

BENEFITS MADE FOR YOU

Resources to Support Your Financial Wellbeing

For U.S. Stanley Black & Decker Employees



StanleyBlack&Decker

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A Healthier Financial Life

Managing your money is a lot easier when you have the right tools.

That's why Stanley Black & Decker has resources to help—from getting out of debt to saving for retirement. We support you in all parts of your life, and that includes providing access to tools and information to help you build confidence with money management and to be more financially secure.

We've designed this guide to help you connect more easily to benefits and resources to better your financial health.





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Resources to Help Me Get Out of Debt

It's easy to get in to debt—and hard to get out. And debt can make it difficult to do big things, like buying a house or saving for retirement, and even the smaller things, like managing monthly expenses.

Taking control of your debt can seem daunting, but you can take small steps to get there using resources available to you through Stanley Black & Decker.



Helpful Resources

- **FREE! SupportLinc EAP**, our employee assistance program, offers free financial consultation. Get a no-cost 30-minute financial consultation by phone with a qualified financial consultant who can address questions regarding a broad range of financial topics. Most questions can be answered on the initial call, but additional support is available if needed.
- **FREE! Care for Business Work/Life Solutions** provides 24/7 personalized assistance and informative tips, tools and events. Access information to help you build a secure financial future and get three free 30-minute financial consultations and a 25% discount on additional consultations.
- If you are eligible and enrolled in a **Cigna Supplemental Health Plan** (Accidental Injury, Critical Illness or Hospital Care insurance), you can chat with an expert Money Coach, at no cost to you. Your Money Coach can help you handle a wide range of financial challenges, including but not limited to: basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family and more.
- **FREE! Principal® Milestones** is your resource for everything from managing debt to planning for retirement. Log in at principal.com, then click Planning resources and select Principal Milestones from the drop-down menu to get started.

For more information on these resources and more, go to page 18.

Tips From the **FTC** for Getting Out of Debt

If you're worried about how to get out of debt, consider the below tips from the U.S. Federal Trade Commission and use the helpful resources for additional guidance in tackling your debt.

1

First Thing's First: Make a List

To take control of your debt, make a list of everything you owe—including credit cards, student loans, car loans and mortgage.

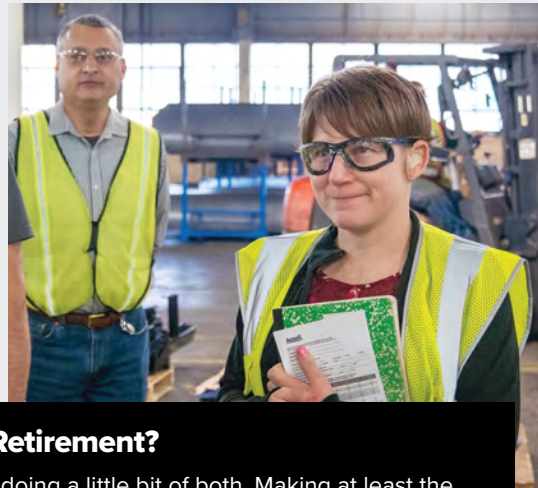
This exercise can help you see where you spend your money and how you might consider spending it differently. When you're done with your list, look for debt that you may be able to address more quickly. You may be able to work out a new payment plan with lower payments that you can manage by working with a creditor or debt collector.

1. _____
2. _____
3. _____
4. _____
5. _____

2

Be Aware of Discretionary (Optional) Purchases in Your Budget

- Consider limiting or cutting luxury-type expenses like monthly subscriptions or lunches, dinners and coffees purchased on the go.
- Consider using only cash and avoiding the use of credit cards for a certain amount of time to help avoid accumulating more debt.
- Contact one of the helpful resources to learn what apps may be suggested to help with your financial need.



3

Then, Take Action

Once you know what debt you have, you can consider building a debt management plan for the best way to pay it off. Tap in to the helpful resources to the left and tips below to tackle your debt.

Pay off debt with the highest interest rate first. You're paying more on high-interest debt the longer you have it, so it's a good idea to prioritize.

Get your annual percentage rate (APR) lowered or refinanced. The more interest you're accruing as you work on getting out of debt, the harder it is. So, see if you can get that rate lowered. You can call the credit card company and see if they can help or you can consider refinancing.

Get help from a debt management company. If you're struggling to pay off your debt while still managing your regular expenses, a debt management company can consolidate your debts and work to get you a payment you can afford.

Do your research because knowledge is power. It may seem overwhelming, but there are good resources to help you learn more and even government programs that may be able to help you pay down that debt. See the resources to the left and government resources like the Federal Trade Commission.

Pay at least the minimum balances due each month. To keep the debt in check, try to pay your minimum balance each month so those debts don't keep growing.

Should I Pay Off My Debt or Save for Retirement?

This is a tough question. You may want to consider doing a little bit of both. Making at least the minimum payment on your credit cards can help to reduce your debt. You also may consider contributing at least enough to your SBD Retirement Account Plan to receive any company match.

Adapted from Federal Trade Commission—how to get out of debt <https://consumer.ftc.gov/articles/how-get-out-debt#Self-Help>

Resources to Help Me Manage Money Stress

Money is one of the top things people stress about, regardless of how much they have.

Worrying about finances can lead to insomnia, anxiety, relationship difficulties and depression. We have resources to help you address the stress that comes with financial challenges because even as you work to get your finances in order, your mental health also matters.

3 Tips to Help Reduce Money Stress

- 1. Consider writing it down.** List out your expenses—start with the expenses you have to pay, such as mortgage or rent, groceries, utilities, etc. Some costs are necessary, but others can be reduced or eliminated. Writing down all your expenses, even those that seem insignificant, is a helpful way to track your spending patterns, identify necessary expenses and prioritize the rest. Then consider talking about it to help avoid stress over finances from building up.
- 2. Phone a friend.** Strong relationships can have a positive impact on your mental health. Don't hesitate to connect with someone you care for about your financial stress.
- 3. Get expert advice.** Most of us don't feel like we're experts about money, which is probably true. Consulting with someone who is a financial expert can help you get your money on the right track—and can also help reassure you that you're making the right choices.



Helpful Resources

- **FREE! SupportLinc EAP**, our employee assistance program, is a confidential resource that helps you deal with life's challenges and the demands that come with managing finances. Call, text, live chat or email with a licensed clinician 24/7/365 for support. Receive up to six (6) free mental health support sessions with a licensed clinician, per household member, per issue per year. Plus, connect with a Money Coach or other financial consultant on a wide range of financial topics to help you tackle any financial questions.
 - **FREE! Care for Business Work/Life Solutions** provides 24/7 personalized assistance and informative tips, tools and events. You can access three free 30-minute financial consultations and a 25% discount on additional consultations.
- For more information on these resources and more, go to page 18.**
- If you are eligible and enrolled in a **Cigna Supplemental Health Plan** (Accidental Injury, Critical Illness or Hospital Care insurance), you can chat with an expert Money Coach, at no cost to you. Your Money Coach can help you handle a wide range of financial challenges, including but not limited to: basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family and more.
 - If you are enrolled in Cigna Healthcare medical coverage, you have access to **Virtual Care through MDLIVE** at no cost to you to help you better manage your stress with the support of a licensed clinician. You and your covered dependents have access to behavioral health care, including both therapy and psychiatrist visits, by phone or video, whenever it's convenient for you, at \$0 cost (before your deductible for the HSA options).

Relieve Stress Right Now With These Tips From **SupportLinc EAP**

Stress is a normal response to change, challenges and uncertainty—which are part of everyday life. It's important to remember responding to stress is within your control. Take steps to put your mind and body at ease in just a few minutes.



Limit social media.

While social media can make you feel more connected, too much of it can cause stress as you start comparing your life with the filtered reality of others.



Laugh.

Laughter really can be the best medicine. It releases endorphins and relieves stress and anxiety. So, rewatch a funny video or call your funniest friend.



Focus on breathing.

Deep breathing can improve your mood, reduce muscle tension and relieve stress. Try taking a breath and counting to five while you breathe out.



Connect with others.

Whether in person or virtually, connecting with friends and family can naturally boost your mood.

Resources to Help Me Create a Budget

Following a budget is one of the most effective ways to manage and grow your money. It all starts with figuring out your cash flow.



Ask Yourself



What do I **earn** each month?



What do I **pay for** each month?

Beware of Apps!

Subscriptions in apps can be recurring, meaning unless you remember to cancel, you may keep getting charged—even if you're not using it.

It's a good idea to check your credit card bills every month to make sure charges reflect what you expect.

Create a Budget Worksheet

Here are some tips from Principal and the Federal Trade Commission to help you make a budget worksheet. When making your budget, consider all of your household's sources of income and all the predicted expenses for each month.



Income

- Paychecks of everyone in your household



Loans and Debt

- Mortgage or rent
- Credit card debt
- Any loans (home equity, car or student loans)



Other Expenses

- Gas/oil
- Electricity
- Telephone and cell phone
- Internet
- Water and sewer
- Insurance premiums (life, health care, home/renter's)
- Groceries
- Child care
- Entertainment
- Clothing
- Car expenses (gas, parking, tolls)
- Apps
- Subscriptions
- Eating out
- Anything else

Helpful Resources

- You have the opportunity to connect with a financial expert for help with creating your budget.
 - **FREE! SupportLinc EAP**, our employee assistance program, offers free financial consultation. Get a no-cost 30-minute financial consultation by phone with a qualified financial consultant who can address questions regarding a broad range of financial topics. Most questions can be answered on the initial call, but additional support is available if needed.
 - **FREE! Care for Business Work/Life Solutions** provides 24/7 personalized assistance and informative tips, tools and events. You can access three free 30-minute financial consultations and a 25% discount on additional consultations.
- **FREE!** Check out **Securian Financial's Insights Library** for e-learning content on all sorts of financial topics, including budgeting through different life stages and legacy planning. Securian's financial wellness articles provide actionable steps to help you set realistic goals to manage your money.
- Your **banking institution** may offer resources to help, too. They often provide support for early access to pay and budgeting—and their tools can sync up with your bank accounts automatically! Contact your banking institution for available tools.

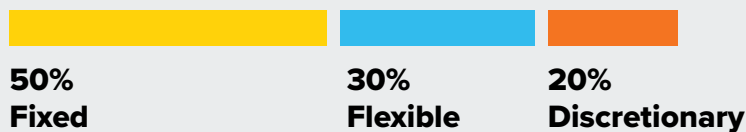
- **LegalEASE**, our legal insurance coverage, offers several resources.
 - LegalEASE legal insurance provides support and protection for personal legal issues. If you'd like this benefit, you must be eligible and enroll during Annual Enrollment or within 31 days of a qualified life event. For more information, visit legaleaseplan.com/sbd.
 - **FREE!** Even if you aren't enrolled in LegalEASE, you have free access to LegalEASE articles on a variety of legal-related topics. Plus, you can access the non-member online directory to find attorneys near you with the expertise in the area of law for your legal matter. Visit legaleaseplan.com/sbd and select The Legal Corner for more information.
- Also, if you're enrolled in LegalEASE coverage, you have access to financial counseling services with **KOFE (Knowledge of Financial Education)**. KOFE provides knowledge, tools, and resources to help you reach your financial goals, including 1:1 coaching, on-demand webinars and more. Access KOFE by logging into your LegalEASE account at legaleaseplan.com/sbd.

For more information on these resources and more, go to page 18.

Make a Plan

Once you know your cash flow, you can make adjustments to save or spend your money differently. It's up to you how you distribute your money, but here's one way to organize your budget.

Understanding the three types of expenses in your budget can help you pinpoint the areas where you can cut spending if necessary. The three types are fixed expenses that are necessary and don't change, flexible expenses that are mostly necessary but may be lowered, and discretionary, which is important and can be used toward debt repayment and starting to build savings in addition to be used for those extras on your wish list.



However you decide to organize your money, just remember: The key to any budget is **spend less than you earn**.

Change the Plan, as Life Changes

As your life changes, your budget should change, too. Consider checking in on your budget monthly once you've initially set it up to see how you're doing and make adjustments as needed.



Ready to Create a Budget? Do It Here

We know you have a lot to think about when it comes to your money. **Principal® Milestones** is here to help you balance it all. Take an important step toward reaching your financial goals by creating a budget with Principal's online tool. Access comprehensive financial education resources all in one place. There's something for everyone, no matter your life stage or financial priorities. Sign in to your Principal account to get started.

Resources to Help Me Access Legal Discounts

From buying a house to writing a will to identity theft protection, we all need a lawyer at one point or another. And when you do, Stanley Black & Decker has resources to help.

Follow These Tips from LegalEASE When Talking to a Lawyer

When you do need to talk to a lawyer, here are some tips to make the most of it.

Be organized.

This is the time for lists and binders and folders. Get all the relevant paperwork together in one place. Keep lists of any questions you have.

Collect all the details.

Keep track of all the details you can think of. You never know what may be helpful for your lawyer.

Ask questions.

If you have questions, ask them. Lawyers may sometimes speak in jargon, so don't be afraid to ask for clarification.

Helpful Resources

From identity theft to preparing a will, there are lots of reasons you may need legal help.

- **LegalEASE**, our legal insurance coverage, offers several resources.
 - LegalEASE legal insurance provides support and protection for personal legal issues, including: home buying, selling, foreclosure and tenant disputes; debt collection, collections, contracts; traffic matters and license suspensions; divorce, adoption, name change; and estate planning and wills. If you'd like this benefit and are eligible, you can enroll during Annual Enrollment or within 31 days of a qualified life event. For more information, visit legaleaseplan.com/sbd.
 - **FREE!** Even if you aren't enrolled in LegalEASE, you have free access to LegalEASE articles on a variety of legal-related topics. Plus, you can access the non-member online directory to find attorneys near you with the expertise in the area of law for your legal matter. Visit legaleaseplan.com/sbd and select The Legal Corner for more information.
- **Makers' Marketplace**, powered by Corestream, offers identity theft protection through the Allstate ProPlus plan. Coverage includes multi-bureau credit monitoring (TransUnion, Experian, Equifax), \$1 million coverage, \$500 Stolen Wallet benefits, internet surveillance, child identity monitoring, family coverage for parents, grandparents and in-laws age 65+, and more. Select coverage that fits your needs and pay for coverage through payroll deductions. Visit sbdinc.corestream.com to learn more and enroll at any time.
- **FREE! SupportLinc EAP**, our employee assistance program, offers free legal consultation. Get a no-cost 30-minute legal consultation by phone with a licensed attorney and a 25% discount on most legal services.
- **FREE! Principal** gives you access to free documents through ARAG legal insurance, including a standard will, living will and durable power of attorney and more. You can plan for your assets, dependent care, and financial and medical decision-making in case you need it. Review the options on protecting your wishes at principal.com.

For more information on these resources and more, go to page 18.



Resources to Help Me Access Discounts

Who doesn't love to save money?
Well, we've got some deals for you.

FREE! **Care for Business Work/Life Solutions** offers a comprehensive suite of services designed to make your life easier, whether you're managing a major life event or dealing with daily tasks. Care provides 24/7 personalized assistance and informative tips, tools and events, plus major discounts through LifeMart on products and services nationwide. Access support through an online request or by phone.

Your **Care** membership offers unlimited access to a large online network of background-checked caregivers for your family, pets, home and personal needs. SBD covers your membership subscription cost, so you can find and book short- and long-term care based upon your needs and preferences. Whether you need a sitter while you're at work, housekeeping help, tutoring assistance or pet care, simply post a job, connect with local caregivers and easily book care online.

Makers' Marketplace lets you select coverage that fits your needs and pay for coverage through payroll deductions. Plus, access discounted products and services on hundreds of items including travel, vehicles, clothing, appliances and more. Visit sbdinc.corestream.com to learn more about these benefits and enroll at any time.¹

- Auto, home, pet insurance (including coverage for exotic pets in certain states)
- ID theft protection with negotiated group rates
- Life Insurance with Long Term Care for greater security for your family. New to SBD? You will have a one-time opportunity for guaranteed acceptance of the Life Insurance with Long Term Care benefit—no health questions required—for 30 days following your date of hire.

¹ Certain eligibility requirements and program restrictions apply for voluntary benefits. Shopping discounts vary and are subject to change without prior notice.

There's Help Available

Go to findhelp.org and search using your ZIP code to connect to financial assistance, food pantries, medical care and other free or reduced-cost help.

Resources to Help Me Be Smart About Medical Expenses

No matter which medical option you're in, you can save a lot by being savvy about your health care expenses.

1 THE #1 WAY TO SAVE ON HEALTH CARE ...

Stay in-network.

Some of our medical and dental options (i.e., LocalPlus OAP and the DHMO) require you to stay in the network to have any coverage, but no matter what health care coverage you have (even if it's not Stanley Black & Decker coverage), it's always a smart (and money-saving) idea to use doctors and facilities that are in-network with your medical coverage option.

If you're enrolled in an SBD Cigna Healthcare option except for the LocalPlus OAP, your network is Cigna Carelink. If you're enrolled in the LocalPlus OAP, your network is Cigna LocalPlus. For other network information, check out the 2024 Benefits Guide.

2 Get and Stay Healthy With Cigna Healthcare Programs

When you enroll in a Cigna Healthcare medical option, you have access to easy-to-use tools and programs that can help keep you healthy—and save you money.

- **Chronic Condition Management.** Get support for diabetes, pre-diabetes, hypertension and more through Livongo by Teladoc Health. Visit join.livongo.com/sbd-cigna/register or call **1-800-945-4355** (registration code: SBD-CIGNA). To enroll in Livongo, you must complete a brief assessment to ensure you qualify.
- **FREE! Quitting Tobacco.** Get started even if you're not enrolled in a Cigna Healthcare medical option at quitnow.net or call **1-866-QUIT-4-LIFE** (1-866-784-8454; TTY 711).
- **Weight Loss Support.** WW (Weight Watchers) is here to help you achieve your weight-loss goals and improve your overall health. Visit sbd.ww.com or call **1-866-204-2885**.
- **Help with Bone and Joint Concerns.** Get help with Pathwell Bone and Joint. Visit cignapathwellboneandjoint.com or call **1-877-505-4355**.
- **Surgery Decision Support.** Complete the Surgery Decision Support Program (SDS) through My Medical Ally, powered by Alight at mymedicalally.alight.com or call **1-888-361-3944**.

Connect to Resources on the SBD Benefits Center Welcome Site

Find information and links to the Plan documents, decision support tools, videos and more to help you make informed benefits decisions for you and your family on the SBD Benefits Center Welcome Site at sbdbenefitscenter.com/welcome.

You can also find decision support tools, like ALEX (who can help you pick your medical option) and Benefit Scout (which can help you figure out how much life insurance you need) on the site.

3 Take Advantage of Tax Savings

You can save big on taxes by contributing pre-tax money to these accounts. They're a great way to save on expenses you'll have throughout the year.

- **Flexible Spending Account and Limited Purpose Flexible Spending Account.** Through Stanley Black & Decker for the 2024 plan year, you can save up to \$3,050 pre-tax to use on eligible medical, prescription, dental and vision expenses, but you must use most of it in the plan year because only a limited amount, \$610, will roll over.
- **Health Savings Account (HSA).** If you're enrolled in the Basic HSA or Plus HSA, you can contribute up to \$4,150 pre-tax if you cover just yourself or \$8,300 pre-tax if you cover your family (you'll also get a contribution from SBD that counts toward that maximum). All the money in this account rolls over from year to year, so you can also use it as a long-term savings vehicle. An additional \$1,000 catch-up contribution may be made if you are age 55 or older.
- **Dependent Day Care FSA.** You can put up to \$5,000 pre-tax in this account to pay for eligible dependent expenses like child care and summer camps.

Note that you need to be eligible and enroll in these accounts during Annual Enrollment to have them throughout the year.

4 Find Discounts on Prescriptions

There are lots of ways to save on prescription drug costs. Contact Cigna One Guide for information on pharmacy savings programs, especially for specialty medications and for medications for chronic conditions, like diabetes, or use Cigna Healthcare's online Prescription Drug Price Quote Tool available on myCigna.com.

- **Rx Savings Solutions**—Learn about Rx savings opportunities and talk live with the Pharmacy Support team to discuss ways to lower your prescription costs.
- **Insulin Cost Cap Patient Assurance Program** makes certain diabetes medications more affordable.
- **SaveOnSP** is a specialty medication program for those in the OAP/LocalPlus OAP options only.
- **Pathwell Specialty** helps make specialty medications easier to manage.

5 Be a Smart Health Care Consumer

You have instant access to cost estimator tools, personalized provider searches, online coaching, wellness resources and discounts on myCigna and the myCigna app, so you can check and compare costs and connect with in-network providers to get care.

Don't forget to get your annual check-up—for free. Any eligible in-network preventive wellness check-ups and screenings are 100% covered by Cigna Healthcare, which means you don't pay anything for these services. Visit myCigna.com to see what preventive care services are covered.

And virtual care from MDLIVE is always free (before your deductible in the HSA options)—get preventive, primary care, urgent care and behavioral health care, including therapy and psychiatrist visits, by phone or video, whenever it's convenient for you. Call **1-800-243-3280**, visit myCigna.com or use the myCigna app to get started.

Resources to Help Me Build an Emergency Fund

Life is messy and expensive. Learn how to save for emergency situations because accidents happen.

Set aside money in an emergency fund for life's unexpected events, like illness or injury, car repairs, home repairs, shift in job status or job loss, or for a big upcoming expense, such as buying a home or building a family.

Visit Securian Financial's Insights Library for e-learning educational content on all sorts of financial topics, including budgeting through different life stages and legacy planning. Securian's financial wellness articles provide actionable steps to help you set realistic goals to manage your money.



Where Should I Keep My Emergency Fund?

Consider a separate checking or savings account. This can be a great option because your money is secure, but you can still access it if needed.

When Should I Use My Emergency Fund?

When a sudden expense pops up, it can feel like an emergency, but consider asking yourself these questions before dipping into your emergency funds. Is it unexpected? Is it necessary? Is it urgent? The more you answer yes, the more likely you may want to consider paying for it with your emergency savings. Consult with a financial advisor using one of the resources listed on **page 6** if you are looking for more guidance in the decision-making process.

Helpful Resources

- **FREE! Principal** offers an online guide to building an emergency fund that includes a calculator to help you figure out how much you and your family will need to save and teaches you how to maintain it over time. Principal Milestones is your resource for everything from managing debt to planning for retirement. Log in at principal.com, then click Planning resources and select Principal Milestones from the drop-down menu to get started.
- **Cigna Supplemental Health Plans** offer extra financial support in some of those unexpected and challenging moments. Consider enrolling in Accidental Injury, Critical Illness and Hospital Care Insurance during Annual Enrollment. Plus, when enrolled in Cigna supplemental health benefits, you can chat with a Money Coach at not cost to you.
- **FREE! Helping Our Makers in Emergencies (HOME) program.** The HOME program, funded by employee donations and support from Stanley Black & Decker, helps employees through disasters and hardships. The program is available to all employees. Visit sbdhomeprogram.com to apply and find additional resources. You can also speak with the fund team directly for support with the application process at **1-855-957-4558** or HelpingOurMakers@emergencyassistancefdn.org.
- **LegalEASE**, our legal insurance coverage, offers several resources.
 - **FREE!** Visit the financial and consumer section at LegalEASE (legalcorner.legaleaseplan.com/resources/financial-and-consumer) for articles and tools to help with reducing your expenses, managing your budget, getting a handle on your credit and more.
 - If you are eligible and enrolled in LegalEASE legal insurance coverage, you have access to financial counseling services with KOFE (Knowledge of Financial Education). KOFE provides knowledge, tools and resources to help you reach your financial goals, including 1:1 coaching, on-demand webinars and more. Access KOFE by logging in to your LegaEASE account at legaleaseplan.com/sbd.

For more information on these resources and more, go to page 18.

Building an Emergency Fund: Tips From **Securian Financial**

Financial experts suggest having enough money to cover three to six months of living expenses. That sounds like a lot, but you can reach that amount by setting and achieving small savings goals.

Here are some tips that can help you fund your account—and have peace of mind knowing you're prepared for the unexpected.

Set small goals. Start by setting a savings goal of \$25 per month. Then, work your way up to more. You'll get there!

Direct deposit your savings from your paycheck into an emergency fund so it automatically goes to that account.

Put your emergency fund on your bills. Treat your monthly contribution to your emergency fund like a bill and pay it when you pay your bills.

Reduce an expense and save the difference.

Do you buy a cup of coffee every morning? Try skipping that latte one or two days a week and putting that money into your emergency fund.

Save your change. It may not sound like much, but save your change at the end of the day and put it in a jar. At the end of the month, take it to the bank. It really does add up.

Brown bag it. Instead of buying lunch, bring your lunch to work and put the money you would have spent into the emergency fund.

And One Don't

It can be tempting to put a big expense on a credit card, but try to avoid that. You'll just have to pay it later—with interest.

Resources to Help Me With Education-Related Expenses

If you or someone in your family is thinking about going back to school—or are dealing with student loan debt—there’s a lot to think about. We can help.



Helpful Resources

- **FREE! Education and Tuition Assistance.** The program reimburses certain costs (up to \$5,250 tax-free, per regulations) associated with approved courses, programs and degrees. Courses must be related to your current job and be pursued outside of working hours at an accredited college, university, technical or business school, or through an accredited online, at-home or correspondence program.
- **FREE! Children’s Scholarship Program.** As part of our employee benefits, Stanley Black & Decker offers a scholarship program to assist our employees’ children in their efforts to pursue post-secondary education in college and vocational programs. Find out more and apply at learnmore.scholarsapply.org/stanleyblackanddecker. If you have questions, call Scholarship America at **1-507-931-1682** and ask for the Stanley Black & Decker Scholarship Program or email stanleyblackanddecker@scholarshipamerica.org.
- **FREE! IonTuition.** Helps employees and their families better manage student loan debt repayment and find affordable colleges with advisory services, tools and refinancing options. IonTuition also offers college advisory resources and Presto to help you find sustainable income-driven repayment plans.
- **FREE! SupportLinc EAP.** Making big changes like going back to school can be stressful. SupportLinc EAP can help you navigate emotional concerns and assist in identifying resources to help make a transition easier.

For more information on these resources and more, go to page 18.

Tips From IonTuition

What do you need to do to get there?

From starting to plan to paying for school, IonTuition can help. IonTuition can help you research schools and apply. Then, they can also help you save on going back to school by managing your budget, simplifying the repayment process and helping you calculate refinancing and comparing lenders. Get started at portal.iontuition.com/sbd or call **1-855-456-2656**.



Make a plan. There's a lot to balance when you go back to school. So, think about why you want to go back to school and what your goals are. Then, make a plan to manage your time and reach your goals so you can stay on track and be set up for success.



Find the right program for you. There will likely be multiple options for going back to school—different programs, degrees and certifications. Use IonTuition's tools to help you align your goals with what's best for you.



Do your research on the schools. Once you know which sort of program or degree you want, find the schools that offer the program and check them out. This is a big decision, so you want to find the best place for you. IonTuition can help you compare colleges.



Find out what you need to apply. Each school will have different criteria for what you need in your submission—from transcripts to test scores to prerequisites. Make sure you have what you need to get in.



Build your financial plan. School can be costly, so you'll want to have a plan to pay for it. SBD can help with education and tuition assistance (see **page 13**). Plus, SBD offers IonTuition, which is a financial wellness service available to all U.S.-based employees and their families to help manage the repayment of federal and private student loans. Visit sdbbenefitscenter.com/welcome for more information or visit MySBD > Benefits > Well Being > Financial Health and click on the IonTuition tile. You may also call **1-855-456-2656** to register and get started.



Resources to Help Me Save for Retirement

No matter what stage of life you're in, there are steps you can take to save for retirement.

Want to Contribute to the Retirement Account Plan?

Even just a few dollars from each paycheck can add up over time, and you may be missing out on **FREE** money from SBD if you don't contribute. Try to contribute a small amount so you can get some—or all—of the match from SBD. Use Principal's Paycheck Calculator. Log in to your Principal account at principal.com (Planning Resources > Education Hub > Calculator).

Check out some examples from our vendors on the next page to see how you could save for your retirement.



Helpful Resources

- **FREE!** Planning for retirement can be stressful. We get it. **Principal** can help. Access tools and resources that can help you get and stay on track for retirement and make informed decisions to prepare for a secure financial future with your Principal account. Sign in to your Principal account, then click Planning resources and select Retirement Wellness Planner from the drop-down menu to check your progress toward your retirement savings goals.
- See the next page to learn about the **Retirement Account Plan**—and how it can help you save for retirement. And don't forget that Stanley Black & Decker will match up to 7% of your pre-tax or Roth contributions! (Limitations and exclusions may apply—contact Principal for more details.)
- **FREE!** **Securian Financial's Insights Library** provides e-learning content covering all sorts of financial topics, including how to save for retirement. Securian's financial wellness articles can help you set goals for your future.
- **FREE!** **Care for Business Work/Life Solutions** provides 24/7 personalized assistance and informative tips, tools and events that can help you plan for retirement.

For more information on these resources and more, go to page 18.

Tips From **Principal**

How the **SBD Retirement Account Plan Works**

We offer the Retirement Account Plan (401(k)) with choice and flexibility in how you save.

You contribute from 1% to 25%¹ of your eligible pay as a pre-tax, after-tax or Roth deferral, or a combination of these options, as long as you do not exceed a total contribution of 25% of your pay per pay period.

SBD contributes a 50% match on the first 7% of eligible pay you contribute per paycheck on a pre-tax or Roth basis.

You invest the money in your account.



Tips From Principal for Saving Throughout the Years

In your 20s

Consider **participating in the Retirement Account Plan (401(k))**, work on reducing debt and build an emergency fund.

In your 30s

Consider **ramping up your contributions to the Retirement Account Plan**, learn investing basics and consider Long-Term Disability Insurance to protect your income.

In your 40s

Consider **maximizing your contributions to the Retirement Account Plan**, pay down your debt, review and tweak your savings plans.

In your 50s

Consider **taking advantage of catch-up contributions to the Retirement Account Plan** and seek professional guidance on how to prepare for retirement.

Consider Starting to Save Now

Use this example from Principal

The sooner you start saving for retirement, the better. Look at the examples below² to get an idea of how much your money may grow, the younger you start:

Save this each month

Potentially have this at age 65

Starting at age 25

- \$50
- \$75
- \$100

- \$143,772
- \$215,658
- \$287,545

Starting at age 45

- \$50
- \$75
- \$100

- \$34,173
- \$51,260
- \$68,347

¹ Special rules apply for Highly Compensated Employees as defined by the Plan.

² These examples are for illustrative purposes only and do not guarantee any future returns nor represent the return of any particular investment option. Calculations assume a 6% rate of return per year, retiring at age 65 with an initial investment of \$0, and a 50% up to 7% Company match assuming employee contributions are 7% of eligible pay.

Financial Resources

No matter what sort of information and education you need as you think about your finances, Stanley Black & Decker has resources to help.

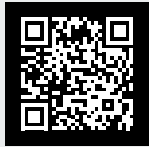


SBD Benefits Center

Log in to **MySBD** (mysbd.stanleyblackanddecker.com) and select **My Benefits** from the quick actions bar

1-800-795-3899 M–F, 8am–8pm ET

sdbenefitscenter.com/welcome



Care for Business Work/Life Solutions

MySBD, select **Care for Business** from the Pinned Apps for an integrated single sign-on experience

1-866-814-1638

sbd.care.com

Children's Scholarship Program

Scholarship available to the children of U.S. employees

1-507-931-1682

learnmore.scholarsapply.org/stanleyblackanddecker

Cigna Healthcare

Medical, Health Savings Account (HSA), prescription, dental, vision, behavioral health and health coaching

1-800-243-3280

Home Delivery Pharmacy:

1-800-835-3784

myCigna.com

Virtual Care through MDLIVE:

1-888-726-3171

Access **MDLIVE** on myCigna.com and click on **Talk to a doctor**, or on the myCigna app

Cigna Supplemental Health Benefits

Critical Illness, Accidental Injury and Hospital Care Insurance

1-800-754-3207

myCigna.com

suphealth.com

Pre-enrollment line:

1-800-351-9214

ComputerShare

Employee Stock Purchase Plan

1-866-228-9623

www-us.computershare.com/employee

Helping Our Makers in Emergencies (HOME) Program

Disaster relief

sbdhomeprogram.com

Insulin Cost Cap Patient Assurance Program

Insulin savings program

1-800-243-3280

IonTuition

Student loan repayment management tools

1-855-456-2656

portal.iontuition.com/sbd

LegaleASE

Legal Insurance

1-800-248-9000

Reference Stanley Black & Decker when calling

legaleaseplan.com/sbd

Financial Resources Cont.

No matter what sort of information and education you need as you think about your finances, Stanley Black & Decker has resources to help.



Livongo by Teladoc Health

Chronic condition management for diabetes, hypertension and pre-diabetes

1-800-945-4355

join.livongo.com/sbd-cigna/register

Code: SBD-Cigna

Makers' Marketplace, powered by Corestream

Voluntary benefits and discount shopping

1-860-770-6639

sbdinc.corestream.com

My Medical Ally, powered by Alight

Your medical ally and Surgery Decision Support

1-888-361-3944

mymedicalally.alight.com

Code: SBD

Principal

Retirement Account Plan (401(k))

1-800-547-7754 M–F, 8am–10pm ET

principal.com

Quit For Life on Rally Health

Tobacco cessation program

1-866-QUIT-4-LIFE (784-8454)

quitnow.net

Rx Savings Solution

1-800-268-4476

TTY 1-800-877-8973

1-800-917-5572 (español)

myrxss.com

SaveonSP

Specialty medication program for those in the OAP/LocalPlus OAP options only

1-800-243-3280

Securian Financial

Life & AD&D Insurance

securian.com/sbd-insurance

Medical Underwriting:

1-800-872-2214

Claims:

1-888-658-0193

Insights Library:

securian.com/insights-tools/view-all-insights

SupportLinc by CuraLinc

Employee Assistance Program

1-888-508-1170

sbdsupportlinc.com

Group code: sbd

WEX

Flexible Spending Accounts & Commuter Benefits

Enrollment Assistance:

1-844-561-1337

Participant Services:

1-866-451-3399

Submit a form:

benefitslogin.wexhealth.com/login

WW (Weight Watchers)

Weight loss support

1-866-204-2885

sbd.ww.com

Company ID: 12157,

Passcode: WW12157



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