

Lowe's Companies, Inc. Stock

The Lowe's Companies, Inc. Stock (9132)

Lowe's Companies Canada, ULC is very pleased to offer employees an opportunity to purchase shares in the Company.

We want you to share in the future financial success of our Company and believe that employees who are owners of the Company have a strong stake in helping to achieve our goals. There are long-term benefits for you too. When Lowe's business results are strong, investors are interested in our stock and want to buy it. This can lead to higher stock prices...and increased value in your investment.

Details about Lowe's Stock

As a member of the Lowe's Retirement Savings Program, your contributions can be used to buy Lowe's Common Stock on the New York Stock Exchange (NYSE). Lowe's ticker symbol is LOW. You can see how Lowe's shares are performing on the NYSE website at: www.nyse.com. Results also appear in the business section of most local newspapers. Manulife Financial will purchase your shares of Lowe's using the instructions you provide for both your contributions and Lowe's contributions. Your share price will be the average weighted purchase price applicable for each purchase of shares. Manulife Financial will report your stock value in Canadian dollars – so remember to apply the most current exchange rate to the value you receive from the NYSE website or from your local newspaper.

Investing in Lowe's Stock

Participation in the Fund is entirely voluntary and there are currently no restrictions on the amount of assets that you can invest in stock. However, investing heavily in stock may expose you to fluctuations in both operational performance and stock price. There is no single formula or percentage that suits all investors, so you should consult a professional about what the right mix of investments is for you. As a general guideline, you should diversify your investments and have no more than 10% investment option of your total assets invested in any stock.

BY INVESTING IN LOWE'S STOCK (9132), YOU WILL BE PART OF LOWE'S BOTH AS AN EMPLOYEE AND AN INVESTOR.

TRADING PERFORMANCE

Trading performance of Lowe's stock using NYSE weekly closing prices.



How to select the stock fund for your investment portfolio

First, review your enrolment package to learn about your Retirement Savings Program. Second, access the Manulife Retirement Savings and Solutions website and go through the enrolment process. Remember! Lowe's stock is an aggressive investment choice and you should carefully consider how much you should include in your overall investment portfolio.

Questions?

If you have any questions about the Lowe's Companies, Inc. Stock (9132), contact Manulife at 1-888-387-5594. A licensed Financial Education Specialist will be happy to help you. Financial Education Specialists are available from 9am – 5pm ET, Monday to Friday.