Lowe's 401(k) Plan

INVESTMENT PERFORMANCE AND OPERATING EXPENSES

The table below contains information about the investment options available in your plan. You can see how these investments have performed over time and compare them with an appropriate benchmark for the same time periods.

This table also shows:

- Total annual operating expenses (expenses that reduce the rate of return of an investment)
- Shareholder-type fees (these are in addition to total annual operating expenses)
- Investment limitations/restrictions

You can make changes to your investment options at www.myloweslife.com or www.wellsfargo.com, or you can call the Retirement Service Center (RSC) at 1-800-728-3123 and speak to a representative Monday through Friday 7:00 a.m. to 11:00 p.m. ET.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Asset Class **Fund Name** *Benchmark*	**Performance** (as of 09/30/2018) **3 Months**	**1 Year**	**5 Years**	**10 Yrs /Since Inception ***	**Total Annual Expenses** **Gross Percentage/ Per $1,000**	**Net Percentage/ Per $1,000****
Money Market/Stable						
Capital Preservation Fund	0.56%	2.08%	1.90%	2.21%*	0.3859% / $3.86	0.3850% / $3.85
FTSE Treasury Bill 3 Mon USD	*0.50%*	*1.57%*	*0.49%*	*N/A*		
The Fund requires participants to invest in a non-competing fund for at least 90 days before transferring to a competing fund option.						
Target Maturity						
Vanguard Target Retire Trust Plus 2015	1.80%	4.63%	6.02%	7.20%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2015 TR USD	*1.77%*	*4.96%*	*5.45%*	*6.54%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2020	2.36%	5.96%	7.04%	8.30%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2020 TR USD	*1.97%*	*5.50%*	*6.03%*	*7.30%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2025	2.77%	6.89%	7.68%	9.06%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2025 TR USD	*2.28%*	*6.34%*	*6.76%*	*8.24%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2030	3.13%	7.76%	8.24%	9.78%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2030 TR USD	*2.70%*	*7.49%*	*7.56%*	*9.20%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2035	3.44%	8.59%	8.80%	10.48%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2035 TR USD	*3.14%*	*8.65%*	*8.22%*	*9.93%*		

Asset Class Fund Name *Benchmark*	Performance (as of 09/30/2018) 3 Months	 1 Year	 5 Years	10 Yrs /Since Inception *	Total Annual Expenses Gross Percentage/ Per $1,000	 Net Percentage/ Per $1,000**
Target Maturity						
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2040	3.80%	9.46%	9.29%	10.99%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2040 TR USD	*3.43%*	*9.42%*	*8.60%*	*10.30%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2045	4.02%	9.91%	9.49%	11.14%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2045 TR USD	*3.53%*	*9.69%*	*8.69%*	*10.34%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2050	4.02%	9.92%	9.48%	11.15%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2050 TR USD	*3.49%*	*9.62%*	*8.62%*	*10.25%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2055	4.04%	9.93%	9.47%	11.48%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2055 TR USD	*3.41%*	*9.48%*	*8.51%*	*10.69%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2060	4.05%	9.96%	9.47%	10.37%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2060 TR USD	*3.32%*	*9.30%*	*8.40%*	*9.37%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus 2065	4.00%	9.95%	N/A	N/A	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod 2060 TR USD	*3.32%*	*9.30%*	*8.40%*	*10.10%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Vanguard Target Retire Trust Plus Income	1.35%	3.36%	4.61%	5.11%*	0.0600% / $0.60	0.0600% / $0.60
Morningstar Lifetime Mod Incm TR USD	*1.60%*	*4.39%*	*4.28%*	*4.91%*		
Transfers of $0.01 or more OUT of this fund prohibit you from transferring $0.01 or more INTO this fund for 30 calendar day(s).						
Company Stock						
Lowe's Companies, Inc. Common Stock	20.64%	45.77%	20.49%	17.94%	N/A N/A	N/A N/A
S&P 500 TR USD	*7.71%*	*17.91%*	*13.95%*	*11.97%*		
Other						
Growth Fund	3.85%	9.23%	N/A	11.61%*	0.4204% / $4.20	0.4204% / $4.20
MSCI ACWI NR USD	*4.28%*	*9.77%*	*8.67%*	*N/A*		

Asset Class Fund Name *Benchmark*	Performance (as of 09/30/2018) 3 Months	1 Year	5 Years	10 Yrs /Since Inception *	Total Annual Expenses Gross Percentage/ Per $1,000	Net Percentage/ Per $1,000**
Other						
Income Fund	0.42%	-0.58%	N/A	2.68%*	0.3989% / $3.99	0.3980% / $3.98
BBgBarc US Agg Bond TR USD	*0.02%*	*-1.22%*	*2.16%*	*N/A*		
Inflation Strategy Fund	-0.61%	1.39%	N/A	2.51%*	0.2802% / $2.80	0.2802% / $2.80
BBgBarc US Treasury US TIPS TR USD	*-0.82%*	*0.41%*	*1.37%*	*N/A*		

The performance of your account may be different from the average annual return for the same investments. The timing of transactions in your account will have an impact, either positive or negative on your account return. Past performance is no guarantee of future results.

An index is a composite of securities that provide a performance benchmark for other funds and is not illustrative of fund performance. Indexes are unmanaged, do not incur management fees, costs and expenses and cannot be invested directly. Information is obtained from reliable sources, but is not guaranteed as to completeness or accuracy.

*Returns are since inception for funds that are less than ten years old.

Figures quoted represent past performance, which is no guarantee of future results. Investment return and principal value and yields of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower due to market volatility. These returns include reinvestment of dividends and capital gains. Government bonds are not insured or guaranteed by the U.S. Government.

** Investment options that show a net percentage lower than the gross percentage under total annual expenses have certain fee waivers in effect which reduce the expenses for that investment option. Net expenses per $1,000 presume (but do not guarantee) that the fee waiver is in effect for the one-year period. For more information about any fee waiver, including its duration, see the investment option's prospectus or similar disclosure document. Any amounts that may have been rebated back to the plan from an investment option's total annual operating expenses are not taken into account in the net percentages or net expenses per $1,000.

Unless noted in the investment chart above, a plan fiduciary is responsible for voting, tender, and other similar rights for the plan's designated investment options.

Please visit www.myloweslife.com or www.wellsfargo.com for more information about the investments in your plan, including the most up-to-date investment performance and annual expense information. For a free copy of this information, or for further information, contact the Retirement Service Center (RSC) at 1-800-728-3123 or write to Institutional Retirement and Trust, D1116-055, 1525 West WT Harris Boulevard, Charlotte, NC 28262. In addition, a glossary of investment related terms is available on the website to help you better understand your investment options.

Fund information contained herein (including performance information) is obtained from reliable sources including © Morningstar and/or mutual fund companies, but is not guaranteed as to accuracy, completeness and timeliness. Provider shall not be liable for any errors in content or for any actions taken in reliance thereon. Certain funds listed may impose redemption fees on shares that are transferred or exchanged out of the applicable fund before the applicable minimum holding period. An investor should consider the funds' investment objectives, risks, charges and expenses carefully before investing or sending money. This and other important information about the investment company can be found in the fund prospectus. To obtain a copy of the prospectus, please contact the fund company or call a Retirement Service Representative. Please read the prospectus carefully before investing.

Investments in Retirement Plans: NOT FDIC-Insured/NO Bank Guarantee/MAY Lose Value

ADDITIONAL FEE INFORMATION

Fees actually charged to your account will be shown on the Account Summary section of the statement.

Fee Paid By	Fee	Fee Amount	Allocation Method/Frequency
Participant	Lump BENE&QDRO	$ 19.00	Each
Participant	Lump Sum	$ 19.00	Each
Participant	Overnight Mailing Fee	$ 20.00	Each
Participant	Per Participant Charge (Terminated)	$ 18.50	Per Participant/Per Year
Plan	QDRO	$ 500.00	Per Participant/Per Item
Plan sponsor	Additional Meeting/Workshops	$ 2,000.00	Each
Plan sponsor	Additional Web Based Meetings	$ 250.00	Each
Plan sponsor	Custom File Programming	$ 5,000.00	Annually
Plan sponsor	In-service withdrawal	$ 19.00	Each
Plan sponsor	MyLowesLife File Fee	$ 50,000.00	annually
Plan sponsor	Per Participant Charge - Active	$ 18.50	Per Year

The fees noted above are paid to service providers for plan administration, such as loan processing, legal, accounting, and recordkeeping services. These fees may vary each year based on different factors. Your employer has discretion to pay plan administration expenses from its own assets or from the plan's assets, and may change its decision on how such expenses are paid at any time. Other fees, such as a fee for a new service, may apply. Fees that are charged to the plan or to your account directly will be shown on your quarterly statement. Some of the plan's administrative expenses for the preceding quarter may have been paid from the total annual operating expenses of one or more of the plan's designated investment alternatives.

Fees paid by participants also include any shareholder type fees noted in the investment chart.

Customer Service

Please visit www.myloweslife.com or www.wellsfargo.com for more information about the investments in your plan, including the most up-to-date investment performance information. In addition, a glossary of investment related terms is available to help you better understand your investment options at www.myloweslife.com or www.wellsfargo.com. For a free copy of this information, or for further information, contact the Retirement Service Center (RSC) at 1-800-728-3123 or write to Institutional Retirement and Trust, D1116-055, 1525 West WT Harris Boulevard, Charlotte, NC 28262.