



To: All US Team Members
From: Lynn Ahlers, Vice President of Total Rewards
Date: March 18, 2020
Subject: Financial Programs and Resources

We understand the stress and uncertainty the COVID-19 pandemic that team members are experiencing. Financial concerns are top of mind as the duration of personal and business interruptions persist. We want to communicate financial programs and resources for team members.

Employee Assistance Program (EAP)

Signet's Employee Assistance Program (EAP) vendor, Morneau Shepell, is available to all Signet team members and their families. The EAP can help you deal with stress and mental health challenges related to the COVID-19 virus and isolation issues if you are quarantined. You can visit the EAP at <https://workhealthlife.com/us> (enter the company name Signet Jewelers or create your own personal account). You can call the EAP 24/7 at 855-848-6388.

Salary Finance

Signet has partnered with Salary Finance to offer lower interest loans to our team members. Loans are typically between 5.9% - 19.9%. These loans will be deducted automatically from each paycheck until the loan has been paid in full (elect up to 3 years). In the event you are on leave and need a loan, Salary Finance will work directly with you to set up payment arrangements. Team members can request a loan from Salary Finance for many reasons such as debt consolidation, medical bills, auto purchase, repairs, rental deposit, and many more.

For more information, please visit Salary Finance's website [here](#).

401(k) Loans and Hardship Withdrawals

If a loan through Salary Finance is not a good fit for you, you may be eligible to take a loan or hardship withdrawal from your 401(k). To begin the process for a 401(k) loan or hardship withdrawal, please contact Empower at 1-833-744-6381. A representative can help guide you through the process and answer any questions you may have including the impact to your account and any applicable taxes or penalties for hardship withdrawals. Alternatively, you may visit Empower's website [here](#) to request a loan.

MetLife Legal Plans

If you are enrolled in the MetLife Legal Plans, you have a large network of experienced attorneys who can assist you with a variety of legal issues, such as living wills, Medicare issues, powers of attorney, foreclosures, etc. You can speak to network attorneys by phone or you can submit questions online to their Law Firm E-Panel.

To locate an attorney, please call MetLife Legal Plans at 800-821-6400 (8 am – 8 pm ET, Mon.-Fri.), or visit their website [here](#) and use access code 9902636. Keep in mind you will need your membership ID to request a case number, this ID was mailed to your home in January.

LifeSpeak

LifeSpeak is a total well-being platform which gives you and your family members instant access to expert advice on all kinds of topics that matter to you, such as managing stress, caregiving and the power of movement. You can watch videos, download action plans, and get connected to additional resources about the topic.

Accessing LifeSpeak is easy and 100% confidential. Using a personal mobile device or computer and go to <https://signet.lifespeak.com> and enter the Corporate ID: YourLife.