



## Lump Sum Programs

### Lump Sum Policy Administration

A Lump Sum benefit can simplify how a company accounts for and manages expenses within their relocation program architecture. With a Lump Sum Program, the employee is not required to submit itemized reports for reimbursement of relocation-related expenses and the company only accounts for a single disbursement. The employee controls what they spend, as well as when and where they spend it. Lump sums can cover the entire relocation benefit or just specific benefit categories (i.e. House Hunting, Final Move Travel, etc.). HomeServices Relocation can calculate, process and disburse Lump Sum Benefits, including tax treatment of the payment, per the company's policy, and advise and assist the employee with their relocation. Employees will have access to HomeServices' portfolio of vetted services providers and discounts for services.

If the company provides tax assistance (gross-up) for the Lump Sum Benefit, the payment to the employee will be the full amount of the Lump Sum Benefit. HomeServices will calculate the tax assistance and report both the lump sum amount and taxes to the company's payroll department.

If the Lump Sum Benefit is not tax-assisted, then HomeServices will calculate and withhold from the lump sum payment the appropriate taxes and report the payment and taxes to the company's payroll department. The expenses covered by the Lump Sum Benefit are non-deductible to the employee.

### Virtual Lump Sum Disbursement

Lump sum payments can be made using our US Bank Instant Card virtual debit card program, which provides employees with safe and secure access to their funds and provides employers with detailed reporting of how the money was spent.

### MyHome Move Assistant

For employees receiving solely lump sum assistance, access is provided to our self-service MyHome Move Assistant app to enhance the employee's experience and assist them in completing their relocation.

MyHome Move Assistant simplifies the moving process through an easy-to-use interface. Point-to-point access to industry service providers lets employees connect directly with movers, auto shippers, mortgage advisors, temp living providers and more.

### Cash Rebate Program

Employees can also take advantage of HSR's cash rebate program on the purchase or sale of a home with an eligible referral by HomeServices Relocation. These additional resources are offered at no cost to the employee and no charge to the company.