

Employees' Frequently Asked Questions about Red Tab Foundation (RTF) Services

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1. Which expenses will the Red Tab Foundation help with following a qualifying emergency?

- Past due rent/mortgage
- Past due utilities (e.g. gas, water, electricity)
- Past due car payment
- Groceries
- Essential funeral expenses
- Temporary shelter/moving expenses (in cases such as escaping domestic violence or an employee's home being severely damaged from fire or natural disaster)
- Clothing (in cases where an employee has suffered a loss of clothing, such as a fire or natural disaster)
- Uninsured home repairs due to natural disaster or fire
- Critical medical treatment that is being withheld due to lack of funds or insurance coverage

2. What are examples of expenses that do not qualify for financial assistance?

The Red Tab Foundation does NOT provide assistance for the following:

- Adoption
- Legal/Court fees
- Fines, penalties, bail

- Back taxes
- Wage garnishments
- Credit card bills
- Debt consolidation loans
- Personal loans / Payday or auto title loans
- Immigration fees
- Moving expenses (except in cases of fire or natural disaster)
- School loans, tuition, supplies

3. Is there an income limit?

The assistance provided by the Red Tab Foundation is need-based so income is an important factor. However, household income is only one of a number of factors used to determine eligibility.

4. What is the turnaround time to process an application?

Once the Red Tab Foundation receives a complete application, a decision is usually made within two business days. However, processing time may be extended in cases where we are missing documentation, signatures, etc.

5. Who are eligible dependents?

The Red Tab Foundation considers anyone for which the employee is 100% financial responsible as eligible dependents. Parents, grandparents, or other relatives are not considered dependents unless the employee can show they are 100% dependent.

6. What role do LS&Co. managers play in validating an employee's need?

Outside the United States, LS&Co. managers or HR partners act as a conduit between the applicant and the Red Tab Foundation. LS&Co. managers or HR partners are asked to facilitate the process, collect information, and make a recommendation on how much to provide the employee in need. All final decisions are made by the Red Tab Foundation.

7. I am currently on a leave of absence from my job. Can I still apply for Red Tab Foundation assistance?

Yes. LS&Co. employees are eligible to apply for Red Tab Foundation assistance whether they are active or on a company approved leave of absence.

8. What type of assistance is provided following a small scale natural disaster or catastrophe?

Following a small scale natural disaster or catastrophe, the Red Tab Foundation can provide money for essential repairs to render the home inhabitable and help replace essential items such as clothing, food, medicine, appliances, beds and cookware. If the home has been completely destroyed, the Red Tab Foundation can provide money to assist with relocation expenses (temporary housing, deposit/first month rent, deposits on utilities, etc).

9. Can the Red Tab Foundation help with a wide scale natural disaster or catastrophe?

Aid for a wide scale disaster or catastrophe affecting dozens or hundreds of employees is based on financial need and handled in concert with government, community and company policies and practices.

10. What type of assistance may be obtained following the death of a child, spouse or employee?

The Red Tab Foundation may provide assistance for modest funeral/burial services not covered by life insurance. We may also provide money to assist with short term living expenses if the deceased was a household wage earner.

11. Can the Red Tab Foundation help with long term medical treatments or illnesses?

Aid for long term treatments is reviewed case-by-case, based on financial need. We also take into consideration any applicable government, community and LS&Co. benefits practices.

12. I borrowed money from my friends and family to address a recent emergency. Will the Red Tab Foundation help me pay them back?

No. The Red Tab Foundation is for employees who have no other sources of support, which includes friends and family.

13. What happens if I don't qualify?

If you do not meet the Red Tab Foundation's eligibility criteria, every effort will be made to refer you to an alternative resource(s) for assistance.

14. What if there are alternative resources available that can address the employee's needs?

If there are local community, government, or NGO resources available that can quickly and sufficiently address the employee's needs, the employee and manager or HR partner should make every effort to pursue those resources before applying for Red Tab Foundation assistance.

- If an employee obtains partial assistance from an alternative resource they may apply to the Red Tab Foundation for supplementary aid. For example, if an employee loses their home in a flood and a local agency is available to provide food and clothing, but not temporary housing or moving expenses, the Red Tab Foundation can provide supplementary assistance to assist with those costs.

15. Is emergency financial assistance from The Red Tab Foundation taxable?

In the United States, emergency assistance IS NOT taxable. However, assistance may be taxable outside the United States. If it is determined that the assistance is taxable, we will provide the employee with additional funds to pay the estimated tax. It then becomes the employee's responsibility to report the financial aid and pay the required tax.

16. Can I donate to the Red Tab Foundation?

Yes. The Red Tab Foundation is a public charity and accepts donations. To make a donation, click on the "donate" button at the top of the RTF website for payment options, or call 1-800-544-5498.