.

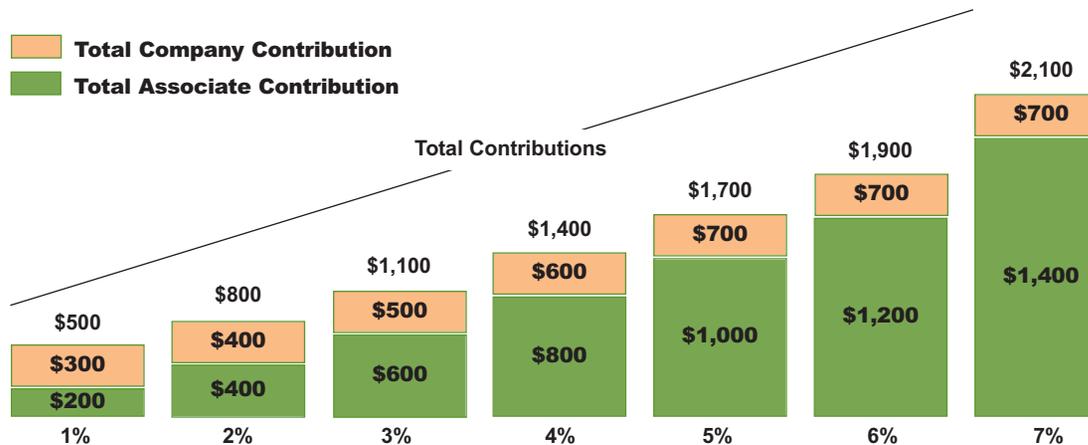
This example shows how the Company's matching contribution is calculated for an associate with an annual eligible compensation of \$20,000 who is contributing 7% of eligible compensation to FutureBuilder. This assumes that the associate begins making contributions on January 1 on a biweekly basis and continues making contributions to December 31 of the same year.

Calculating the Company Match

Calculating the contributions for	Associate Contribution	Company Match	Total Contribution
The first 1% of pay	\$200 $\$20,000 \times .01 = \200	\$300 $\$20,000 \times .015 = \300	\$500 $\$200 + \$300 = \$500$
The next 4% of pay	\$800 $\$20,000 \times .04 = \800	\$400 $\$20,000 \times .02 = \400	\$1,200 $\$800 + \$400 = \$1,200$
Next 2% of pay	\$400 $\$20,000 \times .02 = \400	\$0	\$400 $\$400 + \$0 = \$400$
Total = 7% of Pay	Associate Contribution = \$1,400	Company Match = \$700	Total Contributions = \$2,100

The Company Match in Action

Here is an example to show how matching contributions can add up at various contribution levels for an associate with an annual eligible compensation of \$20,000, assuming you make contributions starting January 1 on a biweekly basis and continuing to December 31 of the same year.



Rollover Contributions

If you are an active associate and eligible to participate in the Plan, on or after your eligibility date, generally after completing 90 days of service, you may roll over any eligible distribution you receive from another eligible employer retirement plan sponsored by a previous employer or from an Individual Retirement Account (IRA). You may also roll over amounts distributed from a Section 403(b) or a Section 457 plan or amounts you contributed directly to an IRA. However, with the exception of Roth Rollovers, the Plan will not accept any amounts representing after-tax contributions you made to a prior employer's plan or an IRA. Only direct Roth rollovers will be accepted from qualified plans with Roth accounts. Indirect Roth rollovers and rollovers from Roth IRAs are not permitted. You may obtain more information about rollovers or request a rollover contribution form by accessing the [Your Benefits Resources](#) website or calling the Benefits Choice Center and speaking to a representative. Rollover contributions are subject to the same distribution rules as other plan contributions.

If You Are on Military Leave

If you are on Military Leave and you are eligible to receive supplemental pay, your contributions to FutureBuilder will be made at the same percentage rate of participation you had elected before going on leave, unless you change the election, which can be done at any time. Corresponding Company matching contributions will continue to be deposited into your account.

Upon re-employment after Military Leave, you may:

- Make up missed contributions that could have been made during the period of military service

- Receive Company matching contributions to the extent that you make up missed contributions that could have been made during the period of military service

The period allowed for make-up contributions may be up to three times the length of military leave, but the make-up period may not exceed five years.

The amount of your make-up contributions cannot exceed the amount that you would have been allowed to make had you remained continuously employed, reduced by the contributions you made from supplemental pay.

How Your Contributions and Company Matching Contributions are Invested

You decide how to invest the Company's and your contributions. If you change your mind, you can always access the [Your Benefits Resources](#) website or call the Benefits Choice Center to change how your future contributions will be invested, how your current balance is invested, or both. The investment elections you choose for your own contributions will apply to both before-tax and Roth contributions.

How Your Catch-up Contributions Are Invested

Any catch-up contributions you make will be invested using the same investment approach that you have chosen for your own contributions. You can change how your contributions are invested at any time.

FutureBuilder Vesting Schedule

Years of Service	Your Contributions and Earnings	Matching Contributions and Earnings	ESOP Contributions and Earnings
Less than 3	Always 100%	0%	0%
3		100%	20%
4			40%
5 or more*			100%

* Effective January 1, 2010, associates with five years of employment will be vested in the Company's matching and ESOP contributions.

How Your Company Matching Contributions Are Invested

The Plan allows you to choose where you want your matching contributions invested. If you don't make an investment election, your matching contributions will be invested using the same investment approach you have chosen for your own contributions.

If you choose the same investment elections for your own contributions and the company matching contributions, you may elect to have your account automatically rebalanced. Auto rebalancing is functionality that allows your FutureBuilder balances to be automatically reallocated every 90 days, every 180 days, or annually to your target fund elections. Automatic rebalance elections are available on the website or with a benefits choice center representative. The rebalance triggering will continue as long as a balance resides in the Plan unless you choose to cancel it and/or choose to receive investment advice from Financial Engines. Any changes to your investment elections will apply to any future rebalance transactions. Any Home Depot Stock Fund balances are excluded from the automatic rebalance activity.

Savings Limitations

Plan Limits

For 2015, the IRS considers an associate who earned \$115,000 or more in 2014 to be a highly compensated employee (HCE). HCE's contributions are subject to certain limitations. Effective October 23, 2014, HCE's contributions are limited to 12% of eligible compensation.

IRS Limits

The IRS places the following restrictions on contributions to FutureBuilder:

- The combined amount of before-tax and Roth after-tax contributions you can make each calendar year is limited to a specific dollar amount. This amount, which the IRS adjusts to reflect inflation from time to time, in 2015 is \$18,000, less any contributions you made to another eligible employer-sponsored retirement plan in the same year.

If your combined contributions under FutureBuilder and another employer's sponsored plan exceed this combined limit of \$18,000 for a given year, you must notify the Benefits Choice Center no

later than March 1 of the next year in order to obtain a corrective distribution.

- There is also a limit on the amount of your compensation used in determining your contributions to the Plan. The dollar limit on annual compensation is an indexed amount and may change from time to time. In 2015, this amount is \$265,000.
- Your FutureBuilder contributions will be stopped once you have made contributions that reach the IRS-determined annual contribution limit of \$18,000 or the dollar limit on annual compensation of \$265,000 or higher, whichever happens first.
- To ensure that contributions to the Plan are balanced between associates at lower and higher pay levels, the IRS rules could place further restrictions on the amount higher paid associates may contribute to the Plan. You will be notified if this applies to you.
- If you're affected by total annual contribution limits under federal law, the amounts you and the Company contribute on your behalf may be limited. Total annual contributions to certain benefit plans like FutureBuilder cannot exceed 100% of your compensation or \$53,000 for 2015, whichever is less, under federal law. If you're affected by these limits, you'll be notified.

What Is Vesting?

You earn ownership of Company matching contributions and the investment earnings on those amounts based on how long you've worked for the Company and its affiliates. This is called **vesting**. The vesting chart shows when you become vested for each type of contribution based on your years of service.

For vesting purposes, a year of service is any calendar year in which you complete at least 1,000 hours of service.

Keep in mind that all years of service from the date you start working at the Company are considered for vesting, even if you were not enrolled in FutureBuilder.

You always have ownership of the money **you** put into FutureBuilder, including your before-tax, Roth after-tax, catch-up, and rollover contributions and all investment earnings on your contributions. This money is yours to take from the plan if you leave the Company and its affiliates.

You should be aware, however, that if you take a distribution of the money from your account, you will have to pay taxes unless you roll over your distribution to an IRA or another employer's plan. This will not apply to your Roth after-tax contributions and the earnings on your Roth after-tax contributions—this money will not be taxed if you take a qualified distribution (generally, if you're age 59½ or older and the withdrawal is made at least five years after making your first Roth contribution). However, you will pay taxes on any company matching contributions that apply to your Roth after-tax contributions.

You will become 100% vested in your Company matching contributions when you complete three years of service in which you complete at least 1,000 hours of service.

In addition, regardless of your service, you automatically become 100% vested in all Company contributions and earnings if, while you are employed by the Company and its affiliates:

- you reach five years of employment;

- you reach age 65;
- you become permanently and totally disabled; or
- you die.

What Is a Break in Service?

You will incur a break in service if you are not credited with at least one hour of service in the calendar year. If this happens for five consecutive calendar years, you will incur a five-consecutive-year break in service for vesting purposes.

If you leave the Company and its affiliates after you become a participant in the Plan, but later return to work, the following break in service rules will apply:

If you return before a one-year break in service:

- you will be eligible to rejoin the Plan immediately
- you will retain the years of service you had before your termination, and
- any amounts forfeited from your account at termination will be restored.

If you return after a one-year break in service, but before a five-consecutive-year break in service:

- you will be eligible to rejoin the Plan immediately
- your FutureBuilder account will be reinstated and any amount forfeited from your account at termination will be restored, and
- once you have completed one year of service following your rehire date, all years of service accumulated prior to the break in service will be recognized for vesting purposes.

If you return after more than a five-consecutive-year break in service:

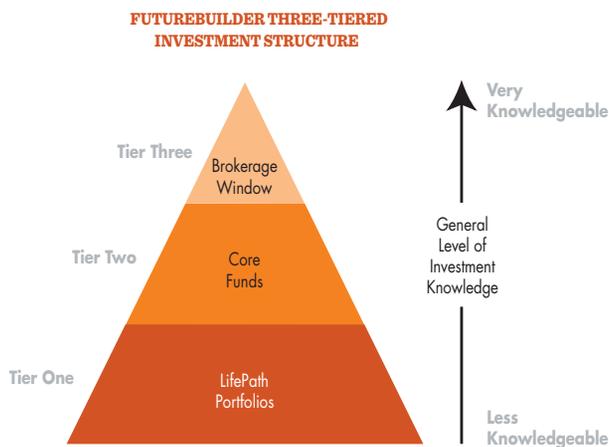
- you will be eligible to rejoin the Plan immediately
- any amounts forfeited from your account at termination will not be restored, and
- all years of vesting service accumulated prior to the break in service will be recognized for vesting purposes once you have completed one year of service following your rehire date, if you made contributions to the Plan prior to your break in service or received any vested employer contributions.

Your Investment Options

FutureBuilder offers a wide variety of investment options allowing you to tailor a savings approach that suits your individual needs. The three-tiered investment structure contains LifePath® Portfolios in Tier One, FutureBuilder core funds in Tier Two and a self-directed brokerage account in Tier Three.

This investment structure allows you to:

- Choose a single LifePath fund; or
- Invest in FutureBuilder core funds only or the self-directed brokerage account only; or



- Use a combination of FutureBuilder core funds and the self-directed brokerage account to develop your investment portfolio.

The FutureBuilder Investment Committee monitors the performance of each FutureBuilder core and LifePath fund and may eliminate or add funds or change investment managers at any time. The following descriptions represent the FutureBuilder investment funds when this Benefits Summary was published but you should visit the 401(k) page on **Your Benefits Resources** website for the most up-to-date information on your investment fund options including fee information.

Remember, you can transfer or change your investment elections at any time by accessing **Your Benefits Resources** website at <http://resources.hewitt.com/homedepot> or by calling the Benefits Choice Center at **1-800-555-4954**.

Please remember, the Company and its affiliates make no guarantee of the performance of any of the investment options offered through FutureBuilder. Sometimes unfavorable market conditions can affect even the most conservative funds. None of the options are guaranteed not to lose money. No person with the Company or representing the Company is authorized to make any statement or give any assurance otherwise.

For an explanation of many common investment terms, see the **Glossary** later in this chapter.

Tier One: BlackRock LifePath® Portfolios— The LifePath Portfolio is designed so that to invest you can simply determine the target year when you want to start withdrawing your FutureBuilder savings. Based on the answer to that question, you can determine which LifePath Portfolio is the right start-

ing point for you. Once you do that, you will not need to take any action to change LifePath Portfolios as you pass through the different stages of life, unless you choose to do so. Your portfolio is managed by a team of investment professionals and these professionals will change the portfolio's asset mix for you over time. This option works well for individuals who do not have the time or interest needed to manage their own investments.

Tier Two: Core Funds—In addition to the LifePath Portfolios, you can invest in any combination of FutureBuilder's core funds in 1% increments. Each of the core funds represents a different kind of investment (asset class) and has a different objective. Therefore, each offers a different level of risk and return potential. This option works well for individuals who prefer to construct their own portfolio, and are willing to commit more time to managing their own investments. This requires that you know your objectives, understand the risks involved in investing, periodically review your strategy and investments and make any adjustments needed to rebalance your account. If you choose this approach, you may want to take advantage of the FutureBuilder financial advisory service, see **Financial Engines Investment Advisory Services** earlier in this chapter, to help you make your decisions, or consult a professional financial advisor of your own.

Tier Three: Self-Directed Brokerage Account— Through the Schwab PCRA brokerage account, you can customize your portfolio even more than the Tier Two option by selecting from a wide variety of mutual funds and from most publicly traded stocks and bonds. This option works well for individuals who are experienced, knowledgeable investors, are willing to

commit a significant amount of time managing their investments, and are comfortable paying applicable brokerage transaction fees that will be charged to their account.

BlackRock LifePath® Portfolios

The BlackRock LifePath portfolios are designed to be complete investment solutions for individual investors. You choose a LifePath portfolio based on the year you expect to need your money—generally, the year you plan to retire. The LifePath portfolios are diversified among many different asset classes (stocks, bonds, real estate, commodities and money market instruments) and adjusted over time to gradually become more conservative as your target retirement year approaches. You won't need to change LifePath portfolios as you become older (unless you choose to do so)—the portfolio's mix of investments will change for you over time.

Each LifePath portfolio has a number in its name (such as 2020 in LifePath 2020®) that represents the approximate year you plan to start withdrawing your money. As you get closer to this year, the investment mix is gradually shifted from a greater concentration of higher-risk investments (stock funds) to a greater concentration of lower-risk investments (bond funds and money market instruments). This shift is designed to reduce but does not eliminate fluctuations in the value of your investment as the time that you will need your money approaches.

One portfolio—LifePath Retirement—does not include a number because it is designed for people currently withdrawing their money or very close to retirement.

The percentages of holdings for these funds are subject to change. Log on to [Your Benefits Resources](#) website for the most current percentage information.

Date of Birth*	LifePath Portfolio Default
On or after 1988	LifePath 2055
On or between 1983 & 1987	LifePath 2050
On or between 1978 & 1982	LifePath 2045
On or between 1973 & 1977	LifePath 2040
On or between 1968 & 1972	LifePath 2035
On or between 1963 & 1967	LifePath 2030
On or between 1958 & 1962	LifePath 2025
On or between 1953 & 1957	LifePath 2020
On or before 1952	Retirement Fund

* Assumes retirement at age of 65.

LifePath® Retirement Portfolio

Official Fund Name: LifePath® Index Retirement Portfolio

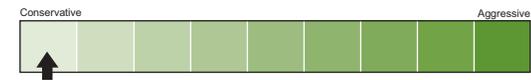
Investment Objective

The LifePath Retirement Portfolio is designed to provide an investment solution for investors who are retired or close to retirement by diversifying among many asset classes, with the largest percentages in U.S. fixed income and smaller holdings in U.S. equities. Although achieving reasonable levels of income generation is important for investors in retirement, it makes sense to have some of the portfolio's assets in stocks, as most investors will still need some protection against inflation during their retirement years.

Asset Allocation

The portfolio is diversified among many asset classes, with the largest percentage in U.S. fixed income (bonds) and U.S. equities (stocks). As of June 30, 2014, the percentage of holdings in these two asset classes was roughly 62% U.S. bonds and 24% U.S. stocks, with the balance of the portfolio in non-U.S. stocks, real estate and commodities.

Risk and Return Characteristics



Fees: See [FutureBuilder Investment Expenses](#).

LifePath 2020® Portfolio

Official Fund Name: BlackRock LifePath Index 2020® Portfolio

Investment Objective

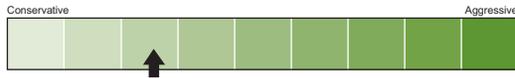
The LifePath 2020 Portfolio is designed to be an investment solution for investors who expect to retire between 2018 and 2022. The portfolio is generally weighted toward investments with higher growth potential (such as stocks), while still using diversification to moderate the price fluctuations that these investments typically incur over the short to medium term.

Asset Allocation

The portfolio is diversified among many asset classes, with the largest percentage in U.S. fixed income (bonds) and U.S. equities (stocks). As of June 30, 2014, the percentage of holdings in these two asset classes was roughly 49.1% U.S. bonds and 30.1%

U.S. stocks, with the balance of the portfolio in non-U.S. stocks, real estate and commodities. These percentages are adjusted over time to gradually become more conservative as the portfolio gets closer to 2020. When it reaches its target year (2020), it will be at its most conservative asset mix. At that time, the assets of this portfolio will be blended into the LifePath Retirement Portfolio. All investors in this portfolio will then own units in LifePath Retirement going forward.

Risk and Return Characteristics



All LifePath Portfolios slowly reduce their risk and return profile over time, to respond to the changing needs of their investors as they age. The LifePath 2020 Portfolio has a moderately conservative asset mix as it has approximately 6 years to go before reaching its most conservative asset mix in 2020.

Fees: See [FutureBuilder Investment Expenses](#).

LifePath 2025® Portfolio

Official Fund Name: *BlackRock LifePath Index 2025® Portfolio*

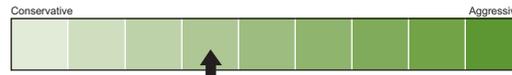
Investment Objective

The LifePath 2025 Portfolio is designed to be an investment solution for investors who expect to retire between 2023 and 2027. The portfolio is generally weighted toward investments with higher growth potential (such as stocks), while still using diversification to moderate the price fluctuations that these investments typically incur over the short to medium term.

Asset Allocation

The portfolio is diversified among many asset classes, with the largest percentages in U.S. fixed income (bonds), U.S. equities (stocks) and international equities. As of June 30, 2014, the percentage of holdings in these three asset classes was roughly 40.5% U.S. bonds and 34.2% U.S. stocks, with the balance of the portfolio in non-U.S. stocks, real estate and commodities. These percentages are adjusted over time to gradually become more conservative as the portfolio gets closer to 2025. When it reaches its target year (2025), it will be at its most conservative asset mix. At that time, the assets of this portfolio will be blended into the LifePath Retirement Portfolio. All investors in this portfolio will then own units in LifePath Retirement going forward.

Risk and Return Characteristics



All LifePath Portfolios slowly reduce their risk and return profile over time, to respond to the changing needs of their investors as they age. The LifePath 2025 Portfolio has a balanced asset mix as it has approximately 11 years to go before reaching its most conservative asset mix in 2025.

Fees: See [FutureBuilder Investment Expenses](#).

LifePath 2030® Portfolio

Official Fund Name: *BlackRock LifePath Index 2030® Portfolio*

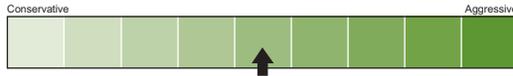
Investment Objective

The LifePath 2030 Portfolio is designed to be an investment solution for investors who expect to retire between 2028 and 2032. The portfolio is weighted toward investments with higher growth potential (such as stocks), while being less concerned with the inevitable price fluctuations that these investments typically incur over the short to medium term.

Asset Allocation

The portfolio is diversified among many asset classes, with the largest percentages in U.S. equities (stocks), U.S. Fixed Income (bonds) and non-U.S. equities. As of June 30, 2014, the percentage of holdings in these asset classes was roughly 37.7% U.S. stocks and 33.1% U.S. bonds with the balance of the portfolio in non-U.S. stocks, real estate and commodities. These percentages are adjusted over time to gradually become more conservative as the portfolio gets closer to 2030. When it reaches its target year (2030), it will be at its most conservative asset mix. At that time, the assets of this portfolio will be blended into the LifePath Retirement Portfolio. All investors in this portfolio will then own units in LifePath Retirement going forward.

Risk and Return Characteristics



All LifePath Portfolios slowly reduce their risk and return profile over time, to respond to the changing needs of their investors as they age. The LifePath 2030 has a balanced asset mix as it has approximately 16 years to go before reaching its most conservative asset mix in 2030.

Fees: See [FutureBuilder Investment Expenses](#).

LifePath 2035® Portfolio

Official Fund Name: *BlackRock LifePath Index 2035® Portfolio*

Investment Objective

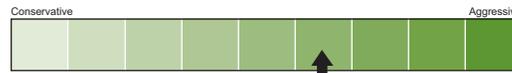
The LifePath 2035 Portfolio is designed to be an investment solution for investors who expect to retire between 2033 and 2037. The portfolio is weighted toward investments with higher growth potential (such as stocks), while being less concerned with the inevitable price fluctuations that these investments typically incur over the short to medium term.

Asset Allocation

The portfolio is diversified among many asset classes, with the largest percentages in U.S. and non-U.S. equities (stocks). As of June 30, 2014, the percentage of holdings in these two asset classes was roughly 40.8% U.S. stocks and 26.5% in U.S. bonds with the balance of the portfolio in non-U.S. stocks, real estate and commodities. These per-

centages are adjusted over time to gradually become more conservative as the portfolio gets closer to 2035. When it reaches its target year (2035), it will be at its most conservative asset mix. At that time, the assets of this portfolio will be blended into the LifePath Retirement Portfolio. All investors in this portfolio will then own units in LifePath Retirement going forward.

Risk and Return Characteristics



All LifePath Portfolios slowly reduce their risk and return profile over time, to respond to the changing needs of their investors as they age. The LifePath 2035 portfolio has a moderately aggressive asset mix as it has approximately 21 years to go before reaching its most conservative asset mix in 2035.

Fees: See [FutureBuilder Investment Expenses](#).

LifePath 2040® Portfolio

Official Fund Name: *BlackRock LifePath Index 2040® Portfolio*

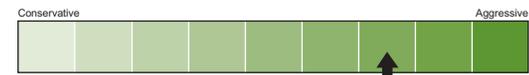
Investment Objective

The LifePath 2040 Portfolio is designed to be an investment solution for investors who expect to retire between 2038 and 2042. The portfolio is heavily weighted toward investments with higher growth potential (such as stocks), while being less concerned with the inevitable price fluctuations that these investments typically incur over the short to medium term.

Asset Allocation

The portfolio is diversified among many asset classes, with the largest percentage in U.S. and non-U.S. equities (stocks). As of June 30, 2014, the percentage of holdings in these two asset classes was roughly 43.6% U.S. stocks and 20.5% in U.S. bonds with the balance of the portfolio in non-U.S. stocks, real estate and commodities. These percentages are adjusted over time to gradually become more conservative as the portfolio gets closer to 2040. When it reaches its target year (2040), it will be at its most conservative asset mix. At that time, the assets of this portfolio will be blended into the LifePath Retirement Portfolio. All investors in this portfolio will then own units in LifePath Retirement going forward.

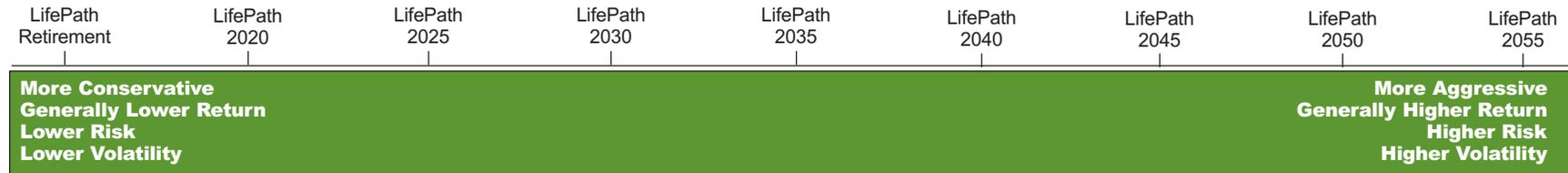
Risk and Return Characteristics



All LifePath Portfolios slowly reduce their risk and return profile over time, to respond to the changing needs of their investors as they age. The LifePath 2040 Portfolio has an aggressive asset mix as it has approximately 26 years to go before reaching its most conservative asset mix in 2040.

Fees: See [FutureBuilder Investment Expenses](#).

The diagram below shows how the BlackRock LifePath portfolios compare to each other in terms of risk and return potential.



LifePath 2045® Portfolio

Official Fund Name: BlackRock LifePath Index 2045® Portfolio

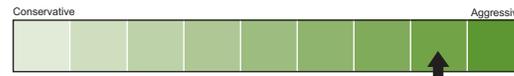
Investment Objective

The LifePath 2045 Portfolio is designed to be an investment solution for investors who expect to retire between 2043 and 2047. The portfolio is heavily weighted toward investments with higher growth potential (such as stocks), while being less concerned with the inevitable price fluctuations that these investments typically incur over the short to medium term.

Asset Allocation

The portfolio is diversified among many asset classes, with the largest percentage in U.S. and non-U.S. equities (stocks). As of June 30, 2014, the percentage of holdings in these two asset classes was roughly 46.3% U.S. stocks and 14.9% U.S. bonds with the balance of the portfolio in non-U.S. stocks, real estate and commodities. These percentages are adjusted over time to gradually become more conservative as the portfolio gets closer to 2045. When it reaches its target year (2045), it will be at its most conservative asset mix. At that time, the assets of this portfolio will be blended into the LifePath Retirement Portfolio. All investors in this portfolio will then own units in LifePath Retirement going forward.

Risk and Return Characteristics



All LifePath Portfolios slowly reduce their risk and return profile over time, to respond to the changing needs of their investors as they age. The LifePath 2045 Portfolio has an aggressive asset mix as it has approximately 31 years to go before reaching its most conservative asset mix in 2045.

Fees: See [FutureBuilder Investment Expenses](#).

LifePath 2050® Portfolio

Official Fund Name: BlackRock LifePath Index 2050® Portfolio

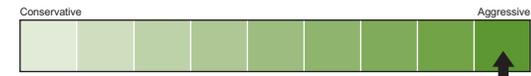
Investment Objective

The LifePath 2050 Portfolio is designed to be an investment solution for investors who expect to retire between 2048 and 2052. The portfolio is heavily weighted towards investments with higher growth potential (such as stocks), while being less concerned with the inevitable price fluctuations that these investments typically incur over the short to medium term.

Asset Allocation

The portfolio is diversified among many asset classes, with the largest percentage in U.S. and non-U.S. equities (stocks). As of June 30, 2014, the percentage of holdings in these two asset classes was roughly 48.7% U.S. stocks and 9.7% U.S. bonds, with the balance of the portfolio in non-U.S. stocks, real estate and commodities. These percentages are adjusted over time to gradually become more conservative as the portfolio gets closer to 2050. When it reaches its target year (2050), it will be at its most conservative asset mix. At that time, the assets of this portfolio will be blended into the LifePath Retirement Portfolio. All investors in this portfolio will then own units in LifePath Retirement going forward.

Risk and Return Characteristics



All LifePath Portfolios slowly reduce their risk and return profile over time, to respond to the changing needs of their investors as they age. The LifePath 2050 Portfolio has an aggressive asset mix as it has approximately 36 years to go before reaching its most conservative asset mix in 2050.

LifePath 2055® Portfolio

Official Fund Name: BlackRock LifePath Index 2055® Portfolio

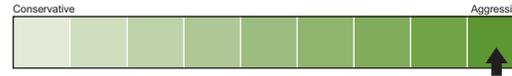
Investment Objective

The LifePath 2055 Portfolio is designed to be an investment solution for investors who expect to retire after 2052. The portfolio is heavily weighted towards investments with higher growth potential (such as stocks), while being less concerned with the inevitable price fluctuations that these investments typically incur over the short to medium term.

Asset Allocation

The portfolio is diversified among many asset classes, with the largest percentage in U.S. and non-U.S. equities (stocks). As of June 30, 2014, the percentage of holdings in these two asset classes was roughly 50.6% U.S. stocks and 8.6% U.S. bonds, with the balance of the portfolio in non-U.S. stocks, real estate and commodities. These percentages are adjusted over time to gradually become more conservative as the portfolio gets closer to 2055. When it reaches its target year (2055), it will be at its most conservative asset mix. At that time, the assets of this portfolio will be blended into the LifePath Retirement Portfolio. All investors in this portfolio will then own units in LifePath Retirement going forward.

Risk and Return Characteristics



All LifePath Portfolios slowly reduce their risk and return profile over time, to respond to the changing needs of their investors as they age. The LifePath 2055 Portfolio has an aggressive asset mix as it has approximately 41 years to go before reaching its most conservative asset mix in 2055.

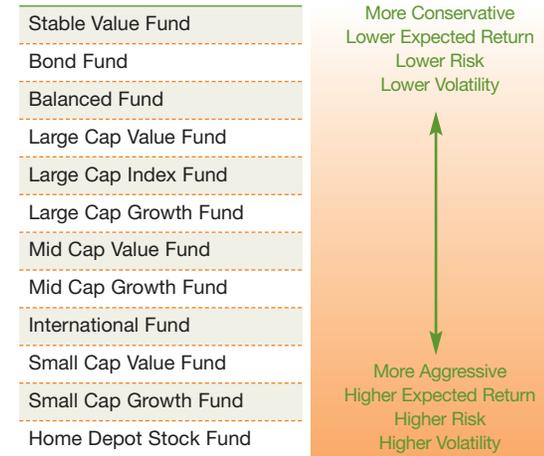
FutureBuilder Core Funds

In addition to the LifePath Portfolios, you can invest in any combination of FutureBuilder's core funds in 1% increments.

Each of the core funds represents a different kind of investment (asset class) and has a different objective. Higher risk investments may provide higher returns over the long term, but there's also a greater chance that you might lose a portion of your investment. On the other hand, if you put too much of your savings in safer investments, your return may be more stable but may not be great enough to meet your retirement income needs.

Before choosing FutureBuilder funds, you need to decide how much risk you're willing to accept and the number of years you have to invest before you'll need your money.

The diagram below shows how the FutureBuilder core funds compare to each other in terms of risk and return potential.



Stable Value Fund

Official Fund Name: JPMorgan Stable Value Fund

Investment Objective

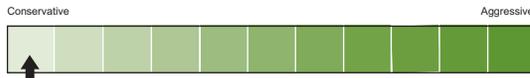
The Stable Value Fund seeks to preserve the value of money invested, provide an opportunity to perform better than the average money market fund and earn consistent, reliable returns.

Asset Allocation

The fund invests in a high quality fixed income portfolio combined with investment contracts called "benefit responsive wraps." The wrap contracts which are issued by insurance companies and banks seek to help stabilize the value and returns of the fund, even when markets are volatile. The fixed income portfolio generally consists of invest-

ment grade fixed income securities, primarily U.S. Treasury, agency, corporate, agency mortgage-backed and commercial mortgage-backed as well as short-term investment instruments.

Risk and Return Characteristics



Overall, this fund is the most conservative core fund offered through FutureBuilder. Due to its structure, the fund tends to earn interest with low price fluctuation. However, under certain conditions, the fund's return may lag behind alternatives like money market funds which tend to reflect rising interest rates more quickly.

Comparison Index Performance

Performance of the Stable Value Fund is compared to the CitiGroup 3 Month Treasury Bill Index, which has a similar risk profile.

Fees: See [FutureBuilder Investment Expenses](#).

Bond Fund

Official Fund Name: *BlackRock U.S. Debt Index Fund*

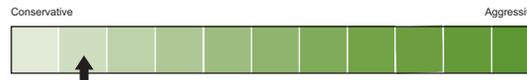
Investment Objective

This fund seeks to match the performance of the Barclays Capital US Aggregate Bond Index by investing in a diversified sample of the bonds that make up the Barclays measure of the U.S. investment-grade bond market.

Asset Allocation

The fund is made up of bonds including U.S. Treasury and federal agency bonds, corporate bonds, residential and commercial mortgage-backed securities, and asset-backed securities.

Risk and Return Characteristics



This fund is expected to experience a low to moderate range of price fluctuations. It is intended for investors seeking moderate returns by investing in a diversified portfolio of high-quality fixed income securities. As with any security, an investment in bonds is subject to risk.

Comparison Index Performance

Performance of the Bond Fund is compared to the Barclays Capital US Aggregate Bond Index, which has a similar investment style.

Fees: See [FutureBuilder Investment Expenses](#).

Balanced Fund

Official Fund Name: *BlackRock Balanced Fund*

Investment Objective

The BlackRock Balanced Fund seeks to achieve total return through capital appreciation and current income.

Asset Allocation

The fund invests approximately 60% of assets in the BlackRock Equity Index Fund (which invests in equity securities—stocks) with the remainder of the fund in the BlackRock U.S. Debt Index Fund (which invests in fixed income securities—bonds).

Risk and Return Characteristics



This fund is expected to experience a moderate range of price fluctuations. However, the fund may experience larger or smaller price declines or price increases depending on different market conditions. The fund is more diversified than some of the other fund options since it is invested in two different asset classes. However, to further offset some of the fund's risk, investors may wish to spread their savings among several funds that have different investment objectives and characteristics.

Comparison Index Performance

Performance of the Balanced Fund is compared to a Custom Index which is a blended index comprised of 60% return of the S&P 500 Index and 40% return of the BlackRock Capital US Aggregate Bond Index.

Fees: See [FutureBuilder Investment Expenses](#).

Large Cap Value Fund

Official Fund Name: Dodge & Cox Stock Fund

Investment Objective

The Large Cap Value Fund seeks to provide the opportunity for above-average, long-term growth of your savings by investing in common stocks of companies that the fund's managers believe to be temporarily undervalued by the stock market but have favorable long-term growth prospects.

Asset Allocation

The companies invested in are typically larger, well-established organizations, though the fund also invests in mid-sized companies. Under normal circumstances, the Fund will invest at least 80% of fund assets in common stocks, including those of foreign issuers which are included in the S&P 500 Index. In addition, the fund may also invest up to 20% of its assets in securities of foreign issuers traded in the U.S. that are not included in the S&P 500 Index.

Risk and Return Characteristics



This fund is riskier than the Bond, Balanced and Stable Value Funds since it invests exclusively in stocks. While stocks can go up and down dramatically over short time periods, they have traditionally outperformed other types of investments over longer periods and have outpaced inflation as well. Given the short-term risks associated with equity investing, investors should consider this fund a long-term investment.

Comparison Index Performance

Performance of the Large Cap Value Fund is compared to the Russell 1000 Value Index, which has a similar investment style.

Fees: See [FutureBuilder Investment Expenses](#).

Large Cap Index Fund

Official Fund Name: BlackRock Equity Index Fund

Investment Objective

This fund seeks to provide growth and modest income on your savings by investing in each stock that makes up the S&P 500 Index.

Asset Allocation

The fund is made up of 500 stocks within major U.S. industries, such as manufacturing, finance, utilities and transportation.

Risk and Return Characteristics



This fund is riskier than the Bond, Balanced and Stable Value Funds since it invests exclusively in stocks. While stocks can go up and down dramatically over short time periods, they have traditionally outperformed other types of investments over longer periods and have outpaced inflation as well. Given the short-term risks associated with equity investing, investors should consider this fund a long-term investment.

Comparison Index Performance

Performance of the Large Cap Index Fund is compared to the return of the S&P 500 Index.

Fees: See [FutureBuilder Investment Expenses](#).

Large Cap Growth Fund

Official Fund Name: T. Rowe Price Large Cap Growth Equity Separate Account¹

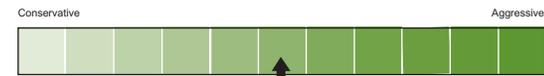
Investment Objective

The Fund seeks to provide long-term capital appreciation primarily through investments in common stocks of large capitalization growth companies.

Asset Allocation

Normally at least 80% of the Fund's total market value is invested in the common stocks of large-capitalization companies. The investment manager seeks to invest in companies believed to offer above average rates of earnings and cash flow growth and believed to have the ability to sustain earnings momentum even during times of slow economic growth. The Fund is diversified across issuers and industries.

Risk and Return Characteristics



The Fund is subject to the volatility inherent in common stock investing, and may experience fluctuations more than a strategy investing in non-growth oriented stocks. Diversification cannot assure a profit or protect against loss in a declining market. As with all equity funds, the share price can fall because of weakness in the broad market, a particular industry or specific holdings.

¹ The separate account is not registered or regulated as an investment company (mutual fund) and its prices are not published daily.

Comparison Index Performance

Performance is compared to the Russell 1000 Growth Index.

Fees: See [FutureBuilder Investment Expenses](#).

Mid Cap Value Fund

Official Fund Name: *WEDGE Capital Management Mid Cap Value Fund*

Investment Objective

The Fund strives to outperform the benchmark Russell Mid Cap Value Index from a total return perspective over a full market cycle. WEDGE Capital Management L.L.P.'s research-driven approach to value investing and portfolio construction defines WEDGE's Traditional Equity platform. The process first utilizes systematic quantitative analysis to evaluate companies and industries believed to have favorable value and return characteristics. WEDGE's equity research teams then perform company and industry analysis.

Asset Allocation

The Fund's initial investible universe consists of stocks traded on US equity exchanges within a market capitalization range of \$1.0 billion to \$20.0 billion. The Fund invests in approximately 30 – 45 securities and seeks to be well diversified among market sectors. WEDGE strives to remain fully invested at all times. The Fund is permitted to invest in ADRs and publicly traded REITs.

Risk and Return Characteristics



This fund may be suitable for investors with a long-term investment time horizon and who are willing to accept a higher degree of risk for the opportunity of higher long-term potential returns.

Comparison Index Performance

Performance of the WEDGE Capital Management Mid Cap Value Fund is compared to the total return of the Russell Midcap Value Index.

Fees: See [FutureBuilder Investment Expenses](#).

Mid Cap Growth Fund

Official Fund Name: *TimesSquare Mid Cap Growth Strategy Fund*

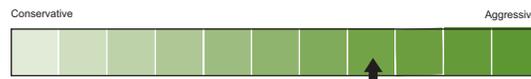
Investment Objective

The Mid Cap Growth Fund seeks to provide capital appreciation by investing in the common and preferred stock of U.S. mid-capitalization companies. The portfolio management team uses a bottom-up, research-intensive approach to identify mid-capitalization growth stocks that it believes have the greatest potential to achieve significant price appreciation over a 12- to 18-month horizon.

Asset Allocation

The fund's managers target U.S. firms that are believed to have exceptional management, distinct, sustainable competitive advantage, and strong, consistent growth. The fund may also invest up to 10% of its assets in foreign securities.

Risk and Return Characteristics



This fund may be suitable for investors with a long-term investment time horizon and who are willing to accept a higher degree of risk for the opportunity of higher long-term potential returns.

Comparison Index Performance

Performance of the Mid Cap Growth Fund is compared to the total return of the Russell Mid Cap Growth Index.

Fees: See [FutureBuilder Investment Expenses](#).

International Fund

Official Fund Name: *Dodge & Cox International Stock Fund*

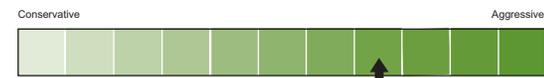
Investment Objective

The International Stock Fund seeks to provide long-term growth of principal and income by investing primarily in a diversified portfolio of equity securities issued by non-U.S. companies from at least three different foreign countries, including emerging markets. Securities for the fund are primarily those that are believed to have positive prospects for long-term growth in principal and income not reflected in the current price.

Asset Allocation

Under normal circumstances, the Fund will invest at least 80% of its total assets in common stocks, preferred stocks, securities convertible into common stocks and securities that carry the right to buy common stocks of non-U.S. companies. The Fund also invests in American, European and Global Depository Receipts.

Risk and Return Characteristics



The Fund could under-perform other investments for any of the following reasons: the stock markets in the countries in which the Fund invests go down, markets continue to undervalue the stocks in the Fund's portfolio, Dodge & Cox's opinion about the intrinsic worth of a company or security is incorrect.

Since the Fund invests primarily in securities of foreign companies, there is a greater risk that the Fund's share price will fluctuate more than if the Fund invested in U.S. issuers.

Non-U.S. currency risk. Non-U.S. currencies may decline relative to the U.S. dollar, which reduces the unhedged value of securities denominated in those currencies. Dodge & Cox may not hedge or may not be successful in hedging the Fund's currency exposure. The Fund also bears transaction charges for currency exchange.

The practice of short-term or excessive trading, often referred to as market timing, is prohibited by the Dodge & Cox International Stock Fund. Excessive trading by associates could interfere with the efficient management of the fund's portfolio, increase the fund's transaction costs, administrative costs and taxes, and/or impact the fund's performance.

Comparison Index Performance

Performance of the International Fund is compared to the total return of the Morgan Stanley Capital International All Countries World Index ex. U.S. (MSCI ACWI ex. U.S.).

Fees: See [FutureBuilder Investment Expenses](#).

Small Cap Value Fund

Official Fund Name: *Thompson, Siegel & Walmsley (TS&W) Small Cap Value*

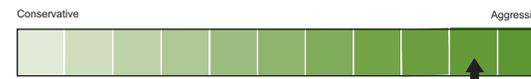
Investment Objective

The Small Cap Value Fund seeks to provide investors with long-term capital growth primarily by investing in U.S. small capitalization companies. The long term investment objective is to consistently outperform the Russell 2000 Value Index over a complete market cycle. The portfolio will hold generally 85 names or less.

Asset Allocation

The fund will typically be fully invested in publicly traded U.S. companies and seeks to hold less than 5% cash. It will generally be diversified among the nine Russell economic sectors, maintaining sector weights of +/-10% of the Russell 2000 Value Index, with an emphasis on those it deems more favorable. Additionally, the fund will focus on small capitalization stocks, maintaining a weighted average market capitalization of +/-50% of the benchmark.

Risk and Return Characteristics



This fund poses a higher risk and is potentially subject to more variation in its returns than the prior funds listed, since it invests predominantly in smaller companies. Smaller companies are subject to higher risks because they often have more limited product lines, markets or financial resources. This fund is intended to offer the possibility of higher long-term returns through investing in small companies with

the potential for significant long-term growth. Given the risks associated with equity investing, investors should consider this a long-term investment.

Comparison Index Performance

Performance of the Small Cap Value Fund is compared to the total return of the Russell 2000 Value Index.

Fees: See [FutureBuilder Investment Expenses](#).

Small Cap Growth Fund

Official Fund Name: *Stephens Small Cap Growth Fund*

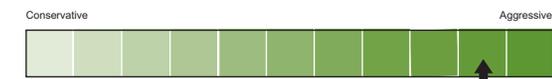
Investment Objective

The Small Cap Growth Fund seeks to provide long term growth of capital by constructing an equity portfolio with small market capitalization designed to fluctuate with market trends and outperform the Russell 2000 Growth Index over a full market cycle, based on a disciplined growth philosophy and using bottom-up fundamental analysis.

Asset Allocation

The Fund's investment team invests primarily in common stock of small capitalization U.S. companies with growth characteristics.

Risk and Return Characteristics



This fund poses a relatively higher risk and is potentially subject to more variation in its returns than the prior funds listed, since it invests predominantly in smaller companies. Smaller companies are subject

to higher risks because they often have more limited product lines, markets or financial resources. This fund is intended to offer the possibility of higher long-term returns through investing in small companies with the potential for significant long-term growth. Given the risks associated with equity investing, investors should consider this a long-term investment.

Comparison Index Performance

Performance of the Small Cap Growth Fund is compared to the total return of the Russell 2000 Growth Index.

Fees: See [FutureBuilder Investment Expenses](#).

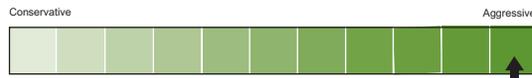
Home Depot Stock Fund

Official Fund Name: *The Home Depot, Inc. Common Stock Fund*

Investment Objective

The objective of the Home Depot Stock Fund is to allow FutureBuilder participants to share in ownership of the Company.

Risk and Return Characteristics



Since it invests in only one stock, this fund is subject to greater risk than any of the other funds in the plan.

Fees: See [FutureBuilder Investment Expenses](#).

About the Home Depot Stock Fund

As of September 16, 2008, the Home Depot Stock Fund is no longer a future investment option through FutureBuilder. If you had an existing balance in the

Home Depot Stock Fund as of that date, you can keep that balance in the fund; however, you can no longer contribute or transfer money into the fund after September 16, 2008.

Notice of Your Rights Concerning Employer Securities

Your Rights Concerning Home Depot Stock

At anytime and from time to time you can elect to move any portion of your account that is invested in company stock from that investment into any other investment alternatives under the Plan. This right extends to all your Home Depot stock under the Plan. If you have been notified that you are a designated associate, you can only change your investments in the Home Depot Stock Fund during designated window periods. You can contact the Benefits Choice Center for information about this right, including how to make an election.

In deciding whether to exercise the right to move your balance out of the Home Depot Stock Fund to other more diversified investments, you will want to give careful consideration to the benefits of a well-balanced and diversified investment portfolio. See [Notice of Importance of Diversification](#).

The Brokerage Window: Schwab PCRA

The Schwab PCRA (Personal Choice Retirement Account) is a brokerage account that gives you the ability to invest your FutureBuilder account in a much wider range of investment choices. By expanding your choices beyond the LifePath portfolios and the core investment funds, you have the

opportunity to custom-tailor your investment portfolio according to your needs and investment objectives. For example, through the brokerage window, you can invest in:

- An expanded selection of no-load, no transaction-fee mutual funds from hundreds of leading fund companies.
- Stock listed on some of the major exchanges, including over-the-counter issues, so you can invest in companies you follow.
- Exchange-traded funds that seek to keep investment costs low.
- Individual bonds, CDs and other fixed income investments that seek to help preserve capital or add stability to your portfolio.

Effective October 23, 2014, if you establish a self-directed brokerage window account within the Plan, you will be charged a one-time \$50 open account fee. A maintenance fee of \$10 per quarter will also apply. These fees will be deducted from other assets you have in the Plan rather than directly from your self-directed brokerage window account. If there are not enough assets to deduct the maintenance fees, funds will be transferred from your brokerage account to cover the fee. A minimum amount of \$200 must remain in the Target Retirement Date and/or Core Funds.

The Schwab PCRA account is subject to the requirements and limitations applicable to assets held in a qualified plan, like FutureBuilder. This is true regardless of anything to the contrary in documents provided to you by Schwab.

Once your Schwab account is established, you fund your PCRA by transferring money from your retirement plan's other investments in a three-step process:

- Determine from which of your other investments you want to transfer money.
- Decide on the amount to transfer.
- From www.livetheorangelife.com log onto the **Your Benefits Resources** website and follow the steps to initiate a transfer. If you do not have internet access, you can also initiate a transfer by contacting the Benefits Choice Center.

Money transferred from your retirement plan's other fund choices into your PCRA will be automatically allocated to your Schwab sweep money market fund within two business days. Use these assets to purchase other investments in your PCRA.

Due to the existing contractual agreement with JP Morgan, you will NOT be able to transfer money directly from the Stable Value Fund to the PCRA. You CAN transfer money out of the Stable Value Fund into any FutureBuilder fund EXCEPT the PCRA. You must wait for a period of 90 days before you can again transfer that money into the PCRA. You CAN move money directly into the PCRA from any fund EXCEPT the Stable Value Fund.

For more information on the Schwab PCRA go to the **Your Benefits Resources** website and click "Schwab PCRA" or call Schwab at **1-888-393-7272**. You can also go to www.schwabpcra.com. Click "Open Your PCRA Brokerage Account."

Different Investments Carry Different Risk and Return

As you choose your investments, keep in mind that the different investment options offered carry different levels of risk. Higher risk investments may provide higher returns over the long term, but there's also a greater chance that you might lose a portion of your investment. On the other hand, if you put too much of your savings in safer investments, your return may be more stable but may not be great enough to meet your retirement income needs.

By mixing high-risk and low-risk investments, you can achieve a balance that helps protect against an investment loss. Higher risk investments also tend to provide higher returns over the long term, while lower risk investments typically yield more stable, but lower returns. Generally, the risk of any investment tends to decline the longer you hold it.

The ratio of high to low risk investments you choose should depend on how many years you have until retirement and your personal risk tolerance. The longer you have, the more aggressively you could invest because you have time to ride out the market's highs and lows. The closer you are to retirement age, the more conservatively you may want to invest because there is time to recover from market swings.

Periodically, you should review your investment choices to ensure they are still in line with your savings goals. When necessary, reallocate your fund choices to meet your changing needs.

Trading Restrictions

Trading restrictions and/or fees may be placed on certain funds because of excessive and/or short-term trading, which can negatively impact the funds' performance. This means you may be required to wait a certain period of time before making reallocations or transfers. These time periods are known as purchase blocks. During a purchase block, you're still able to sell any amount you wish. Restrictions are not applicable to new contributions, loan payments, loans, withdrawals, distributions or rollovers.

Currently, you are not able to transfer money directly from the Stable Value Fund to the Schwab PCRA. Money can be transferred out of the Stable Value Fund into any FutureBuilder fund except the Schwab PCRA, but you must wait for a period of 90 days before transferring those funds into the PCRA.

FutureBuilder Investment Expenses* as of October 1, 2014

Generic Fund Name	LifePath Portfolios	Stable Value Fund	Bond Fund	Balanced Fund	Large Cap Value Fund	Large Cap Index Fund	Large Cap Growth Fund	Mid Cap Value Fund	Mid Cap Growth Fund	International Fund	Small Cap Value Fund	Small Cap Growth Fund	Home Depot Stock Fund	Schwab PCRA
Official Fund Name	BlackRock LifePath Portfolios	JPMorgan Stable Value Fund ¹	BlackRock U.S. Debt Index Fund	BlackRock Balanced Fund	Dodge & Cox Stock Fund	BlackRock Equity Index Fund	T. Rowe Price Large Cap Growth Fund ¹	WEDGE Mid Cap Value Fund ²	Times Square Mid Cap Strategy Fund	Dodge & Cox International Stock Fund	TS&W Domestic Small Cap Value ¹	Stevens Small Cap Growth Fund ¹	Home Depot Stock Fund	Schwab Personal Choice Retirement Account
Type of Fee														
Investment Management	0.090%	0.140% ¹	0.025%	0.016% ³	0.420%	0.010%	0.488% ¹	0.350%	0.618% ¹	0.540%	0.891% ¹	0.720% ¹	0.000%	—
Distribution, Service & Administration Fees	0.020% ⁴	0.000%	0.020% ⁴	0.020% ⁴	0.100% ⁵	0.020% ⁴	0.000%	0.000%	0.000%	0.100% ⁵	0.000%	0.000%	0.000%	—
Total Investment-related Fees⁶	0.110%	0.140%	0.045%	0.036%	0.520%	0.030%	0.488%	0.350%	0.618%	0.640%	0.891%	0.720%	0.000%	—
Recordkeeping Add-on Fees⁷	0.140%	0.140%	0.140%	0.140%	0.040%	0.140%	0.140%	0.140%	0.140%	0.040%	0.140%	0.140%	0.140%	—
Total Investment Expenses	0.250%	0.280%	0.185%	0.176%	0.560%	0.170%	0.628%	0.490%	0.758%	0.680%	1.031%	0.860%	0.140%	Variable ⁸

1 The JPMorgan Stable Value Fund, TS&W Domestic Small Cap Value Fund, the Stephens Small Cap Growth Fund, the T. Rowe Price Large Cap Growth Fund and the TimesSquare Mid Cap Strategy Fund are offered through a separate account structure. The investment management fee will vary based upon total Home Depot assets invested in each of the funds. The reported fee represents an estimate based upon current participant assets invested in each fund. The investment management fee for the JPMorgan strategy is 0.14% on the first \$600 million and 0.10% on the balance. The investment management fee for the TS&W strategy is 0.90% on first \$100 million and 0.80% on the balance. The investment management fee schedule for the Stephens strategy is 0.72% on the first \$100 million and 0.65% on the balance. The investment management fee schedule for the T. Rowe Price Large Cap Growth Fund strategy is 0.50% on the first \$50 million and 0.45% on the balance. The investment management fee schedule for the TimesSquare strategy is 0.80% on the first \$50 million, 0.70% on the next \$50 million, 0.60% on the next \$300 million and 0.55% on the balance.

2 The Wedge Mid Cap Value Fund is offered through a commingled investment fund structure in the U.S. FutureBuilder Plan and through a separate account structure in the Puerto Rico FutureBuilder Plan. In both Plans, the investment management fee is 0.35%.

3 The BlackRock Balanced Fund is a 60% allocation to the BlackRock Equity Index Fund and a 40% allocation to the BlackRock U.S. Debt Index Fund. The reported fees represent a pro rata allocation of the investment management fees associated with each fund.

4 Each BlackRock LifePath Portfolio, the BlackRock U.S. Debt Index Fund, the BlackRock Balanced Fund and the BlackRock Equity Index Fund is offered through a commingled investment fund structure. Commingled funds are charged for additional administrative fees incurred and include: fund accounting, auditing, tax reporting, operational reporting, proxy costs and litigation fees (if any). Actual administrative fees for each BlackRock fund will vary but have been capped at 0.02%.

5 Distribution and 12b-1 service fees are included in a mutual fund expense ratio and are used to cover distribution expenses. "12b-1 fees" get their name from the SEC rule that authorizes their payment. "Distribution fees" include fees paid for marketing and selling fund shares, such as compensating brokers and others who sell fund shares, and pay for advertising, printing and mailing prospectuses to new investors, and the printing and mailing of sales literature. The SEC does not limit the size of 12b-1 fees that funds may pay. But under NASD rules, 12b-1 fees that are used to pay marketing and distribution expenses (as opposed to shareholder service expenses) cannot exceed 0.75% of a fund's average net assets per year.

6 Total investment-related fees represent estimated investment management, distribution, 12b-1 service and administration fees as of October 1, 2014, and actual fees may vary. Mutual fund fees can change periodically; therefore, investors should consult the fund prospectus before investing. Additional fees may be incurred in the management of each portfolio, including trading and/or transaction fees. Trading/transaction fees will vary by fund based upon actual fund activity and are deducted from performance.

7 This fee is used to pay all external administrative expenses such as recordkeeping fees, consulting fees, legal fees, communication fees, trustee fees and advice fees incurred by the plan on an annual basis. Prior to 2/1/2009, the company paid a portion of plan expenses.

8 Fees associated with the Schwab Personal Choice Retirement Account will vary based on the personal investment choices of each participant. Therefore, fee information must be obtained from Schwab. Effective October 23, 2014, a \$50 open account fee and \$10 quarterly maintenance fee apply to the Schwab PCRA.

* Additional fees which are intrinsic to the value of the assets, including stable value insurance wrapper costs, transaction and commission costs (including bid-ask spreads, market impact and opportunity costs), may apply. These fees will vary and are embedded in the earnings of the applicable fund.

To review the additional legally required fund and expense disclosures, refer to the Annual Participant Fee Disclosure Statement which is posted on Your Benefits Resources™ or can be requested by contacting the Benefits Choice Center.

Notice of Importance of Diversification

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of FutureBuilder. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, you should carefully consider the rights described in this notice and how these rights affect the amount of money that you invest in Home Depot stock through FutureBuilder. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under FutureBuilder to help ensure that your retirement savings will meet your retirement goals.

If you have questions about your rights described in this notice, including how to make this election, contact the Benefits Choice Center at **1-800-555-4954**.

Keeping Track of Your Account

You can view your account at any time by accessing the **Your Benefits Resources** website or by calling the Benefits Choice Center. You also can track the progress of your account by reviewing your personal statement each quarter. Just access the **Your Benefits Resources** website and print your online statement or call the Benefits Choice Center.

FutureBuilder Statements

If you have an account balance in the Plan, you will receive a FutureBuilder account statement in the mail every quarter. This statement shows your Plan account's activity for the quarter. It helps you keep track of the contributions to your account, investment results, fund transfers, and distributions. You can also find this information at any time on the **Your Benefits Resources** website. You can also request a copy of the most recent quarterly statement by contacting the Benefits Choice Center.

Your Benefits Resources website and the Benefits Choice Center

Your Benefits Resources website and the Benefits Choice Center give you the ability to obtain information about your account, request forms, and make Plan transactions.

You can access the **Your Benefits Resources** website or call the Benefits Choice Center to do the following:

- Check your account balances—find out your total account balance, balances by fund, and your current vested balances.

- Change your contribution rate—adjust how much you are contributing into FutureBuilder; you can suspend contributing anytime by electing to contribute 0%.
- Change your future investment elections—redirect how your contributions will be invested as they are deducted from future paychecks.
- Transfer existing fund balances—move around the money that is already in the Plan and elect automatic rebalancing every 90 or 180 days or annually.
- Change your Company match investment election—choose one or more of the Plan investment options.
- Obtain investment fund returns—obtain one-, five-, and ten-year returns.
- Obtain a fund sheet or a fund prospectus that includes information about the fund, such as top portfolio holdings
- Access Lipper fund information (online only)
- Obtain information on a fund's investment expenses
- Request a loan—find out the amounts you have available for a loan and the rules regarding loans, model a loan, or request a loan.
- Request hardship withdrawal—review the amounts you have available for a hardship withdrawal, the rules regarding hardship withdrawals and the requirements for each hardship reason; you can then request your hardship withdrawal online.
- Request an age 59½ in-service withdrawal—obtain information regarding in-service withdrawals.

- Request a final distribution—obtain final distribution information.
- Request forms—select one or more administrative forms to be mailed to your home. A few select forms can be sent to your secured participant mailbox on the **Your Benefits Resources** website if you prefer.
- Speak to a Benefits Choice representative—whenever you need help working your way through the **Your Benefits Resources** website, or need personal assistance. Representatives are available weekdays (excluding holidays) from 9 a.m. to 7 p.m. (Eastern Time).
- Chat with a Benefits Choice representative—Live web chat representatives are available weekdays (excluding holidays) from 9 a.m. and 11p.m. (Eastern Time) on the **Your Benefits Resources** website.

Confirmation of Your Transaction

Each time you request a transaction through a Benefits Choice representative, a confirmation statement will be mailed to your home. Be sure to read each confirmation to make sure the transaction processed is what you intended.

Confirmation statements for transactions made on the **Your Benefits Resources** website will not always be mailed. It is a good idea to print your requests and confirmations for requests made on the website. However, Confirmations of Investment Election Change will always be sent regardless of how the transaction was made.

If you have any questions about a transaction you made, call the Benefits Choice Center.

Accessing Your Plan Balance

The goal of FutureBuilder is to help you save for the long term. However, there may be times during your working years when you will need to access the money in your Plan account. If you do, you may be able to take a loan, hardship or age 59½ in-service withdrawal.

Loans from Your Account

If you are an active associate, you may be able to borrow money from your Plan funds. The proceeds of a loan are not taxable. However, you repay the loan with after-tax dollars and interest. Also, as you repay the loan, both your principal and interest payments are credited back to your own account. You may only have one loan outstanding at any time.

How to Apply for a Loan

To apply for a loan from your FutureBuilder account, access the **Your Benefits Resources** website or call the Benefits Choice Center to learn how much money you have available for a loan. You can also use the modeling option to determine the amount and repayment period that best fits your situation.

Once you've decided the amount you wish to borrow, use the **Your Benefits Resources** website or speak to a Benefits Choice representative to request the loan.

Generally, you should receive your loan check approximately two to three weeks from the date of your request. If you authorize payment to be electronically transferred to a specified bank account, the proceeds will be deposited within three to five business days from the date your request is processed.

You are responsible for ensuring the bank account number you provide is correct.

Amount You Can Borrow

The amount you are permitted to borrow is determined, in part, by the vested value of your account. You must have a total vested balance of at least \$2,100 in your rollover, before-tax, Roth after-tax and/or matching accounts to be eligible for the minimum loan amount. The minimum you can borrow is \$1,000. The maximum is the lesser of:

- 50% of the value of your before-tax contributions, Roth after-tax contributions, vested Company match, and rollover contribution minus a \$50 loan administrative fee; or
- \$50,000 minus your highest outstanding loan balance in the preceding 12 months minus a \$50 loan administrative fee.

Interest Rate for Your Loan

When you repay your Plan loan, you will also pay a fixed rate of interest. Both the interest and principal will go into your FutureBuilder account. Once the rate for your loan is determined, the rate is fixed for the term of the loan.

Loans from your PCRA Account

Loans may only be taken in an amount up to your balance in the core investment options and LifePath portfolios. If you wish to take a loan from your FutureBuilder account in an amount greater than that, you may need to transfer money from your PCRA account to the other investment options. Money cannot be taken directly from your PCRA account for loans. The amount available reflected on your statements and on the **Your Benefits Resources** website excludes the balance in the PCRA when displaying the amount available for a loan.

Repayment of Your Loan

Loan repayments will be made over the term of the loan (12 to 48 months) through automatic payroll deductions. As long as you still have four or more loan repayments left, you can request to pre-pay the outstanding balance of a loan without penalty. **Effective March 5, 2014, you must wait at least 90 days after paying off your loan before you can request a new loan from the Plan.** You also have the option to make partial loan repayments on your loan (minimum amount of partial repayment is \$500). The partial loan repayment will pay down principal owed on your loan (if you are behind on your loan, it will pay down past due principal and interest first). With the partial loan repayment process, you may be eligible to have your loan term or loan repayment amount decreased. All payments of principal and interest are invested according to your investment elections at the time of repayment.

If you terminate employment, have a vested account balance that is greater than \$1,000 and have a loan with a scheduled loan end date more than 90 days following termination, you will have the option to continue monthly loan repayments following termination using loan coupons and avoid defaulting on your loan and incurring taxes and penalties. For more information, call the Benefits Choice Center.

Defaulting on a Loan

Your loan will be considered a distribution (withdrawal) from the plan and will be subject to applicable taxes and penalties if:

- your employment with the Company terminates for any reason and payment of the outstanding balance of your loan is not received within two months following the month of your termination or

if eligible for monthly repayments following termination, and monthly repayment is not received when due; or

- you fail to pay the loan within its terms. If you have missed two consecutive **scheduled** repayments, your loan will be defaulted at the end of the quarter following the quarter in which the first scheduled repayment was missed unless the loan is paid off or completely caught up. You will receive notification if your loan is delinquent and subject to default and will have the opportunity to avoid default by sending in the past due repayments and making all future scheduled repayments.

Loans While on Leave of Absence

If you are on an approved leave of absence, your loan repayments will be suspended. The maximum period that payments will be suspended is 12 months, unless you are on Military Leave.

When you return from leave, the interest that accrued while your payments were suspended will be added to your loan balance. Your payroll deductions and/or repayment period will be adjusted for the repayment of this additional amount.

Loans While on Military Leave

If you are on Military Leave:

- you will have your payments resumed and reamortized upon returning to active status;
- the loan period will be extended by the length of your leave period not to exceed five years; and
- the remaining balance will be reamortized to include interest accrued during the leave period.
- Interest will accrue at the rate applicable to your original loan agreement capped at 6% for the

length of your military leave.

The loan period will never extend beyond the IRS limit of five years. The time you are on Military Leave is not considered part of the loan period, and it does not count against the five-year limit (e.g., participants will pick up where they left off regardless of the length of military service with the exception that their repayments will be reamortized to include accrued interest).

Hardship Withdrawals

To qualify for a hardship withdrawal, you must be actively employed, and you need to prove that you are experiencing a financial hardship and need a distribution from your Plan account for one of the following reasons:

- to pay for unreimbursed medical expenses previously incurred by you or your dependents;
- to purchase your principal residence (not including mortgage payments);
- to pay for tuition, books, room and board, and other education-related fees for the next 12 months for post-secondary education for yourself or your dependents;
- to cover the immediate need to prevent foreclosure or eviction from your principal residence;
- to pay funeral expenses for members of your immediate family;
- to pay federal income taxes (including penalties and interest) for the two most recently ended tax years;
- to pay for uninsured costs for repairs to your principal residence for damages caused by a natural disaster or accident; or

- to pay for legal fees and expenses incurred as a direct result of the adoption of a child.

To qualify for a hardship withdrawal, you must provide documentation in support of your financial hardship, and **you must have exhausted all other sources of funds to meet your needs.**

If you qualify, you may receive up to 50% of the vested Company contributions, all of the rollover contributions, and all of the before-tax and Roth after-tax contributions from your Plan funds, excluding earnings.

In any event, the amount of your distribution may not exceed:

- the actual amount of your expenses plus;
- an estimated amount to cover the federal income taxes you will have to pay on your distribution.

The minimum hardship withdrawal allowed is \$1,000 and you are limited to two hardship withdrawals every rolling 12 months. **Effective October 23, 2014, you will pay a \$25 fee when a hardship withdrawal is processed on your account.** The fee will be deducted from your Plan assets when the payment is processed.

Generally, you should receive your check approximately two to three weeks from the date your request is approved and processed. If you authorize payment to be electronically transferred to a specified bank account, the proceeds will be deposited within three to five business days from the date your request is processed. **You are responsible for ensuring the bank account number you provide is correct.**

Qualified non-elective contributions made to your FutureBuilder account are not available for hardship withdrawals.

Hardship Withdrawals from your PCRA Account

Withdrawals may only be taken from your account assets invested in the core investment options and LifePath portfolios. If you wish to take a hardship withdrawal from your FutureBuilder account, you may need to transfer money from your PCRA account to the other investment options if the amount you're requesting exceeds your balance in the core funds and the LifePath portfolios. You can't take a hardship withdrawal directly from the PCRA. The amount available reflected on your statements and on the **Your Benefits Resources** website excludes the balance in the PCRA when displaying the amount available for a withdrawal.

Tax Considerations

Your hardship distribution is subject to income tax (as well as the 10% additional tax unless you have attained age 59-1/2). On any hardship withdrawal, 10% will automatically be withheld. You may waive this 10% withholding, if you choose. However, it is important to note that the taxes you may owe on the distribution could be higher than what is automatically withheld, depending on your tax bracket. Consult a tax advisor for more information on your personal situation.

In-Service Withdrawals

Once you reach age 59½, if you are actively employed, you may request a withdrawal of the vested portion of your FutureBuilder account.

For Roth after-tax contributions, you will not pay taxes on your Roth after-tax contributions' earnings if your distribution is qualified. A distribution of your

Roth after-tax contributions and their earnings is qualified if you are age 59½ or older and the withdrawal is made at least five years after making your first Roth contribution to the Plan.

You may request up to two withdrawals during a rolling 12-month period in the form of cash, or a combination of cash and Shares of Home Depot stock (if you already own them). If you call prior to 4 p.m. (Eastern Time) or market close if earlier, on any business day, your request will be processed that day. **Effective October 23, 2014, you will pay a \$25 fee when a 59 ½ in-service withdrawal is processed on your account.** The fee will be deducted from your Plan assets when the payment is processed.

Generally, you should receive your check approximately two to three weeks from the date your request is processed. If you authorize payment to be electronically transferred to a specified bank account, the proceeds will be deposited within three to five business days from the date your request is processed. **You are responsible for ensuring the bank account number you provide is correct.**

In-Service Withdrawals from your PCRA Account

Withdrawals may only be taken from the account assets invested in core investment options and LifePath portfolios. If you wish to take an in-service withdrawal from your FutureBuilder account, you may need to transfer money from your PCRA account to the other investment options if the amount you're requesting exceeds your balance in the core funds and the LifePath portfolios. You can't take an in-service withdrawal directly from the PCRA. The amount available reflected on your state-

ments and on the [Your Benefits Resources](#) website excludes the balance in the PCRA when displaying the amount available for a withdrawal.

Military Leave Distributions

If you are on active duty in the uniformed services for more than 30 days and are less than age 59½, you will be treated as separated from service for purposes of being able to receive a distribution of your before-tax and Roth 401(k) contributions and associated earnings excluding the Schwab PCRA fund. If you elect such a distribution, you will be restricted from making up contributions to the plan for a period of six months from the date of the distribution and the 10% penalty tax applies on distributions if you have not attained age 59 1/2.

If you are on military leave for more than 179 days, you may request a qualified reservist distribution. You will not have your contributions suspended if you elect this withdrawal and can elect to receive 100% of your vested balance in the core funds. If you take a qualified reservist distribution prior to age 59 ½, a 10% penalty tax will apply on the total amount of the payment excluding before-tax contributions and earnings (before-tax contributions and earnings are not be subject to the 10% penalty tax).

Final Distributions of Your Account

You may receive a final distribution of the vested portion of your FutureBuilder account in a lump-sum payment when you:

- terminate employment with the Company for any reason; or
- become totally and permanently disabled.

Your beneficiary may receive a final distribution of the vested portion of your FutureBuilder account in the event of your death.

You or your beneficiary may request payment in one of the following forms:

- 100% cash; or
- cash and if you already own Home Depot stock through FutureBuilder, Shares of The Home Depot, Inc. common stock which you can receive as an in-kind transfer or as a stock certificate.

You may request payment to be paid as a:

- Rollover to an IRA or another eligible employer-sponsored retirement plan or to a 403(b) or 457 plan; or
- Taxable distribution; or
- Combination of both.

Your beneficiary may request payment to be paid as a:

- Rollover to an IRA (excluding ineligible trusts and estates) or to another eligible employer-sponsored retirement plan or to a 403(b) or 457 plan (only if your beneficiary is your spouse); or
- Taxable distribution to himself or herself; or
- Combination of both.

Your beneficiary may receive a final distribution of the vested portion of your FutureBuilder account in the event of your death.

If you have funds in a PCRA account, you or your beneficiary may request payment of the assets in the PCRA account in one of the following forms:

- Cash;
- An in-kind rollover to an IRA; or

- A rollover in cash to an IRA or other eligible employer-sponsored retirement plan, a 403(b) plan or a 457 plan.

Requesting a Final Distribution

To request a final distribution, access the [Your Benefits Resources](#) website or call the Benefits Choice Center.

- Provided that your separation from service has been processed by the Company, if you make a request prior to 30 days following the termination of your employment, your request will be processed as of the market close coinciding with or immediately following your termination date plus 30 days. Note that if the day of your distribution (your termination date plus 30 days) is not a business day, your distribution will be made on the first business day following.
- If you make a request prior to market close on or after 30 days following the termination of your employment, your request will be processed as of the date your request is made. Your balances remain active in the market through the market close date on the day your distribution processes. Once your request is processed, your stock certificate and/or check will be mailed to you, generally within two to three weeks. If you authorize payment in cash to be electronically transferred to a specified bank account, the proceeds will be deposited within three to five business days from the date your request is processed. **You are responsible for ensuring the bank account number you provide is correct.**
- **Effective October 23, 2014, you will pay a \$25 fee when a total distribution is processed on your account.** The fee will be deducted from your Plan assets when the payment is processed.

Deferring Your Final Distribution

After you leave the Company, as long as your vested balance is greater than \$1,000, you may elect to defer receiving the value of your FutureBuilder account. The latest you may defer taking payment is up to age 70½.

If you are still working at the Company or one of its affiliates when you reach age 70½, you will not be required to start taking payments until your separation from employment. For further information, call and speak to a Benefits Choice representative.

If You Leave the Company

Once you have left the Company and its affiliates, you may request to receive the vested balance of your FutureBuilder account. If you return to work for the Company before receiving a distribution, your balance will remain in your account. Please see [What Is a Break in Service?](#) for rules that apply if you leave the Company.

If you do not request a distribution after leaving the Company and your vested account balance (including any rollover account) is or grows to greater than \$1,000 before the end of the second full month following your separation from service, the funds will remain in your FutureBuilder account until the time you request a distribution.

The Home Depot helps you save for retirement with the FutureBuilder 401(k) Plan. When you retire, if your vested account balance is greater than \$1,000, you may choose to leave your money in the Plan, roll over to an IRA, receive a lump sum distribution, receive steady payments from the Plan (must be enrolled in Financial Engine Managed Accounts), or roll over to an income annuity IRA (such as Hueler Income Solutions).

The Benefits Choice Center can help you understand your options, provide information about tools that can help you manage your income in retirement and take the next steps.

If your vested account balance is \$1,000 or less, you cannot defer payment. Your balance will be distributed to you automatically at the end of the second full month after your separation from employment has been processed by the Human Resources Service Center. Or, you may call the Benefits Choice Center and speak to a representative to request a rollover to your IRA or other specific payout option to be made at least 30 days following your separation from service.

If You Are Totally and Permanently Disabled

You are considered totally and permanently disabled if you are wholly prevented from engaging in your regular duties for the Company or an affiliate by reason of a medically determinable physical or mental impairment that can be expected to result in death or to be of long-continued and indefinite duration as determined by the Administrative Committee or its designee. If you are actively employed and become disabled as determined by the Social Security Administration, you will be automatically considered to be totally and permanently disabled. If you are actively employed by the Company when you meet these qualifications, you will become 100% vested and may elect to receive the entire balance in your FutureBuilder account anytime thereafter.

In the Event of Your Death

If you die while you are employed by the Company or one of its affiliates, your FutureBuilder account will become 100% vested and will be paid to your design-

ated beneficiary or in accordance with the Plan's default rules if you haven't designated a beneficiary. Federal law requires that the Plan pay benefits to your surviving spouse, unless you have received your spouse's written, notarized consent allowing you to designate someone else. See [Choosing a Beneficiary](#).

Tax Considerations

Your before-tax contributions, Company matching contributions, ESOP contributions and investment earnings (not including investment earnings on Roth after-tax contributions if your distribution is qualified) in your account are not taxable until you receive a distribution. At that point, special tax rules may apply. You should consult your tax advisor for specific help. Following is a description of some of the tax considerations.

Your Roth after-tax contributions are not taxable and you will not pay taxes on your Roth after-tax contributions' earnings if your distribution is qualified. A distribution of your Roth after-tax contributions and their earnings is qualified if you are age 59½ or older and the withdrawal is made at least five years after making your first Roth contribution to the plan.

The IRS stresses that 401(k) plans like FutureBuilder should be for retirement income. Under current tax law, if you terminate employment and receive a final distribution of your account before you reach age 55, or if you receive a hardship withdrawal or default on a loan before age 59½, the IRS imposes a 10% penalty tax on your before-tax contributions, Company matching contributions, ESOP contributions and investment earnings (not including investment earnings on Roth after-tax contributions if your distribution is qualified) in addition to your regular income tax.

This 10% additional tax does not apply if:

- your employment with the Company ends after you reach age 55;
- your account is paid after you reach age 59½ or because of death or total permanent disability;
- the money is paid out under a court-ordered qualified domestic relations order;
- you roll over the money into another eligible employer-sponsored retirement plan or IRA; or
- you use your distribution to pay unreimbursed deductible medical expenses.

Home Depot Stock

Under special tax rules that relate to lump-sum distributions of employer stock, if you receive a lump-sum taxable distribution in Home Depot common stock, the original cost basis of the stock (i.e., the value when it was invested in stock in the plan) and any cash for a fractional share will be taxable income in the year the stock is received. When you later sell the stock, you will be taxed at capital gains rates based on any increase or decrease in the stock's value over the original cost basis of the stock distributed to you. If you hold shares in The Home Depot Stock Fund, you should discuss these rules with your tax advisor.

Rollovers

In addition, current tax rules enable you to instruct the Company to make a direct rollover of all or part of your distribution (other than a hardship withdrawal) into an IRA or another eligible employer-sponsored retirement plan that accepts rollovers. Rollovers allow you to continue to defer taxation of your account balance. If you elect a direct rollover of Home Depot

stock, it is important that you first verify whether the receiving institution will accept the stock in kind.

Unless you elect a direct rollover, the Trustee will automatically withhold 20% of the total cash amount you receive (not including Roth after-tax contributions and the investment earnings on the Roth contributions if the distribution is qualified) for federal income tax, as required by the IRS. The amount withheld goes directly to the IRS, and will be considered a credit when you file your income tax return. In some states, state tax withholding also is required. You can avoid this mandatory withholding by electing to have your eligible rollover distribution directly rolled over to an IRA or another eligible employer's retirement plan. With a direct rollover, you instruct the Trustee to make the check and/or Shares for your distribution payable to the plan or IRA that you intend to roll into.

If you do not elect a direct rollover, the law requires the Trustee to withhold 20% of the taxable portion of your distribution. You can generally maintain the tax-deferred status of your distribution by rolling over all or a portion of the distribution into an IRA or eligible employer-sponsored retirement plan within 60 days after distribution, but you may still be taxed on the 20% withheld. You can roll over the total amount of your distribution if you replace the 20% with your own money, and then claim that amount as a credit on your annual tax return. If you deposit only a portion of the taxable distribution, you will owe current income tax on the remaining taxable distribution.

The tax laws are complicated and subject to change, and the Company cannot provide individual tax advice. The Company suggests you seek advice from a qualified tax advisor or financial planner to

be sure your personal circumstances are considered carefully if you make a withdrawal or when you receive a final distribution.

Hardship withdrawals are not eligible to be rolled over into another plan or an IRA, and you may elect that income tax not be withheld from your hardship withdrawal.

How to Obtain Additional Information

The information in this book summarizes only the federal (but not state and local) tax rules that might apply to your payment. The rules described here are complex and contain many conditions and exceptions that are not included in this information. Information on federal income tax consequences on FutureBuilder payments can be found in the FutureBuilder plan prospectus and Payments Rights Notice, available online or by calling the Benefits Choice Center. You may obtain more specific information on the tax treatment of payments from eligible employer-sponsored retirement plans in IRS Publication 575, Pension and Annuity Income, and IRS Publication 590, Individual Retirement Arrangements. These publications are available from the Internet on the IRS website at www.irs.ustreas.gov/formspubs/index.html, by calling **1-800-TAX-FORM (1-800-829-3676)** or from your local IRS office.

Dividends

Dividends on the Shares of Company stock paid to your Home Depot Stock Fund account will be used to acquire additional Shares of Home Depot stock. On a quarterly basis you will be able to elect to have your dividends remain in the plan or paid to

you. The dividend payments, if elected, will occur on an annual basis within 90 days of the end of the year. Dividend payout elections are only valid for the year in which they are made. You must make an active election each year to receive a cash payout. If you own Home Depot stock in your PCRA account, you will not have the option to have the dividend paid directly to you.

Forfeitures

Forfeitures are Company matching contributions left in the plan by terminated associates who were not 100% vested. If you leave the Company before you are 100% vested, the amount forfeited will be used as a credit toward Company matching contributions for all active participants or to pay plan expenses.

When Benefits Are Not Paid

It's important that you understand the conditions under which benefits could be less than expected or not paid at all or limited, including:

- **Qualified Domestic Relations Order (QDRO)**— If, as the result of a divorce, you're responsible for child support, alimony, or marital property rights payments, all or a portion of your benefits could be assigned to meet these payments if a court issues a qualified domestic relations order (QDRO). If your account becomes subject to a QDRO, the expenses incurred by the plan in determining whether the QDRO meets applicable legal requirements may be charged against your account. You can obtain a free copy of the QDRO determination procedures by contacting the plan administrator. **Effective October 23, 2014, a fee**

of \$500 will be charged when each domestic relations order is processed. This fee will be deducted from the Plan Participant's account before the order is applied.

- If the investment funds you choose experience losses, the value of your contributions can decrease.
- If the Plan does not pass required nondiscrimination tests, all or a portion of the contributions made on behalf of highly compensated employees may be reduced and refunded. Nondiscrimination tests are required by law to ensure a fair mix of contributions from employees at certain income levels. If you're affected by these limits, you'll be notified.
- If you do not notify the Plan Administrator of your new address following a move, payment of your FutureBuilder distribution can be delayed or even lost if you do not come forward.

Right to Amend or Terminate the Plan

The Company reserves the right to change, suspend, amend or terminate this Plan at any time, in whole or in part. Generally, account balances cannot be reduced except for investment losses, even by a Plan amendment. Termination of the Plan is unlikely, but if the Plan is terminated, your account automatically will become 100% vested. If any material changes are made to the Plan in the future, you'll be notified.

Implied Promises

Nothing in this book says or implies that participation in this Plan is a guarantee of continued employment with the Company, nor is it a guarantee that contribution levels will remain unchanged in the future.

Limiting Liability

FutureBuilder is intended to meet the provisions of Section 404(c) under ERISA and Labor Reg. § 2550.404c-1. This means that plan fiduciaries (those responsible for administering the plan) will be relieved of liability for losses resulting from a participant's investment instructions and decisions.

All questions, claims or demands about eligibility and/or benefits under FutureBuilder must be submitted to the Plan Administrator within two years of the date payment is made or the date of the act or omission or, if sooner, one year from the denial of an appeal.

Your Rights Under ERISA

For information about your rights under the Employee Retirement Income Security Act (ERISA) and other important information, see the **Plan Administration** chapter.

Request	Deadline	Effective Date
Contribution rate change	1 a.m. (Eastern Time) on any Friday the week before your next payday	Contributions at your newly elected rate begin with your next paycheck once you are eligible for the plan.
Investment election change	4 p.m. (Eastern Time) or market close on any business day	All your future contributions after the day you call are invested according to your request.
Fund transfer/ reallocation (limited to 1 per day)	4 p.m. (Eastern Time) or market close on any business day	Your request will be processed as of the day you make the request at the closing prices on the day of your request. Transfers requested for the Schwab PCRA or through a financial advisory service will be processed as soon as administratively possible (within three to five business days of your request).
Hardship withdrawal request	Return your signed documentation to the Benefits Choice Center. When you call or access the Your Benefits Resources website to request this transaction, the appropriate paperwork will be mailed to you.	Your request is processed based on the value of your account on the day your completed documentation is received and approved; generally, you will receive your check within two to three weeks after approval or within three to five business days if you authorize payment to be direct deposited into a specified bank account.
Final distribution request (after your employment ends)	4 p.m. (Eastern Time) or market close on any business day	If you request a final distribution prior to 30 days following the termination of your employment, your request is generally processed based on the value of your account as of market close coinciding with or immediately following your termination date plus 30 days. If you make a request prior to market close on or after 30 days following the termination of your employment, your request will generally be processed as of the date your request is made. Your balances remain active in the market through the market close date on the day of your distribution processes. Generally you will receive your check within two to three weeks or within three to five business days if you authorize payment to be direct deposited into a specified bank account. For more information, see Final Distributions of Your Account.
Force-Out (vested account balances equal to or less than \$1,000)	4 p.m. (ET) or market close on last business day of second month following termination of your employment. If you do not request a final distribution by this deadline, your balance will be paid to you automatically as a taxable distribution.	If you request a final distribution prior to 30 days following the termination of your employment, your request is generally processed based on the value of your account as of market close coinciding with or immediately following your termination date plus 30 days. If you make a request prior to market close on or after 30 days following the termination of your employment, your request will be processed as of the date your request is made. Your balances remain active in the market through the market close date on the day of your distribution processes. Generally you will receive your check within two to three weeks or within three to five business days if you authorize payment to be direct deposited into a specified bank account. For more information, see Final Distributions of Your Account.
Loan	4 p.m. (Eastern Time) or market close on any business day	Your request is generally processed as of the day you call, and the check should be received two to three weeks after your initial loan request is made or within three to five business days if you authorize payment to be direct deposited into a specified bank account.
In-service withdrawal	4 p.m. (Eastern Time) or market close on any business day	Your request will generally be processed as of the day you call at the closing prices on the day you call. You should receive your check within approximately two to three weeks from the date your request is processed or within three to five business days if you authorize payment to be direct deposited into a specified bank account.
Rollover contribution	Return your signed documentation with rollover proceeds to the Benefits Choice Center. When you call or access the Your Benefits Resources website to request this transaction, the appropriate paperwork will be mailed to you.	Generally, your request is processed as of the day your completed documentation is received and approved.
Rollover distribution	4 p.m. (Eastern Time) or market close on any business day	If you request a rollover distribution to an IRA, another qualified plan, 403(b) plan, or 457 plan, following the termination of your employment, the timing of the distribution will mirror the final distribution effective date description noted above. In-kind rollovers of Home Depot stock from the Home Depot Stock Fund are available if the receiving institution accepts Shares. If you have a Schwab PCRA fund balance, you may request a direct in-kind rollover to an IRA. For more information on the Schwab IRA Rollover, please contact Schwab.

Request	Deadline	Effective Date
Loan pre-payment, partial payoff or full payoff	Return your invoice with a money order for the loan payment amount to the Benefits Choice Center. When your employment ends or if you request an early payoff, the appropriate paperwork will be mailed to you.	Generally, your request is processed as of the day your payment is received.
Payment of a benefit or request for a transaction that has been denied	Contact the Benefits Choice Center at 1-800-555-4954 to request a review of your denied request.	Your request will be reviewed and you'll be informed when you'll receive a timely response. See the Claims and Appeals chapter for more information.
Filing a formal claim for benefits and rights under the Plan. See the Claims and Appeals chapter for more information.	You must file a claim for benefits under FutureBuilder within (i) two years of the date on which your benefits were paid or for all other claims not related to the payment of benefits, within two years from the date on which the action or omission complained of occurred or (ii) one year following issuance of a denial of an appeal (if no denial is issued, one year following the longest permissible period to render a decision).	You must appeal in writing to: Home Depot FutureBuilder Administrative Committee Benefits Department, Building C-18 2455 Paces Ferry Road Atlanta, GA 30339-4024 1-770-433-8211

Glossary of Investment Terms

Asset Allocation—the process of dividing investments among different kinds of assets, such as stocks, bonds, real estate and cash, to optimize the risk/reward trade off based on an individual's specific situation and goals.

Asset Class—a category of investments. Stable value investments, bonds and stocks are three asset classes.

Balanced Fund—a fund that invests in both stocks and bonds in an attempt to achieve higher returns than all-bond funds, but with less risk than all-stock funds.

Benchmark—a standard against which an investment fund's performance is measured.

Bond—essentially an IOU for a loan that you make to a corporation, bank or government. The bond issuer, or borrower, promises to pay you back the amount of the loan plus interest after a number of years.

Collective/Commingled Funds—collective funds are “pooled” vehicles that commingle the assets of multiple individuals or organizations with the goal to cost effectively invest in a diversified portfolio. These funds are organized as group trusts and are exempt from registration requirements.

Diversification—spreading your savings among more than one investment. It helps reduce market risk and protects against the volatility that can result from putting your money in just one investment.

Dividend—a payout to shareholders based on the company's earnings. The size and frequency of the dividend is determined by the board of directors.

Growth Funds—funds that invest in companies with strong earnings and growth prospects. The stocks of these companies usually have high price/earnings ratios.

Index Funds—funds that attempt to mirror the performance of a particular investment index, such as the S&P 500.® They typically have lower fees than actively managed funds.

International Funds—funds that seek capital appreciation by investing primarily in common stocks of companies outside the United States. Currency fluctuations and political developments could add risk to the fund.

Mutual Fund—a mutual fund is made up of investments selected by fund managers to match the stated objective of the fund. Mutual funds must be registered as investment companies under local securities laws. The mutual funds offered in FutureBuilder are the Dodge & Cox Stock Fund (ticker symbol DODGX), the CRM Mid Cap Value Fund (CRIMX), and the Dodge & Cox International Stock Fund (DODFX). Although you can track these funds and their prices in a newspaper's financial pages or online, keep in mind that the net asset values (NAVs) and share prices may differ from those listed due to administrative fees.

Price Earnings Ratio—ratio calculated by dividing the current price of a stock by the earnings per share.

Prospectus—a disclosure document required by the Securities and Exchange Commission for mutual funds and company stocks.

Rate of Return—the amount your investment changes in value (gains or losses) over a period of time, expressed as a percentage of your initial investment.

Risk—the chance that an investment's value will go up or down over time, or that it won't stay ahead of inflation.

Separate Account—large institutional investors are able to negotiate and establish an account directly with investment managers. Separate account structures allow plan sponsors to control investment guidelines and reduce total costs. The investment account is not registered with the Securities and Exchange Commission (SEC), and performance is not reported in a newspaper's financial pages. The TimesSquare Mid Cap Growth, the TS&W Domestic Small Cap Value, the Rainier Large Cap Equity Fund and the Stephens Small Cap Growth strategies are all offered in a separate account structure.

Stocks—also referred to as equities. Stocks represent ownership in an individual company. Investors typically buy and hold Shares of a company's stock.

Time Horizon—the number of years you have to invest your money before you'll need to start withdrawing it.

Value Funds—funds that invest in under-priced companies that show signs of improvement. The stocks of these companies usually have low price/earnings ratios.

Volatility—the ups and downs of the value of an investment. Stock investments tend to have higher volatility than bond or stable value (income) investments.