

Hyatt Group Legal Plan

Lowe's offers employees the opportunity to participate in the Lowe's prepaid group legal plan (Hyatt Legal Plan) made available through Hyatt Legal Plans, a MetLife® Company. If you enroll in the Hyatt Legal Plan, you'll have unlimited access to more than 13,500 participating attorneys. Plan attorneys have met stringent selection criteria and have an average of 25 years of legal experience.

Plan attorney assistance includes:

- Representation in many frequently needed personal legal matters;
- Consultations on the telephone;
- In-person consultations; and
- Document preparation.

You can choose whether or not to use a network attorney. If you stay within the network, covered legal services are provided with no additional attorney fees. You also have the flexibility to use a non-plan attorney and get reimbursed for covered services according to a set fee schedule. You will be responsible to pay the difference between the plan's payment and the attorney's charge for service.

When you face a situation that you think may have legal implications, and you have enrolled in the Hyatt Legal Plan, you can simply visit the Hyatt Legal Plan portion ("Group Legal Services") of the MetLife MyBenefits website, accessible via the employee portal at www.myloweslife.com (My Lowe's Life > My Benefits > Full-Time Employees > Contacts > Other Providers > Pre-Paid Legal), or call the Hyatt Legal Plan's Client Service Center at 1-800-821-6400. A knowledgeable client service representative will be available to assist you in locating a Plan attorney near your home or workplace. Some Plan attorneys are available to meet with you in the evenings or on Saturdays. For more information regarding the Hyatt Legal Plan or participating attorneys, call 1-800-821-6400 or visit the Hyatt Legal Plan portion ("Group Legal Services") of the MetLife MyBenefits web site, accessible via the employee portal at www.myloweslife.com (My Lowe's Life > My Benefits > Full-Time Employees > Contacts > Other Providers > Pre-Paid Legal).

Employees must enroll online via the Empowered Benefits enrollment site via the employee portal at www.myloweslife.com (My Lowes Life>My Benefits).

Benefit Cost

The employee pays 100% of the cost post tax.

Legal Services

The Hyatt Legal Plan is like having your own lawyer on retainer for you, your spouse or domestic partner, and your children and/or your domestic partner's children. It provides a resource for important, everyday

legal services and for unexpected legal matters. With the Hyatt Legal Plan, you can receive legal representation and/or advice for a wide range of legal matters including:

- Defense of Civil Lawsuits
 - Civil litigation defense
 - Administrative hearings
 - Incompetency defense
 - School hearings
 - Pet liabilities
- Traffic Matters
 - Traffic ticket defense, except DUI
 - Driving privileges restoration (includes License Suspension due to DUI)
- Document Review/Preparation
 - Review of personal legal documents
 - Affidavits
 - Demand letters
 - Elder law matters
- Financial Matters
 - Negotiations with creditors
 - Debt collection defense
 - Personal bankruptcy
 - Identity theft defense
 - Identity management services
 - Tax audits (IRS, State, Local)
- Estate Planning Documents
 - Simple and Complex Wills
 - Codicils
 - Living wills
 - Powers of attorney
 - Trusts (Revocable and Irrevocable)
- Family Law
 - Prenuptial agreement
 - Adoption or guardianship
 - Uncontested divorce and separation
 - Name change
 - Protection from domestic violence
- Real Estate Matters
 - Sale, purchase, or refinancing of your primary, second, or vacation residence
 - Home equity loans (primary, second, or vacation residence)
 - Deed
 - Promissory note
 - Tenant problems, where you are the tenant
 - Eviction defense, where you are the tenant
 - Security deposit assistance, where you are the tenant
 - Zoning applications
 - Boundary or title disputes
 - Property tax assessment

- Juvenile Matters
 - Juvenile court defense, including criminal matters
 - Parental responsibility matters
- Consumer Protection
 - Disputes over consumer goods and services
 - Personal property protection
 - Small claims assistance
- Immigration Assistance
 - Advice and consultation
 - Review of immigration documents
 - Preparation of affidavits and powers of attorney

For additional information about the legal services available through the Hyatt Legal Plan, visit the Hyatt Legal Plan portion ("Group Legal Services") of the MetLife MyBenefits web site, accessible via the employee portal at www.myloveslife.com (My Lowe's Life > My Benefits > Full-Time Employees > Contacts > Other Providers > Pre-Paid Legal).

The Hyatt Legal Plan provides you, your spouse or domestic partner, your children and/or your domestic partner's children with access to legal services at a low monthly fee that is paid through automatic deductions from your paychecks. And to make it even easier for you, when you use a participating plan attorney for covered services, there are:

- No deductibles
- No co-payments
- No waiting periods
- No claim forms

Exclusions and Limitations

No benefit will be provided for:

- Appeals, class actions, interventions, amicus curiae filings or derivative actions; agricultural, commercial or business transactions (including transactions involving rental property); matters related to admiralty, patent, trademark, or copyright laws; tax return preparation; unemployment compensation or workers' compensation matters.
- Any matter that would otherwise be covered if it involves your employer or any of its affiliates as an adverse party; any employee benefit or benefit plan established by your employer; any employment-related matter; or any matter involving Hyatt Legal Plans, Metropolitan Life Insurance Company, or any of its affiliates, or any plan attorney as an adverse party.
- Any matter for which you retained an attorney prior to being enrolled in the Hyatt Legal Plan.
- Any matter for which you retained an attorney before calling Hyatt Legal Plan's client service center.
- Any matter arising outside the United States, its territories, or its possessions.
- Amounts due third parties, such as: court costs; filing fees; fines; judgments; witness fees; penalties; or orders of restitution ordered by any court.

For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. If a matter involves a participating employee and a covered dependent as an adversary, coverage will be provided only for the participating employee. For additional information about Plan exclusions and limitations, visit the Hyatt Legal Plan portion ("Group Legal Services") of the MetLife MyBenefits web site, accessible via the employee portal at www.myloweslife.com (My Lowe's Life > My Benefits > Full-Time Employees > Contacts > Other Providers > Pre-Paid Legal> Quick Links > MetLife MyBenefits > Group Legal > Covered Services >Detailed Plan Description, Exclusions, and Terms of Service (PDF)).

There is no obligation to provide legal services benefits in any matter deemed to be frivolous, harassing, or in contravention of the rules of ethical conduct governing attorneys. The Plan is offered by Hyatt Legal Plans, Cleveland, Ohio, and may be subject to approval in some states. In certain states, legal services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates of Warwick, Rhode Island.

Portability

Employees can retain coverage after leaving Lowe's, provided that they:

- 1) Contact Hyatt directly and request to continue their coverage within 30 days of their final date of employment
- 2) Pay in full (and in advance) for a defined period of coverage