

Frequently Asked Questions (FAQ)

Lowe's 401(k) Plan

The following Frequently Asked Questions are provided for general reference. If you have specific questions or would like further clarification on the responses provided below, please review the 401(k) Plan section of the *Foundations for Success* benefits handbook (available on the employee portal, www.myloweslife.com (*My Lowe's Life > Benefits Handbook > View Handbook > 401(k) Plan*)) and fund prospectuses (available at the 401(k) Plan's web site, accessible via the employee portal, www.myloweslife.com (*My Lowe's Life > My Wealth > Wealth Related Quick Links > 401(k) > 401(k) at Wells Fargo*)) for more information.

Plan Detail Questions

Who is eligible to participate in the Lowe's 401(k) Plan?

You will become eligible to participate in the 401(k) Plan (and contribute to your 401(k) Plan account) on the first day of the first payroll period that begins on, or next follows, the date on which you complete 6 months of service.

If you are an employee of L G Sourcing, Inc. or Lowe's Home Improvement, LLC, you will be eligible to participate only if you are employed in the United States or a U.S. citizen employed abroad. Employees designated as At Home Call Center Agents and leased employees are not eligible to participate in the 401(k) Plan.

If you terminate employment before completing 6 months of service, and you are later rehired, you will become eligible on the first day of the payroll period that begins, or next follows, 6 months after the first day of your initial period of employment.

How do I make contributions to the Lowe's 401(k) Plan?

Contributions to the Lowe's 401(k) Plan are made through pre-tax deductions from your paycheck. To elect or change the amount of your contributions, visit the Plan's web site, accessible via the employee portal, www.myloweslife.com (*My Lowe's Life > My Wealth > Wealth Related Quick Links > 401(k) > 401(k) at Wells Fargo*) or call the Retirement Service Center at 1-888-569-3750.

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Go to myloweslife.com for more information.

How frequently can I rebalance my portfolio by moving money from one fund to another within my account?

There is no limit to the number of times you can transfer the investments in your account from one option to another; however, the transaction may be subject to the terms of market timing restrictions that may apply at the time you make your transfer election. Information about market-timing restrictions is available on the Plan's web site under Fund Information. You may transfer all or a portion of your savings from one investment to another as long as the transfer is in 1% increments.

In an effort to prevent short-term trading and market-timing, many investment companies have established excessive trading and/or redemption fee policies for certain investments. Wells Fargo, whenever possible, implements the investment company's market timing policy (please review the fund's prospectus for information on a specific fund company's policies). However, there are instances when Wells Fargo may need to implement its own market timing policy, which could differ from the investment company's policy, in order to ensure compliance with the fund's prospectus. Because investment options in your 401(k) Plan may be subject to these policies, please refer to the Plan's web site under Fund Information or call the Retirement Service Center at 1-888-569-3750 for additional information.

When will the changes I make to my account take effect?

The cut-off times for all Plan account investment changes will be 1:00 p.m. Eastern Time. This is necessary due to the settlement process for Lowe's stock in the 401(k) Plan. The settlement time for transactions involving Lowe's stock will be one business day.

For additional information on trading Lowe's Stock, please see "Trading Lowe's Stock FAQs." This document is available on the Plan's web site under the Plan Info tab.

Will I pay a fee to transfer funds?

Generally, no. If you transfer between non-stock investments in the Plan that have no market-timing restrictions, fees will not apply.

Subject to the terms of any market timing restrictions that may apply for any fund in the Plan at the time you make your transfer election; the fund may require a redemption fee. To learn more about the market timing restrictions that may apply to investments in the Plan, go to Fund Information and select Market Timing Restrictions.

Exchanges into or out of Lowe's stock are subject to a fee of two (2) cents per share. This fee, as well as other brokerage fees, commissions, or regulatory fees associated with such transactions, may be included in or deducted from the gross amount of the trade. Please see the document entitled "Trading Lowe's Stock FAQs" to learn more about these fees. This document is available on the Plan's web site under the Plan Info tab.

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If I'm rehired, when am I eligible to contribute to the 401(k) Plan?

If you terminate your employment before completing 6 months of service, and you are later rehired, you will become eligible on the first day of the payroll period that begins, or next follows, 6 months after the first day of your initial period of employment.

How do I make changes to my contribution amount in the Lowe's 401(k) Plan?

To make changes to your contribution amount, visit the Plan's web site, accessible via the employee portal, www.myloweslife.com (*My Lowe's Life > My Wealth > Wealth Related Quick Links > 401(k) > 401(k) at Wells Fargo*). When you are on the Plan's web site, choose Transactions & Forms. This option allows you to change your contribution amount and view your options for receiving Lowe's stock dividends. In addition to allowing you to change your contribution amount, the Transactions & Forms option provides resources for managing your 401(k) Plan investments, and allows you to access online statements and forms and view withdrawal amounts.

You can also make changes to your contribution amount by calling the Retirement Service Center at 1-888-569-3750.

Are there any limits to how much I can contribute?

Yes. You may defer between 1% and 50% of your eligible compensation, on a pre-tax basis, into your Plan account (in whole percentages only). For 2012, the maximum amount you can contribute is \$17,000 (the IRS adjusts this limit from time to time).

If you are over the age of 50 or will turn age 50 at any time during the calendar year, you are eligible to make additional contributions, known as catch up contributions. Catch up contributions permit you to contribute above the usual legal or Plan limits for pre-tax contributions.

For 2012, the maximum catch up contribution is \$5,500 (the IRS adjusts this limit from time to time).

How often can I change my contributions?

You can change your contributions as often as you like. The changes will be made as soon as administratively feasible. To make changes to your contribution amount, visit the Plan's web site, accessible via the employee portal, www.myloweslife.com (*My Lowe's Life > My Wealth > Wealth Related Quick Links > 401(k) > 401(k) at Wells Fargo*) and choose Transactions & Forms, or call the Retirement Service Center at 1-888-569-3750.

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Are my savings taxable?

Your contributions to your 401(k) Plan account are not taxed until you receive a distribution (a withdrawal or payout) from the Plan. Further, your contributions are deducted from your pay before income tax is calculated, so by contributing to the 401(k) Plan, you reduce your taxable income during any year in which you contribute to the Plan.

After I enroll, when do my payroll deductions start?

Your contributions will start within two payroll periods from the date you make your deferral election, or immediately after you become eligible if you are automatically enrolled. If you are not currently eligible for the Plan, any deferral election you make will start within one to two pay periods following the date you become eligible for the Plan.

Can I stop making contributions to the Plan once I start?

Yes. You may stop your contributions to the Plan at any time by changing your deferral amount to 0%. To change your deferral amount, visit the Plan's web site, accessible via the employee portal, www.myloweslife.com (*My Lowe's Life > My Wealth > Wealth Related Quick Links > 401(k) > 401(k) at Wells Fargo*), and choose Transactions & Forms, or call the Retirement Service Center at 1-888-569-3750.

If I stop contributing, when do my payroll deductions stop?

Your contributions will be suspended as soon as administratively feasible after you make the request.

If I stop contributing, when can I resume making contributions?

You may restart your contributions at any time. To resume contributions, visit the Plan's web site, accessible via the employee portal, www.myloweslife.com (*My Lowe's Life > My Wealth > Wealth Related Quick Links > 401(k) > 401(k) at Wells Fargo*), and choose Transactions & Forms, or call the Retirement Service Center at 1-888-569-3750.

How can I access transaction history for my account?

Information for the most recent 2 years is available via the internet. Any prior information for the time period the plan was with Wells Fargo is available by contacting the Call Center. Lowe's has been with Wells Fargo since 9/10/2010.

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Go to myloweslife.com for more information.

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Does Lowe's make any contributions to the 401(k) Plan?

Yes! Lowe's adds a matching contribution to your 401(k) Plan account as soon as you begin participating in the 401(k) Plan and contributing to your Plan account. The amount of Lowe's matching contribution depends on the amount you contribute to your Plan account (see below), and is contributed every payday.

The Amount You Save	The Amount Lowe's Matches
On the first 3% of your Compensation	100% (\$1 for \$1)
On the next 2% of your Compensation	50% (50¢ for each additional \$1)
On the next 1% of your Compensation	25% (25¢ for each additional \$1)

Here's a tip: Contribute 6% of your compensation to receive the maximum Lowe's matching contribution of 4.25%.

What is the Automatic Rebalancing feature?

This feature provides you with options to help maintain your 401(k) Plan account's target asset allocation. Rebalancing your account on a regular basis allows you to keep your 401(k) Plan investments in line with your chosen risk level and targeted asset allocation.

You have the option to add the Automatic Rebalancing feature to your account. After you enroll in the Plan, you can add Automatic Rebalancing by visiting the Plan's web site, accessible via the employee portal, www.myloweslife.com (*My Lowe's Life > My Wealth > Wealth Related Quick Links > 401(k) > 401(k) at Wells Fargo*), choosing the Manage Investments shortcut on the right and then selecting Rebalance My Account Automatically, or by calling the Retirement Service Center at 1-888-569-3750. After you add Automatic Rebalancing, your account assets will be rebalanced to your investment elections. You can choose if you would like your account rebalanced on a quarterly, semi-annual or annual basis.

How does direct deposit of stock dividends work?

Lowe's stock is one of your Plan investment options. From time to time, Lowe's may pay a stock dividend to its shareholders, including to employees investing in Lowe's stock through the 401(k) Plan. If you choose to invest some of your Plan contributions in Lowe's stock, you can choose whether to receive Lowe's stock dividends in cash (as opposed to having them reinvested). If you elect to receive Lowe's stock dividends in cash, and if your Lowe's paycheck is direct deposited, then any Lowe's stock dividends will also be automatically deposited directly into the bank account your paycheck is deposited.

How does direct deposit of in-service distributions work?

If you request and qualify for an in-service distribution from your 401(k) Plan account - a hardship distribution, 20-year or age 59 ½ distribution - and you have direct deposit information on file with Lowe's, then your distribution will be deposited directly into the bank account your paycheck is deposited.

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Go to myloweslife.com for more information.

Investments in the Plan

What are the different Plan investment options?

For detailed information regarding each of the Plan's investment options, visit Fund Information located on the Plan's web site, accessible via the employee portal, www.myloweslife.com (*My Lowe's Life > My Wealth > Wealth Related Quick Links > 401(k) > 401(k) at Wells Fargo*). You may choose to look at a Morningstar QuickTake Report for one or more of the various mutual funds available through the Plan, or visit the mutual fund companies' web sites.

Please note that only publicly traded mutual funds in the Plan will have access to the Morningstar QuickTake Reports or will be accessible on the fund company's web site. These resources are not available for some investment options such as the Galliard Stable Value Account, (which is not publicly traded), Lowe's stock, and the Vanguard Target Retirement Trusts (which are not publicly traded).

If I don't choose any investments, where will my contributions be invested?

If you do not elect different investment allocations, your contributions will be invested in one of the Vanguard Target Retirement Trusts based on your date of birth and expected retirement age of 65. The Vanguard Target Retirement Trusts, the Plan's default investment options, are collective trust funds. You can redirect your account assets into any of the other Plan investment options at any time.

What are collective trust funds (the Plan's default investment options)?

Collective trust funds are investment vehicles that pool the assets of institutional investors and are then managed (in our case, by Vanguard) according to a set strategy and objective. This type of investment is only available to qualified plans and their participants.

Collective trust funds, also known as bank collective investment funds, are not mutual funds and are not subject to the same registration requirements and restrictions as mutual funds. They are subject to primary regulatory authority of the Comptroller of the Currency (as opposed to the Securities and Exchange Commission).

The Vanguard Target Retirement Trusts are collective trust funds made up of eleven target maturity portfolios that offer investors a convenient "all-in-one" solution for retirement investing. Each trust invests in several Vanguard mutual funds, which are broadly diversified across asset classes. Each trust is comprised of an easy to use fund-of-funds structure that holds a portfolio of diversified stock, bond (including inflation-protected securities), and short-term reserve funds. Vanguard automatically carries out investment selection, asset allocation, and rebalancing through retirement with an allocation between stock and bond funds that automatically becomes more conservative over time—reaching a final allocation during retirement.

With the exception of the Vanguard Target Retirement Income Trust, which is geared toward investors already in retirement, the trusts' asset allocations gradually shift to more conservative investments as they get closer to their targeted maturity dates.

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Is there an advantage to using collective trust funds as the default investment options?

Yes. The biggest advantage of collective trust funds is their lower investment fees and costs when compared to traditional mutual funds.

Do I have any investment options besides the default?

Yes, the 401(k) Plan offers various investment options, and you may change your investment selections any time.

What is “risk”?

Risk is the possibility that an investment will not retain (and may lose) its current or projected value. Generally speaking, the higher the potential risk of a particular investment, the higher the potential return; the lower the potential risk, the lower the potential return.

How risky are the investment choices that the Lowe’s 401(k) Plan offers?

The Plan offers a number of investment options with varying degrees of risk. You can find information about the Plan’s investment options and their degrees of risk on the Plan’s web site under Fund Information. The investment options in the Lowe’s 401(k) Plan are not guaranteed or insured.

Where can I find information about a fund’s rate of return?

The rates of return for the Plan’s investment options are available on the Plan’s web site under Fund Information.

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Go to myloweslife.com for more information.

Which funds should I invest in?

How to direct your investments is a personal decision based on various individualized factors. The appropriate investment mix should, for instance, consider your risk tolerance, investment horizon, personal goals and current and projected financial situations. Generally, when you make investment decisions, you want to consider the potential risk versus the potential return of any investment. If your goal is to maximize your return, then you must be prepared to accept a higher level of risk to your investment. If you choose to minimize the risk of your investment, then you must be prepared to accept possible lower returns. Before you invest, consider what the optimum combination of risk and return is for you.

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 (such as investing in Lowe's stock), 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 the Plan. 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.

It is also important to review periodically your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Your investment decisions are your responsibility, and you may find it helpful to consult with a tax and/or financial advisor.

Is there anything I need to know about trading shares of Lowe's Stock in the Plan?

Exchanges into or out of Lowe's stock are subject to a fee of two (2) cents per share. This fee, as well as other brokerage fees, commissions, or regulatory fees associated with such transactions, may be included in or deducted from the gross amount of the trade. For additional information about trading shares of Lowe's stock in the Plan, please see "Trading Lowe's Stock FAQs." This document is available on the Plan's web site under the Plan Info tab.

Rolling money into the Plan

What is a rollover?

A rollover is a method of transferring retirement savings from one tax-preferred account, such as an account in an employer's qualified retirement plan or an individual retirement account (IRA), to another account in a qualified retirement plan or IRA. A direct rollover from one employer's qualified plan to another qualified plan or to an IRA allows you to transfer your account balance without the negative effect of federal tax withholding.

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FAQs

What is a qualified retirement plan?

A qualified retirement plan is a pension plan sponsored by an employer and provides retirement income for employees or allows employees to save for retirement. Qualified retirement plans must meet a series of requirements established by the Internal Revenue Service (IRS) which makes them “qualify” for special tax treatment. Some examples of qualified retirement plans are employer-sponsored 401(k) plans (such as the Lowe’s 401(k) Plan), profit-sharing plans and traditional pension plans.

When can I make a rollover from my previous employer’s plan?

Rollovers are permitted at any time, even before you are eligible to contribute to the 401(k) Plan.

What can I roll over from my previous employer’s plan?

You can roll over eligible money from a tax-qualified retirement plan. This may include your own pre-tax contributions, prior employer contributions, earnings on these contributions and earnings on any after-tax contributions to the plan.

How will a rollover from a previous employer’s plan be invested in my Lowe’s 401(k) Plan account?

When you initially roll over an account balance into the Lowe’s 401(k) Plan, your funds will be invested in one of two ways. If you have not previously participated in the Plan, an account will be established for you in which your rollover contributions will be invested in the Plan’s default investment option (one of the Vanguard Target Retirement Trusts described above). But if you are already participating in the Plan at the time you roll over a balance into the Plan, then we will invest your rollover contribution(s) in accordance with your investment election currently on file.

Once your funds are invested in your 401(k) Plan account, you will have the opportunity to reallocate your assets into any other investment option or options available under the Plan.

Statements

How often will I receive my Lowe’s 401(k) Plan statement?

If you are an active associate, your account statement will be available online each quarter.

Participants who have terminated employment with Lowe’s will receive statements in the mail each quarter, typically in January, April, July, and October.

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Go to myloweslife.com for more information.

If I lose or don't receive my statement, how can I get another one?

You can obtain your most recent account statement via the Plan's web site, accessible via the employee portal, www.myloweslife.com (My Lowe's Life > My Wealth > Wealth Related Quick Links > 401(k) > 401(k) at Wells Fargo). You can also request a statement by calling the Retirement Service Center at 1-888-569-3750.

Taking your money from the Plan

If I leave the Company, can I leave my money in the Plan?

If the balance in your account exceeds \$5,000 (excluding rollover contributions) when you separate from service, you may leave your money in the Plan until you reach age 62 unless the balance of your account later falls below the \$5,000 threshold.

If, however, you wish to take a distribution of your Plan account (remove your money from the Plan), you may do so beginning 30 days after your last day of employment with Lowe's.

If, however, your employment ends because you are relocating to another country to work for a subsidiary or affiliate of Lowe's that does not participate in the 401(k) Plan, you will not be eligible to take a distribution of your account at that time. Except as provided below ("Hardship Withdrawals," "Age 59 ½ Withdrawals" and "20-Year - One-Time Withdrawal from ESOP Account," and), you will not be eligible to take a distribution of your account until you are no longer employed by any subsidiary or affiliate of Lowe's. While you are working for a non-participating Lowe's subsidiary or affiliate outside the United States (such as Lowe's Companies Canada, ULC), you will be free to change your investment allocations at any time, but your account will be frozen against contributions and distributions.

Can I withdraw my savings while I am still employed?

Yes, there are three types of in-service withdrawals available: a Hardship Withdrawal, an Age 59½ Withdrawal, and 20 Year Service Withdrawal.

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Hardship Withdrawals

You may request to withdraw your contributions from your 401(k) Plan account while still actively employed, due to a financial hardship. Hardship withdrawals are governed by IRS rules and are only available in limited circumstances. You should only request a hardship withdrawal from your 401(k) Plan account as a last resort.

Circumstances that may justify a hardship withdrawal include:

- Your purchase of your primary residence (excluding mortgage payments)
- Extraordinary, unreimbursed medical expenses incurred by you, your spouse, or dependents
- Tuition, room and board, and related educational fees for the next 12 months of post-secondary education for you, your spouse, children, or dependents
- Amounts necessary to prevent your eviction from, or foreclosure on, your primary residence
- Funeral expenses for immediate family members
- Repair of damage to your principal residence resulting in a casualty loss

The minimum hardship withdrawal is \$1,000. Salary deferral contributions, funds in an Employee Stock Ownership Plan (ESOP) diversification account, catch-up contributions, and any direct rollovers from another qualified plan are eligible for a hardship withdrawal. Investment earnings on your contributions and Company matching contributions are not eligible for hardship withdrawal.

You should be aware that hardship withdrawals may be subject to an additional premature withdrawal excise tax of 10% in addition to normal taxes (the premature withdrawal excise tax may apply if you are under age 59 ½ at time of withdrawal).

To request a hardship withdrawal, please contact the Retirement Service Center at 1-888-569-3750. Representatives are available to answer your questions and assist you with your request. Please note: before you can be approved to take a hardship withdrawal, you must take all in-service withdrawals available to you.

If your request for a hardship withdrawal is granted, your contributions will be suspended for the next six (6) months in the Lowe's 401(k) Plan, the Employee Stock Purchase Plan (ESPP), and any non-qualified deferred compensation plans in which you participate (e.g., Benefit Restoration Plan (BRP), Cash Deferral Plan (CDP)). Additionally, during the six months following your hardship withdrawal, you may not exercise any stock options granted to you. Unless you make a change to your 401(k), BRP, or CDP deferral elections during your suspension period, at the end of your suspension period your salary deferral(s) will resume at the percentage(s) in effect when you took the hardship. Moreover, depending on the date of your hardship distribution, by taking a hardship distribution you may lose the ability to re-enroll in the BRP or CDP for the next plan year. If you were a participant in the ESPP, you will need to enroll during the next ESPP enrollment period following your six month suspension period - you will not be automatically enrolled in the ESPP.

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Age 59 ½ Withdrawals

Once you have reached age 59 ½, you may elect to withdraw your entire account balance. This is a one-time, in-service distribution option. However, you may call the Retirement Service Center at 1-888-569-3750, and request your age 59 ½ withdrawal at any time once you are eligible.

20-Year - One-Time Withdrawal from ESOP Accounts

If you have 20 or more years of service with Lowe's and you have a Lowe's Employee Stock Ownership Plan (ESOP) account, you can take a one-time, in-service withdrawal of 50% of your ESOP account. This optional distribution may be rolled over to an IRA, or may be paid directly to you. This option is available anytime after the 20th year, but may be taken only once. This distribution does not qualify as a lump sum distribution, therefore you should consult with your financial / tax advisor prior to requesting this distribution.

Once I make a withdrawal request, how long will it take before I receive the check?

Withdrawal requests are processed daily at 4:00 p.m. Eastern Time. Once your withdrawal request has been processed, your direct deposit, or check (depending on your direct deposit payroll election with Lowe's), will generally be issued within two weeks from the date the Retirement Service Center has all of your information.

If you are no longer in Lowe's employment, you can take a distribution of your Plan account beginning 30 days after your last day of employment with Lowe's. If, however, your employment ends because you are relocating to another country to work for a subsidiary or affiliate of Lowe's that does not participate in the 401(k) Plan, you will not be eligible to take a distribution of your account at that time. Except as provided above ("Hardship Withdrawals," "Age 59 ½ Withdrawals" and "20-Year - One-Time Withdrawal from ESOP Account," and), you will not be eligible to take a distribution of your account until you are no longer employed by any subsidiary or affiliate of Lowe's. While you are working for a non-participating Lowe's subsidiary or affiliate outside the United States (such as Lowe's Companies Canada, ULC), you will be free to change your investment allocations at any time, but your account will be frozen against contributions and distributions.

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Accessing resources for your account

What is the Retirement Service Center?

The Retirement Service Center is a toll-free hotline which allows you to access your account information 24 hours a day. You may also speak to a retirement service representative between 7 a.m. and 11 p.m. Eastern Time, Monday through Friday.

I'm really not comfortable dealing with a telephone or web system. If I want to talk to someone, can I?

Yes, simply call the Retirement Service Center at 1-888-569-3750. At the main menu, Press '0' to speak with a Retirement Service Center representative. Representatives are available Monday through Friday, 7 a.m. to 11 p.m. Eastern Time.

What information will I need to access my account when calling the Retirement Service Center?

You will need your Social Security Number (SSN) and your personal identification number (PIN), which is initially the last four digits of your SSN. You'll be required to change your PIN the first time you call.

How will I know if the request I made on the automated 401(k) Action Line or the web site was accepted?

When you request a transaction, the system will repeat your election and ask you to verify your entry. The system will announce or display, "Your request has been recorded." You will also receive a confirmation and any necessary paperwork mailed to your home address, usually within one to two weeks.

Will the Retirement Service Center Representatives be able to provide investment advice?

No. Retirement Service Center representatives are trained in the specifics of the administration and support of the Lowe's 401(k) Plan. But they cannot offer investment or tax advice. If you are looking for this kind of guidance, you should consult a financial adviser, financial planner or tax professional.

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What else do I need to know?

What do I need to do if I move?

If you are an active employee and you move to a new home, you'll need to update your contact information <My Lowe's Life > My Work/Life > HR DIY. The information you enter here is forwarded to the Plan's recordkeeper, Wells Fargo.

If you have left the Company but still have a Lowe's 401(k) Plan account, contact the Retirement Service Center at 1-888-569-3750 to update your information. After you have terminated employment, updates concerning your personal information are no longer forwarded to the Plan's recordkeeper.

What do I do if I get married, divorced, have children, or have other changes in family status?

In all cases, contact your local HR Manager or direct supervisor with name changes. For any changes in family status, be sure to review and update your 401(k) beneficiary information, as necessary. To update your beneficiary online through the Plan's web site, choose the My Profile tab, then select Beneficiary Maintenance.

What documentation is needed to split my account balance in the event of a divorce?

A Qualified Domestic Relations Order (QDRO) will be required by the Plan before your account balance can be divided. Call the Retirement Service Center at 1-888-569-3750 with questions concerning QDRO's.

Who is the Plan trustee?

Wells Fargo is the trustee for the Lowe's 401(k) Plan.