



KRISPY KREME RELIEF FUND

Frequently Asked Questions

2020

Q: What is the Krispy Kreme Relief Fund?

A: The Krispy Kreme Relief Fund is set up to provide financial relief to Krispy Kremers during times of crisis or hardship. Any Krispy Kremer experiencing financial hardship due to an unexpected and unavoidable event is eligible to apply.

Q: What events qualify for financial assistance?

A: In the event of an unexpected and unavoidable event that causes a severe financial hardship, Krispy Kremer's may apply for assistance within the following categories:

- Home Catastrophe/Natural Disaster (ex. wildfires, floods, tornados, earthquakes, or hurricanes, etc.)
- Funeral or Emergency Travel for Immediate Family
- Medical Emergency (ex. COVID-19, emergency hospitalization, injury, etc.)
- Personal Emergency (ex. theft, partner laid off, acts of violence, etc.)

Q: Who's eligible to apply to the Krispy Kreme Relief Fund?

A: Full-time or part-time Krispy Kremers who have been employed with Krispy Kreme for at least 90 days are eligible to apply for Fund assistance. The Krispy Kremer must be employed at the time of the qualified event and grant payment. Only 1 Krispy Kremer per household may apply for assistance.

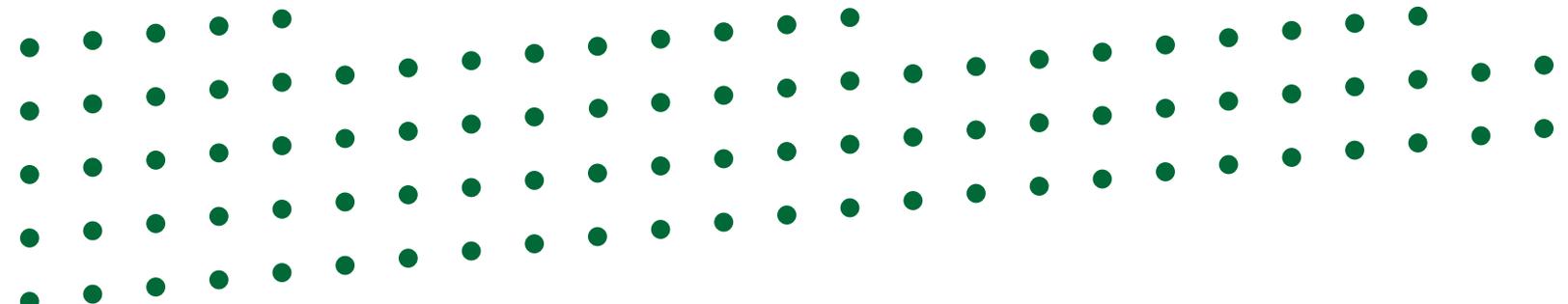
Q: Who can donate to the Krispy Kreme Relief Fund?

A: For phase one of the Krispy Kreme Relief Fund, all donations will come from KKDC directly.

Q: Are only FEMA-declared disasters eligible for assistance?

A: No, the Krispy Kreme Relief Fund is designed to help all Krispy Kremers who have been affected by a qualified event beyond their control.

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Q: What if I don't have estimates yet from contractors or the insurance company? Should I wait to apply?

A: No need to wait. You can submit the application now and provide as much information as possible to describe the scope of the damage.

Q: My mother is experiencing financial hardship due to an unexpected and unavoidable event, can I apply for assistance to help her?

A: No, the Krispy Kreme Relief Fund will provide assistance only if you or your dependent experiences financial hardship due to an unexpected and unavoidable event.

Q: My mother passed away and I am her caretaker, can I apply for assistance?

A: If you experience a death of a dependent and you are unable to pay for your basic living expenses because of the funeral expenses, you may be eligible for assistance.

Q: Who do you consider a dependent?

A: Anyone who you are financially responsible for. That could mean a spouse/domestic partner, children/step-children. A parent or step-parent may be covered if you are financially responsible for them. You may be asked to provide documentation to show that they are a dependent.

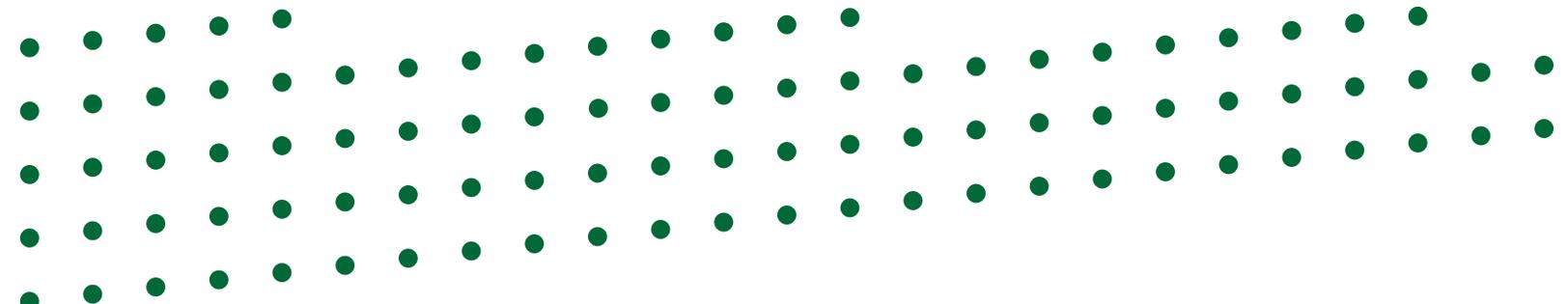
Q: I am on short-term disability or a leave of absence; would I be eligible to apply?

A: The Krispy Kreme Relief Fund reviews each situation on a case by case basis. You can be receiving short-term disability payments or on a leave of absence and still receive assistance from the Fund.



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2 of 5



Q: What are examples of expenses that do not qualify for financial assistance for personal hardships?

A: Adoption, legal/court fees, fines, bail, expenses associated with divorce or child custody issues, illegal behavior or situations that occur due to drug, prescription drug, or alcohol use, debts/loans, job loss, car maintenance, lost wages due to missed time from work, bad debt/overdue bills from ongoing financial problems.

Q: Can I apply for the Krispy Kreme Relief Fund if I am a Krispy Kreme Doughnut Corporation employee based outside of the U.S.?

A: Yes.

Q: Am I eligible to apply for the Krispy Kreme Relief Fund if my event occurred 2 months ago?

A: Yes, as long as your event occurred within 6 months of when you applied.

Q: My spouse and I both work for Krispy Kreme can we both apply for assistance?

A: No, only 1 Krispy Kremer per household may apply.

Q: My roommate and I both work for Krispy Kreme, can we both apply for assistance?

A: Yes, if assets are not shared between roommates, you both can apply.

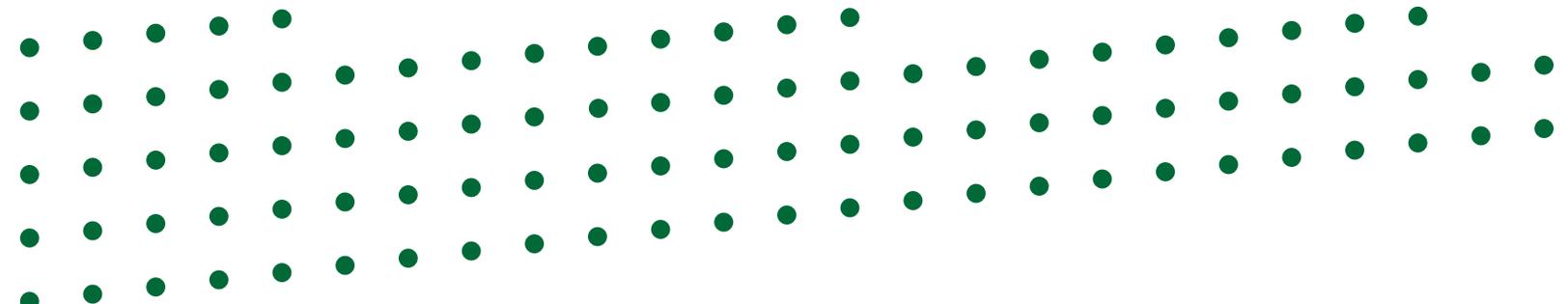
Q: What happens if I do not qualify?

A: If you do not meet the Krispy Kreme Relief Fund's eligibility criteria, every effort will be made to refer you to an alternate resource(s) for assistance.

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3 of 5





Q: How do I apply?

A: Visit www.kkbenefits.com and choose “Relief Fund” to apply or access the application on the home page of the myhotlight portal.

Q: Can my supervisor apply for me?

A: Yes, someone else can apply for relief on your behalf. Just make sure you approve the application before it is submitted.

Q: How long does it take to process my application?

A: Most grant payments are processed within 2 to 4 weeks from the date that the application was submitted. However, it may take longer depending on the volume of requests.

Q: How will I know if my application is approved or denied?

A: We will call and email you to notify you of the status of your application once it has been reviewed.

Q: I need more assistance; can I submit a second application for the same event?

A: No, only 1 application will be accepted per qualified event.

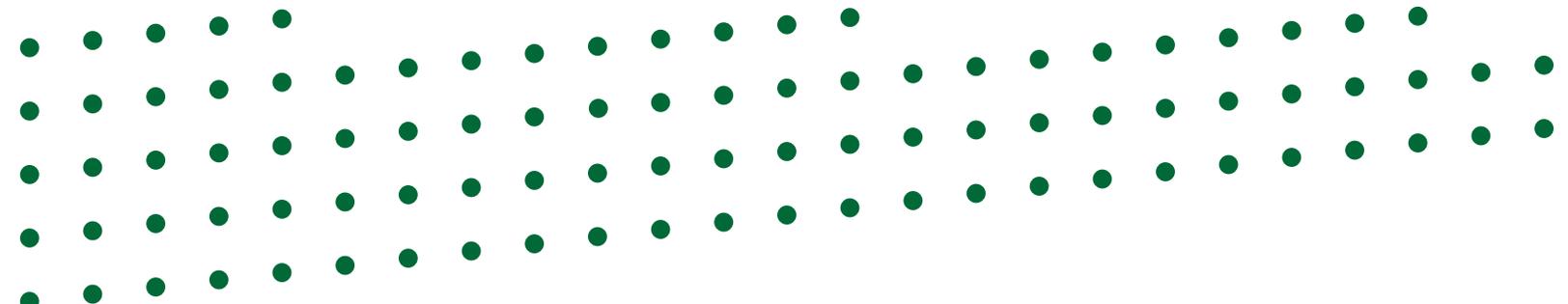
Q: How much assistance will I receive?

A: Grant amounts will be determined on a case-by-case basis, based on the category of relief applied for, the number of applications received, and the amount available in the Fund at the time of evaluation.



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4 of 5



Q: How will I receive funds if my application is approved?

A: If you have a direct deposit account set up with Krispy Kreme payroll, we will deposit it into your account. When appropriate, payments will be made directly to the vendor(s) from which the applicant acquired, or needs to acquire, goods or services. If you do not have a direct deposit account set up, we will send you a check to the address listed on your myKrispyKreme profile.

Q: When will I receive funds if my application is approved?

A: Funds will typically be distributed 1-2 weeks after an application is approved.

Q: Is this a loan? Do I have to pay it back?

A: No, this is not a loan. You do not have to pay the funds back.

Q: Is the payment that I received from the Krispy Kreme Relief Fund considered taxable income?

A: In phase one of the Krispy Kreme Relief Fund, taxes will be withheld from all Relief Fund payments. Any funds provided will be reflected on your W2.

Q: Where do I go if I have more questions?

A: Email us at relieffund@krispykreme.com.



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5 of 5