

2020 Annual Fee Disclosure Statement – Important Information About Your Investment Options, Fees, and Other Expenses for The Home Depot FutureBuilder Plan



The Home Depot FutureBuilder Plan is a great way to build savings for your future. Through the FutureBuilder Plan you get:

- The convenience of **automatic savings** through payroll deductions and the opportunity for **tax advantages** through before-tax and Roth 401(k) contributions
- **Contributions from The Home Depot** that match a portion of your savings
- A **flexible, comprehensive investment line-up** that is monitored by the Plan's Investment Committee and includes options that are only available to large, institutional investors

You'll want to make sure you are taking full advantage of the FutureBuilder Plan by choosing a savings rate and investments in the Plan to meet your long-term retirement needs. Use the tools available on the Plan's website to explore how your savings and investment decisions impact your long-term savings goals.

Review this statement to learn more about fees and expenses, the Plan's investment options, and where to go for more information or to take action. To learn more about the Plan, please see the Benefits Summary available at livetheorangelife.com.

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1. About Fees and Expenses

As with other investments, many fees and expenses for the FutureBuilder Plan are paid by investors; in this case, participants in the Plan. There are several types of fees:

- Some fees are **asset-based fees**. You won't see these fees directly because they are charged to Plan investment options and reduce your investment earnings. These expenses are detailed and included in the expense ratio (total asset based fees) provided in Section 3 of this statement. Asset-based fees are utilized to pay for investment management fees and are also applied to pay for services to the Plan such as trustee, legal, accounting, recordkeeping and participant services, as well as other expenses relating to the maintenance of the Plan or Plan funds.
- You also have **individual fees** that result in charges due to activity you have requested. (See below to learn more about individual fees.)
- When you decide to invest in any of the Target Retirement Date and/or Core Funds in the FutureBuilder Plan, there are no upfront sales loads or charges.

Individual Fees in The Home Depot FutureBuilder Plan

- **Professional Management Account Service fees:** If you sign up for the Professional Management program with Alight Financial Advisors, LLC (AFA), our vendor for investment advice and investment management service for the Plan, you will be charged a fee based on the size of your account as follows beginning January 1, 2021:
 - 0.00% per year for the first \$5,000 in your account
 - 0.40% per year for the next \$45,000 in your account
 - 0.35% per year for the next \$200,000 in your account
 - 0.20% per year for the amount above \$250,000 in your accountFees prior to January 1, 2021: 0.50% per year for the first \$100,000; 0.45% per year for the next \$150,000; 0.30% per year for the amount above \$250,000.
- Through December 31, 2020, fees are assessed quarterly based on average amount of assets under management for the calendar quarter; fees are debited from your account the following quarter. Beginning January 1, 2021, fees are assessed monthly based on the average daily balance of assets under management for the calendar month; fees are debited from your account the following month. For any participant who takes payment or processes a plan activity that depletes the balance to zero while enrolled in managed accounts, the fee will be calculated and deducted prior to the payment or plan activity processing.
- **Loan fees:** You will pay a \$50 fee whenever you take a loan from the FutureBuilder Plan. This fee is added to your requested loan amount.
- **Domestic relations order fees:** You will pay a \$500 fee when a domestic relations order is processed on your account. This occurs when a court awards a portion of your account to

another person due to a divorce settlement or to pay child support. The fee will be deducted from your Plan assets before the order is applied.

- **Distribution transaction fees:** You will pay a \$25 fee when you take a hardship withdrawal, 59½ in-service withdrawal, partial distribution or total distribution, or initiate installments. The fee will be deducted from your Plan assets when the payment is processed.
 - **Self-directed brokerage window fees:** If you establish a self-directed brokerage window account within the Plan, you will be charged a one-time \$50 open account fee. In addition, if you have an open PCRA brokerage account and brokerage window balance in the Plan, a maintenance fee of \$10 per quarter will apply. If you invest in a vehicle that is taxed as a partnership, which is prohibited, your account may incur additional fees for these taxes and the costs associated with required tax filings. These fees will be deducted from other assets you have in the Plan rather than directly from your self-directed brokerage window account. A minimum amount of \$200 must remain in the Target Retirement Date and/or Core Funds. If there are not enough assets to deduct the maintenance and other fees, funds will be transferred from your brokerage account to cover the fees.
 - **Account outreach fees:** Beginning Sept. 1, 2018, fees will be deducted from your FutureBuilder account each time address locator (\$15 fee) and/or beneficiary locator (\$75 fee) services are necessary; for example, when mail addressed to you is returned. To avoid account outreach fees, it is very important that you keep your address information current and have a valid beneficiary designation on file.
- Learn more about applicable Plan fees on the Plan's website.

Fees and expenses are important because they can substantially reduce the growth of your account over the long term. You can find an example that illustrates this concept on the Department of Labor's website, http://www.dol.gov/ebsa/publications/401k_employee.html. But, fees are still only one of several factors to consider when making investment decisions. You also should carefully consider other key factors, including asset class and investment risk, investment objectives, principal investment strategies, and historical performance when selecting investment options.

2. The Plan's Investment Options

As a participant in The Home Depot FutureBuilder Plan, you're responsible for investing your account in one or any combination of the Plan's investment options. Section 3 provides more specific information about the investment options which include:

- **Target Retirement Date Funds** and the **Core Funds** that primarily provide you with investments that have returns that can change as the market goes up and down.
- In addition, the Plan offers you a **Self-Directed Brokerage Window** which provides access to a marketplace of retail investment options. The self-directed brokerage window is designed for participants who have a strong knowledge of the investment marketplace; want greater flexibility to create a more customized portfolio; and have the ability, time, and desire to personally research and evaluate different investments. The platform is provided through Schwab.

Note: The Plan's Investment Committee will not review the suitability of investments available through the self-directed brokerage window. You are solely responsible for your investments in the self-directed brokerage window based on information available to all investors in these retail investments, such as the fund prospectus, which you access online through the self-directed brokerage window website at www.schwab.com or by calling the Schwab PCRA Call Center at **1-888-393-PCRA (7272)**.

There may be individual account open and maintenance fees applicable to the self-directed brokerage window and paid from your investment in the Target Retirement Date and/or Core Funds as noted in the box on page 1. Depending upon the investments purchased and sold in the self-directed brokerage window, other commissions and fees may apply and will be charged within your self-directed brokerage window account. Before you purchase or sell securities through the self-directed brokerage window, you should find out about any fees associated with the purchase or sale of the particular investment you are trading.

You can obtain a fee schedule of applicable trading fees and commissions online at www.schwab.com or by contacting the Schwab PCRA Call Center at **1-888-393-PCRA (7272)**.

You may enroll in the self-directed brokerage window by logging on at livetheorangelife.com. When opening your brokerage account, you must enter the following:

- Retirement Plan ID: HDFB
- Plan Access Code: 401k

After you complete your online application, your account number will immediately be available to you on the Schwab website. If you have any questions about the enrollment process, call Schwab directly at **1-888-393-PCRA**. In addition, please review the Stable Value Fund trading restriction in Section 3. Once your account is established, you can begin to manage your account. A minimum amount of \$200 must remain in the Target Retirement Date and/or Core Funds.

You may change your investment elections as often as you like on any day the market is open. But keep in mind that some investments within the self-directed brokerage window may be subject to regulatory and fund company trading restrictions.

Choosing Your Investment Strategy

Ultimately, how you invest should depend on your age, lifestyle, accumulated wealth, years to retirement, and comfort level around risk. This statement only provides some information about your investment choices like fees, expenses, and historical returns.

- **To Learn More About the Investment Options.** To learn more about the investment funds offered, including more current performance information and fees that apply to these funds, visit The Home Depot FutureBuilder Plan website where you can find fund performance and other fund information. You can also receive more information about the funds, including paper copies of the information that is provided online, by calling the Benefits Choice Center at **1-800-555-4954**. Representatives are available between 9 a.m. and 7 p.m. (Eastern Time), Monday through Friday.
- **To Enroll or Make Changes to Your Investments.** You can enroll in the FutureBuilder Plan or make changes to your investments at any time by logging on at livetheorangelife.com. Once you have logged on, you can enroll or change your current investment mix or your investment elections for future contributions.
- Alight Financial Advisors, LLC (AFA) is the Designated Investment Advisor for the Plan. AFA uses Financial Engines Advisors L.L.C. (FEA) to provide sub-advisory services. AFA is a federally registered investment advisor and wholly owned subsidiary of Alight Solutions, LLC. FEA is a federally registered investment advisor and wholly owned subsidiary of Edelman Financial Engines, LLC. An **Online Advice** tool can help you fine-tune your investing strategy, and the **Professional Management** program offers personalized portfolio management from professional investment advisors. Fees apply for the professional management program; see the **Individual Fees in The Home Depot FutureBuilder Plan** box in Section 1. There is no fee for using **Online Advice**.
Note, neither AFA nor FEA guarantees future results.

If you are unable to log on to the website, you may also enroll or change investment options by calling the Benefits Choice Center at **1-800-555-4954**. Representatives are available between 9 a.m. and 7 p.m. (Eastern Time), Monday through Friday.

3. Investment-Related Information

The following table provides you with information on the investment options that have a variable rate of return. You'll find three things:

1. General information about the type of investment option, including the fund's name and asset class
2. Fee information including asset-based fees³ (often called the expense ratio), plus other shareholder-type fees or investment restrictions⁴
3. Historical performance for the fund and an appropriate benchmark for the same period of time⁵

Keep in mind, however, that past performance does not guarantee how the investment option will perform in the future. Your investments in these options could lose money. Information about an investment option's principal risks is available on the Plan's website. As shown in the table below, the Plan adds basis points to the expense ratio of each fund to cover recordkeeping and administrative fees. If information for any investment fund is available publicly, the public information will differ from that disclosed by the Plan due to these recordkeeping add-on fees.

For more information about this statement, you may contact the Benefits Choice Center at **1-800-555-4954** or the Plan administrator:

The Home Depot FutureBuilder Administrative Committee, Benefits Department, Building C-18
2455 Paces Ferry Road
Atlanta, GA 30339-4024

LifePath or Target Date Funds

General Information		Annual Fee Information					Historical Performance			
Fund Name/ Benchmark	Asset Class	Investment- Related Fees ¹	Recordkeeping Add-on Fees ²	Total Asset-Based Fees ³	Annual Cost per \$1,000 of Investment	Investment Restrictions ⁴	Average Annual Total Return as of 12/31/2019 ⁵ (Fund and Benchmark)			
							1-year	5-year	10-year	Incept. to date
LifePath Retirement Portfolio Fund (BlackRock) Benchmark: Dow Jones Global Target Today Index	Target Date/ Premixed	0.077% ⁶	0.098%	0.175%	\$1.75	N/A	15.54% 8.15%	5.12% 2.94%	5.94% 3.91%	N/A
LifePath 2025 Portfolio Fund (BlackRock) Benchmark: Dow Jones Global Target 2025 Index	Target Date/ Premixed	0.066%	0.102%	0.168%	\$1.68	N/A	18.49% 14.38%	6.22% 5.46%	7.30% 7.01%	N/A
LifePath 2030 Portfolio Fund (BlackRock) Benchmark: Dow Jones Global Target 2030 Index	Target Date/ Premixed	0.067%	0.102%	0.169%	\$1.69	N/A	20.67% 17.06%	6.86% 6.37%	7.87% 7.98%	N/A
LifePath 2035 Portfolio Fund (BlackRock) Benchmark: Dow Jones Global Target 2035 Index	Target Date/ Premixed	0.068%	0.102%	0.170%	\$1.70	N/A	22.74% 19.70%	7.45% 7.09%	8.39% 8.76%	N/A
LifePath 2040 Portfolio Fund (BlackRock) Benchmark: Dow Jones Global Target 2040 Index	Target Date/ Premixed	0.068%	0.102%	0.170%	\$1.70	N/A	24.61% 22.03%	7.96% 7.69%	8.83% 9.37%	N/A
LifePath 2045 Portfolio Fund (BlackRock) Benchmark: Dow Jones Global Target 2045 Index	Target Date/ Premixed	0.069%	0.102%	0.171%	\$1.71	N/A	25.92% 23.71%	8.26% 8.09%	9.15% 9.73%	N/A
LifePath 2050 Portfolio Fund (BlackRock) Benchmark: Dow Jones Global Target 2050 Index	Target Date/ Premixed	0.069%	0.102%	0.171%	\$1.71	N/A	26.50% 24.69%	8.37% 8.30%	9.39% 9.86%	N/A
LifePath 2055 Portfolio Fund (BlackRock) Benchmark: Dow Jones Global Target 2055 Index	Target Date/ Premixed	0.070%	0.101%	0.171%	\$1.71	N/A	26.55% 24.89%	8.37% 8.32%	N/A	8.03% 8.12%
LifePath 2060 Portfolio Fund ⁷ (BlackRock) Benchmark: Dow Jones Target 2060 Index	Target Date/ Premixed	0.073%	0.090%	0.163%	\$1.63	N/A	26.65% 24.89%	8.48% 8.32%	N/A	8.67% 7.95%

¹Commingled 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 are capped at 0.01%.

²Beginning July 1, 2019, the recordkeeping add-on fees decreased from 12 basis points to 9 basis points. Beginning October 1, 2020, the recordkeeping add-on fees decreased from 9 basis points to 6 basis points.

³Total asset-based fees are investment management company fees plus other Plan-specific costs charged to the investment fund to cover investment management services, Plan administration, and other Plan costs as of the fund's latest fiscal year end (defined as 12/31/2019).

⁴Investment Restrictions describe restrictions (e.g., equity wash) on trading that might exist for a specific investment option.

⁵In general, 1-year, 5-year, and 10-year performance history is shown. The investment performance of each investment option is shown net of (or after) fees (which include investment management company fees plus Plan-specific recordkeeping add-on fees), effective during the time period noted, and therefore, the returns shown here may differ from the returns shown on the fund manager's website and similar sources; the benchmark or index investment performance is reported on a gross (before fees) basis. If the investment option has less than a 10-year history, the gross investment performance of both the investment option and the benchmark are shown since Plan inception.

⁶Includes the investment-related fees for the LifePath 2020 Fund, which was merged into the LifePath Retirement Fund during the 4th quarter of 2019. On a go-forward basis, the investment-related fees for the LifePath Retirement Fund are 0.06%. During 2019, the investment-related fees for the LifePath 2020 Fund were 0.06%.

⁷The LifePath 2060 Portfolio Fund became available as an investment option in The Home Depot FutureBuilder Plan as of October 17, 2019.

Core Funds

General Information		Annual Fee Information					Historical Performance			
Fund Name/ Benchmark	Asset Class	Investment- Related Fees	Recordkeeping Add-on Fees ¹	Total Asset-Based Fees ²	Annual Cost per \$1,000 of Investment	Investment Restrictions ³	Average Annual Total Return as of 12/31/2019 ⁵ (Fund and Benchmark)			
							1-year	5-year	10-year	Incept. to date
Stable Value Fund (JP Morgan Stable Value) Benchmark: 90 Day U.S. Treasury Bill	Stable Value	0.310% ⁴	0.103%	0.413%	\$4.13	You cannot transfer money directly from the Stable Value Fund into the self-directed brokerage window. You must first transfer money into another investment option for at least 90 days before it can be moved into the self-directed brokerage window.	2.23% 2.28%	1.77% 1.05%	1.78% 0.56%	N/A
Bond Fund (BlackRock Debt Index) Benchmark: Barclays Aggregate Index	Bond	0.023%	0.103%	0.126%	\$1.26	N/A	8.64% 8.72%	3.00% 3.05%	3.64% 3.75%	N/A
Balanced Fund (BlackRock Balanced) Benchmark: 60% S&P 500 Index/ 40% Barclays Aggregate Index	Balanced	0.012%	0.102%	0.115%	\$1.15	N/A	22.06% 22.18%	8.28% 8.37%	9.72% 9.77%	N/A
Large Cap Value Fund ⁶ (Dodge & Cox Stock) Benchmark: Russell 1000 Value Index	Large U.S. Equity	0.420%	0.002%	0.422%	\$4.22	N/A	24.94% 26.54%	9.73% 8.29%	12.53% 11.80%	N/A
Large Cap Index Fund (BlackRock Equity Index) Benchmark: S&P 500	Large U.S. Equity	0.009%	0.102%	0.111%	\$1.11	N/A	31.41% 31.49%	11.62% 11.70%	13.42% 13.56%	N/A
Large Cap Growth Fund (T.Rowe Price Institutional Large Cap Growth) Benchmark: Russell 1000 Growth Index	Large U.S. Equity	0.347%	0.103%	0.450%	\$4.50	N/A	28.85% 36.39%	15.96% 14.63%	14.82% 15.22%	N/A
Small-Mid Cap Value Fund (Wedge Capital Management Small/Mid Cap Value) Benchmark: Russell 2500 Value Index	Small Mid U.S. Equity	0.550%	0.103%	0.653%	\$6.53	N/A	22.37% 23.56%	5.76% 7.18%	11.51% 11.25%	N/A
Small-Mid Cap Index Fund ⁸ (BlackRock Extended Equity Market Index) Benchmark: Dow Jones U.S. Completion Total Stock Market Index	Small Mid U.S. Equity	0.028%	0.101%	0.129%	\$1.29	N/A	28.07% 27.94%	9.16% 8.84%	13.00% 12.72%	N/A
Small-Mid Cap Growth Fund (TimesSquare Small/Mid Cap Growth Strategy) Benchmark: Russell 2500 Growth Index	Small Mid U.S. Equity	0.589%	0.103%	0.691%	\$6.91	N/A	37.58% 32.65%	8.71% 10.84%	13.17% 14.01%	N/A
International Value Fund ⁹ (Dodge & Cox International Stock) Benchmark: MSCI All Countries World Index ex U.S.	International	0.530%	0.004%	0.534%	\$5.34	N/A	22.89% 21.51%	3.69% 5.51%	5.69% 4.97%	N/A
International Index Fund ⁹ (BlackRock MSCI ACWI ex U.S. IMI Index) Benchmark: MSCI ACWI ex USA IMI Net Dividend Return Index	International	0.083%	0.102%	0.185%	\$1.85	N/A	21.80% 21.63%	5.93% 5.71%	N/A	3.34% 3.21%
International Growth Fund ¹⁰ (GQG Partners) Benchmark: MSCI ACWI Ex-USA Index (Net)	International	0.75%	0.060%	0.81%	\$8.10	N/A	N/A	N/A	N/A	20.88% 8.31%
Home Depot Stock Fund ⁷ Benchmark: S&P 500	Stock	0.003%	0.102%	0.105%	\$1.05	Frozen, not available for new investments ⁷	29.71% 31.49%	17.94% 11.70%	24.59% 13.56%	N/A

¹Beginning July 1, 2019, the recordkeeping add-on fees decreased from 12 basis points to 9 basis points. Beginning October 1, 2020, the recordkeeping add-on fees decreased from 9 basis points to 6 basis points.

²Total asset-based fees are investment management company fees plus other Plan-specific costs charged to the investment fund to cover investment management services, Plan administration, and other Plan costs as of 12/31/2019.

³Investment Restrictions outline any restrictions (e.g., equity wash) on trading that might exist for a specific investment option. Also note that if invested in the self-directed brokerage window, a minimum amount of \$200 must remain in the Target Retirement Date and/or Core Funds.

⁴The total asset-based fee for the Stable Value Fund includes a wrap fee of 0.170%.

⁵In general, 1-year, 5-year, and 10-year performance history is shown. The investment performance of each plan investment option is shown net of (or after) fees (which include investment management company fees plus Plan-specific recordkeeping add-on fees) effective during the time period noted, and therefore, the returns shown here may differ from the returns shown on the fund manager's website and similar sources; the benchmark or index investment performance is reported on a gross (before fees) basis. If the investment option has less than a 10-year history, the gross investment performance of both the investment option and the benchmark are shown since Plan inception.

⁶Plan expenses are partially paid by revenue sharing.

⁷Additional restrictions will apply if you are a designated associate. See the Plan's Summary Plan Description or contact The Home Depot Benefits Department for additional details. The Company may also provide additional information on insider restrictions from time to time.

⁸As of September 1, 2019, the investment management fee for the BlackRock Extended Equity Market Fund (Small-Mid Cap Index Fund) was reduced from 3 to 1.5 basis points.

⁹As of September 1, 2019, the investment management fee for the BlackRock MSCI ACWI ex U.S. Index Fund (International Index Fund) was reduced from 7 to 4 basis points.

¹⁰The GQG Partners International Growth Fund will become an available investment option in The Home Depot FutureBuilder Plan as of January 1, 2021. The net of fee inception to date return shown above is from September 2019 - August 2020 (and therefore reflects a recordkeeping add-on fee of 0.09%); the total asset-based fee listed reflects a recordkeeping add-on fee of 0.06%.

4. Terms You Should Know

For definitions related to investments, go to the Plan's website. Here are a few key terms and concepts to help you understand the information described in this statement.

Administrative fees: Fees paid to the recordkeeper to cover expense for things like participant data, preparing and distributing communication materials, Internet services, and assisting participants with transactions; fees paid to a trustee to manage some operations of the Plan including trading and holding assets; plus fees paid for legal and accounting services.

Asset-based fees: Fees that are charged as a percent of holdings in an investment to cover investment management fees plus any asset-based administrative service fees. Asset-based fees are also referred to as the expense ratio, or, more technically, the fund's total annual operating expenses. (See box on page 6 for an example of how asset-based fees work.)

Asset class: A specific category of assets or investments (such as stocks, bonds, or cash) as well as certain types of stocks (such as international stocks, large-cap stocks, etc.). Assets within the same class generally exhibit similar characteristics.

Balanced Fund: A fund with an investment objective of both long-term growth and income, through investment in both stocks and bonds.

Benchmark: A standard against which the performance of a security, fund or investment manager can be measured. Generally, broad market and market-segment stock and bond indexes are used to evaluate the performance of an investment.

Bond Fund: A fund that invests primarily in bonds and other debt instruments.

Core Funds: Each of these funds represents a single asset class. A combination of Core Funds is needed to have a diversified portfolio that will provide the most optimal long-term investment experience

Designated Investment Advisor: This is the individual or organization that manages investments for individuals who choose to participate in the Professional Management program. In this case, it's Alight Financial Advisors.

Equity wash: A transfer restriction for a stable value fund requiring monies transferred out to be invested in an equity fund or other non-competing fund for a specific period of time (usually 90 days) before the monies can be reinvested into a stable value fund or other competing fund.

Growth Fund: A fund that invests primarily in the stocks of companies with above-average risk in return for potentially above-average gains. These companies often pay small or no dividends, and their stock prices tend to have the most ups and downs from day to day.

Index Fund: An investment fund that seeks to parallel the performance of a particular stock market or bond market index. Index funds are often referred to as passively managed investments.

Individual fees: These fees apply to your account and generally depend on transactions in your account, like taking a loan from the Plan. Other individual fees may be charged to each participant to pay for services available to all participants, such as the managed account service fee for investment advice.

International Fund: A fund that invests primarily in the securities of companies located, or with revenues derived from, outside of the United States.

Investment management fees: The fee paid to the advisory firm or investment management company for the day-to-day investment management of the securities in the fund's portfolio. These fees may also include costs such as advertising and promotion, administration, and other related services.

Large Cap Fund: A fund that invests primarily in stocks of companies with a large market capitalization. Large caps tend to be well-established companies, so their stocks typically entail less risk than smaller caps, but large caps also offer less potential for dramatic growth.

Professional Management Account Services: You have the option to sign up for managed account services where the designated investment advisor, Alight Financial Advisors, will manage your investment mix for you. If you choose this service, the fees described in the **Individual Fees in The Home Depot FutureBuilder Plan** box in Section 1 will apply.

Revenue Sharing: A portion of a fund's total asset based fees, which the fund manager has designated to cover certain expenses paid to a third party, often the plan's recordkeeper. Revenue sharing arrangements generally exist to compensate the recordkeeper for providing services to plan participants that are typically performed by the investment manager for individual investors. The investment options that pay revenue sharing are mutual funds.

Small-Mid Cap Fund: A fund that invests primarily in stocks of companies with a small to middle market capitalization. Small-Mid Caps offer growth potential, but with the stability characteristics of a larger company and the increased growth of a smaller company. These funds tend to offer more growth than large-cap stocks and less volatility than the small-cap segment.

Target date funds: These funds are premixed, diversified investment strategies that are designed to be a single investment solution. They have a mix of underlying investments that are generally appropriate for a given retirement date.

Value Fund: A fund that invests primarily in stocks that are believed to be priced below what they are really worth.

Wrap fee: A fee or expense that is added to or "wrapped around" an investment to pay for one or more product feature or service.

How Asset-Based Fees Work

Let's assume your current account balance is \$30,000, and you've invested in three funds as shown below. Here's an estimate of what you might pay annually in total asset-based fees.

Investment	Balance	Asset-Based Fees	
		As % of Assets	Dollar Amount
Bond	\$10,000	0.126%	\$12.60
Large Cap Index	\$17,000	0.111%	\$18.87
Small-Mid Cap Growth	\$3,000	0.691%	\$20.73
Total	\$30,000		\$52.20

Because asset-based fees are accumulated either daily, monthly, or quarterly, your actual cost may vary from this example as your account value changes.

Voting Rights for Certain Investments

As a participant in The Home Depot FutureBuilder Plan, you can direct the manner in which the Trustee will vote The Home Depot Common Stock Shares credited to your FutureBuilder account. The Trustee votes your Common Shares in accordance with the voting instructions received from you. If you fail to vote your Common Shares, those not voted shares are voted in proportion to the Common Shares voted by all voting Plan participants.