

With FutureBuilder investing, it pays to mix it up

Remember the old saying, “Don’t put all your eggs in one basket”? It also holds true for investing your FutureBuilder retirement savings.

Every investment involves some element of risk. Spreading your money among more than one type of investment (stocks, bonds and cash equivalents) helps minimize risk and protect your money.

Which FutureBuilder investments are best for you? That depends on what type of investor you are. Fortunately, the FutureBuilder Plan has options to meet the needs of every investor. Learn more at livetheorangelife.com > **Financial Wellbeing** > **FutureBuilder 401(k)**.

LifePath Portfolios	FutureBuilder Core Funds	Schwab Personal Choice Retirement Account
<p>If you’re a hands-off investor, consider one of the LifePath Portfolios. These are premixed, broadly diversified funds that adjust their asset allocation over time.</p> <p>You simply pick the fund that most closely matches the year in which you expect to start using your savings.</p>	<p>Want a more hands-on approach? Check out the plan’s core funds, which let you create your own investment portfolio.</p> <p>The FutureBuilder Investment Committee selects and monitors these funds on a regular basis.</p> <p>But you’ll need to actively manage your portfolio by reviewing fund information and performance, diversifying your account and rebalancing your selections over time.</p>	<p>For experienced investors, the FutureBuilder Plan offers the Schwab Personal Choice Retirement Account – a self-directed brokerage account (SDBA).</p> <p>An SDBA gives you the freedom to select from a much larger array of investment choices, as long as you maintain a minimum balance in the LifePath Portfolio and/or core fund options. But with that freedom comes greater responsibility for actively managing your investments.</p>

Not sure you can afford to save?

Each dollar you contribute to your FutureBuilder account has the potential to generate earnings. This is how “compounding” works. Harnessing the power of compounding is a key element in saving for your future.

You might be surprised where you can find extra money and how it can add up over time:

	Morning coffee	Bottled water	Music downloads	2 movie tickets and popcorn
Average cost	\$2.50/day	\$3/day	\$10/month	\$29.50/week
Annual cost	\$913	\$1,095	\$120	\$1,534
Invested for 25 years	\$59,913	\$71,857	\$7,875	\$100,665

This example assumes monthly contributions are made at the beginning of each month into a retirement savings plan with a 7% annual rate of return.



¿No hablas o lees inglés?

Por favor llame al Centro de Opción de Beneficios al **1-800-555-4954** y diga "Estados Unidos" para hablar con un representante en español.

Back-Up Care – free care this summer

Summer vacation is just around the corner. What's your back-up plan?

The Back-Up Care program steps in when regular care is unavailable. Services include center-based and in-home care for children, in-home elder care – even care for yourself, if you're injured or need help following surgery.

As a Home Depot associate, you're eligible for up to 10 days of back-up care per year at a highly discounted rate.

Register or reserve care by calling **1-877-5HD-BUCA (1-877-543-2822)**. Visit livetheorangelife.com > **Support for You & Your Family > Home & Family > Back-up Dependent Care** to learn more.



Special offer: Mention the summer promotion and The Home Depot will waive your copay for the first five days of summer care you use.*

*June 1 – Aug. 31, 2018



Save on auto and home coverage through MetLife

As a Home Depot associate, you may be eligible for a special insurance opportunity that brings you more choices and more convenience – all with a single phone call!

Just call MetLife Auto & Home to receive multiple quotes from leading insurance companies. You can apply for coverage at any time; you don't have to wait for your current policies to expire. Please have your current policies with you when you call.

Call **1-877-638-7515** today to learn about the special savings and discounts, or visit livetheorangelife.com > **Financial Wellbeing > Plan for the Unexpected** to get started.



Don't miss the next Employee Stock Purchase Plan (ESPP) deadline

The deadline to enroll in the ESPP or make changes to your current participation level is June 16.

If you're currently participating and don't make an election, the same percentage elected for the current plan will continue for the new plan. Log on at livetheorangelife.com > **Financial Wellbeing > Savings & Discounts > Employee Stock Purchase Plan** to enroll or make changes.

