



Policy Number: 309

Subject: Hardship Fund

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Purpose

The Neighborly Hardship Fund Inc, d/b/a Neighbors Helping Neighbors ("Neighbors Helping Neighbors" or the "Program") has been established to provide financial assistance to Associates of the Company* who experience an unplanned hardship due to unforeseen, catastrophic circumstances.

Overview

Neighbors Helping Neighbors is primarily funded by associate contributions and supported by the Company, its owners, our vendors and customers. Donating to Neighbors Helping Neighbors helps fellow associates in times of need. Donating is easy and may be done through payroll deduction. People Services can help Associates enroll and set up payroll deductions.

The Program is designed to provide short-term relief to Associates who encounter a hardship due to catastrophic circumstances. This is not meant to be permanent relief and should only be used to help provide a temporary form of relief at one point in time. Applications are reviewed by a Grant Committee and the Committee Chair provides all communication to the requesting Associate.

Eligibility

To be eligible to apply for financial assistance through the Program, an Associate must:

- be classified as a Regular Full- or Part-Time Associate
- be actively employed with Neighborly for a minimum of 90-days
- work a minimum of 20 hours per week (as averaged over a 12-month timeframe)
- not have been granted financial assistance grant through the Program within the last 12 months

Qualifying Event

The Program is intended to assist Associates who have experienced an emergency situation resulting in a temporary financial hardship. This event must be caused by a sudden and unexpected occurrence, or combination of occurrences, which causes a pressing financial need for an Associate. The event must be wholly unforeseen by the Associate and beyond the Associate's control. Events that impact a family member of an Associate, with only an indirect effect on the Associate, do not qualify for Grants from the Program.

*Dwyer Franchising LLC, d/b/a Neighborly; Glass Operating LLC, d/b/a Portland Glass; Neighborly Local Operations LLC, and their affiliated companies (collectively, the "Company" or "Neighborly")

Examples of events that will be considered as qualifying for assistance from the Program include, but are not limited to, the following:

- uninsured medical expenses caused by the Associate's severe illness or accident.
- uninsured losses for damage to an Associate's primary residence caused by fire, crime, flood or other disasters.
- financial crisis brought on by unusual and unforeseen circumstances such as natural disasters (flood, hurricane, tornado, fire, etc. or as declared by the National or State Government(s).

Ineligible Events

The goal of the Program is to help Associates who were not experiencing financial distress before the emergency to regain financial stability within a relatively short period of time. Grants are not intended for the cost of non-essential, luxury or decorative items, or intended to place the recipient in the same economic position as prior to the emergency. Longstanding financial problems not related to a specific event do not meet the criteria of the Program.

Examples of events that would not qualify for assistance from the Program include:

- common life occurrences such as routine car or home repairs, car or home maintenance, legal fees, monthly bills, animal care.
- financial hardships caused by garnishments, payday/title loans, and student loans.

Financial assistance from the Program will be measured solely by need or distress and not related to services rendered. Any benefit to the Company from such financial assistance should be, at most, incidental and tenuous.

Submitting an Application

Associates requesting a grant must:

- complete the Neighbors Helping Neighbors Application found in the Company intranet under Total Rewards / US Benefits / Neighbors Helping Neighbors.
- demonstrate that they are taking reasonable actions and attempting to use prudence in resolving their crises. An immediate family member of an eligible Associate may apply on the Associate's behalf if the Associate is unable to submit an application. In the event that an Associate is unable to complete the application, the person submitting the application on behalf of the eligible Associate must provide validation that he/she is the legally designated next of kin or a legal power of attorney (POA). All decisions made by the Committee will be based solely on the information submitted with the application.

Each application must be accompanied by supporting documentation that demonstrates how the hardship has affected the applicant's household finances. Recommended documentation includes the expenses of the applicant, the income available to the applicant, and evidence of insurance. Examples of documents are provided below:

- Certification of medical condition
- Death certificate or Obituary
- Medical bills
- Insurance claims

- Police reports
- Expense receipts
- Foreclosure or eviction notice
- Severance package or separation notice of immediate family member

The Committee may request additional information or documentation from an applicant before making a decision. Such requests will be communicated by the Committee Chair. The applicant will be given two weeks to provide the requested information or to explain why it cannot be provided. If the applicant does not respond to the request, the application will be deemed withdrawn.

Because the Program is limited, applicants should seek assistance from other sources before applying for Program assistance. The Committee may recommend that the applicant seek assistance from other sources in lieu of assistance from the Program, or in addition to it.

The Committee Chair will communicate the Committee's decision to the applicant.

Payments will be made directly to the impacted associate. Once approved, the request will be forwarded to the Program Accounting representative for payment.

All decisions by the Program Review Committee are final. No appeals process is available.

Payments granted to Associate through the application process are not considered taxable compensation. The Program will issue form 1099-MISC for tax purposes to any grant recipient in the United States.

Considerations for Approval

All grants are subject to the availability of Programs and extent of need. Because the Program is supported by donations, there is no guarantee that there will be available funds at a given time.

No grant shall be given if the Program balance is less than \$1,000.

The financial assistance granted may not exceed the following monetary limits:

- Minimum grant: \$500 per incident
- Maximum grant: \$5,000 per incident, unless the Grant Committee seeks an exception and prior approval from the Board for an amount greater than \$5,000.
- Only one grant per calendar year shall be provided to an Associate.

Financial assistance will be limited to one recipient per household.

After an Associate receives notification of a grant, the Associate must wait 12 months before applying for additional assistance.

The Associate may not resubmit an application that was previously denied.

The Grant committee has the authority to render additional assistance pending on circumstances.

Grant Committee

Neighborly Hardship Program, Inc. is comprised of a Board of Directors who is responsible for the ongoing operations. The Board of Directors has appointed a Grant Committee who is comprised of Associates of the Company who do not have any ownership interests in the Company. The Board maintains all powers, control and direction of the Program assets but has authorized the Grant Committee to make the sole determinations on all Applications of Assistance. All

information provided to the Grant Committee or the Board shall be held in a confidential manner.

The Grant Committee will be responsible for the managing applications and grant approvals. Members of the Committee will serve on a rotating basis as determined by the appropriate shared governance body.

This Committee will consist of nine voting members consisting of multiple associate members from various divisions of the company, designated by officers of the Program; and, one Assistant General Counsel (AGC) as a non-voting member.

The Committee shall review the application and provide a determination within 30 business days after receipt of an application. Grants will be approved only by a majority vote of the committee. All financial assistance will be distributed in compliance with Neighborly's non-discrimination policy.

Any member of the Committee who has a conflict of interest due to family, personal or business associations shall refrain from discussing or voting on such matters. In the event the AGC becomes aware of a conflict of interest, the AGC shall communicate this conflict to the member without violating the anonymity of the process, to the extent possible or practical.

Administration

The Committee, with the assistance of the People Services department, must maintain adequate records to show that payments further the Program's charitable purpose and that the persons served are needy or distressed in the manner described in this policy. The Committee's records will be retained in the People Services office.

Generally, documentation will include:

- A copy of the application;
- A complete description of the assistance provided;
- Costs associated with providing the assistance, if any;
- The objective criteria for disbursing financial assistance to each recipient;
- The name, address, and amount distributed to each recipient; and
- Any conflict of interest between a recipient and Committee members.

Donating to the Program

Associates may donate to the Program through Payroll deduction by completing the Payroll Deduction Form found on the Associate's account in the Company's time keeping system.

- Any person or entity is eligible to donate to the Program.
- Donations cannot be earmarked for specific individuals.
- All donations are tax deductible to the extent provided by law. Receipts for tax purposes will be provided by January 31st of the following year of the recorded donation(s) or may be available at any time upon request by mailing HelpingNeighbors@nbly.com.

Enforcement

Any associate who fails to adhere to this policy may be subject to disciplinary action up to and including termination of employment.

This policy is subject to all state and federal laws.

The Company reserves the right to modify this policy at any time without notice.