

ANN INC.

BENEFITS *overview*

VALUE YOUR HEALTH & WELLBEING

MEDICAL

We offer a medical plan for our associates and eligible dependents. The plan allows associates to access care from the provider of their choice or from a network of providers. Prescription drug costs are also covered under the plan. Members of the medical plan receive access to many wellness and support programs such as a 24 hour NurselineSM and a range of programs including Maternity Support Program, Reproductive Resource Services, Neonatal Resource Services and the BabyBlocksTM app.

DENTAL

We offer a dental plan for our associates and eligible dependents. The plan allows associates to use a dentist of their choice or select from a list of dentists in the network. Orthodontic services for both children and adults are also covered.

VISION

We offer a vision plan for our associates and eligible dependents which includes eye exams, lenses (including contacts) and frames.

ELIGIBLE DEPENDENTS

You can enroll your eligible dependents in the medical, dental, and vision plans. Eligible dependents include spouse, same or opposite sex domestic partner, children, and your domestic partner's children.

VALUE YOU & YOUR FAMILY

PAID TIME OFF

We provide separate paid time off for vacation, personal days, sick days and holidays. In order to meet the needs of the business during the busy retail seasons, specific vacation black-out periods may apply.

BACK-UP CARE ADVANTAGE PROGRAM

The back-up care advantage program is available to use when you need to be at work and your regular child or adult/elder care is unavailable. The service includes dedicated back-up child care centers, center-based child care options through an extended network, in-home child care and in-home elder/adult care.

ADOPTION ASSISTANCE PROGRAM

You may be reimbursed for a portion of the expenses incurred as a result of an adoption.

VALUE YOUR SECURITY

LIFE INSURANCE

We provide associates with Basic Life Insurance in the amount equal to 1½ times their annual salary. You may purchase additional coverage for yourself and your family. We also provide associates with Basic Accidental Death and Dismemberment Insurance in the amount equal to 1½ times their annual salary. You may purchase additional coverage for yourself and your family.

DISABILITY INSURANCE

We provide Short-Term Disability insurance after 6 months of service. This benefit provides a source of income in the event an associate becomes disabled and is unable to work. Salaried associates have the opportunity to purchase Long-Term Disability as well.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP program helps associates obtain confidential support and referrals for personal and work-related concerns, such as managing stress, communicating effectively, management skills, financial planning, legal services, parenting and coping with grief and loss. The EAP is available 24 hours a day; 7 days a week at no cost to you and your family.

VALUE YOUR FUTURE

401(K) SAVINGS PROGRAM

After one year of service associates can save a percentage of pay with pre-tax dollars and/or Roth 401(k) dollars. We provide company matching contributions up to a maximum of 4% of pay.

EMPLOYEE STOCK PURCHASE PLAN

This plan allows you to purchase Ascena Common Stock through payroll deductions at a 10% discount.

TUITION ASSISTANCE PROGRAM

The Tuition Assistance Program provides you with an opportunity to further your education and develop your professional skills. Through this program you may be partially reimbursed for tuition expenses related to your position or any segment of our business.

VALUE THE LITTLE EXTRAS

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

We provide a healthcare flexible spending account. This account can be used to pay for health care expenses on a pre-tax basis including deductibles, co-pays, vision expenses and dental expenses.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

We provide a dependent care flexible spending account. This account can be used to pay for dependent care expenses on a pre-tax basis, including day care, nursery school, and summer day camp.

TRANSPORTATION REIMBURSEMENT INCENTIVE PROGRAM (TRIP)

We provide you the opportunity to set aside money from your paycheck on a pre-tax and post-tax basis to pay for eligible mass transit and parking expenses each month.

WORKING ADVANTAGE

Enjoy exclusive discounts and perks offered through Working Advantage. It provides one stop, online access to hundreds of discounts for you and your family including deals on movie tickets, restaurants, health and fitness, online shopping and more.

GLOBALFIT

GlobalFit provides great discounts at more than 10,000 gyms nationwide. Plus, you can receive exclusive member savings on a variety of home health and fitness products including Zumba®, Total Gym®, Schwinn® and StairMaster® just to name a few.

VALUE YOUR STYLE

ASSOCIATE DISCOUNT

We offer a generous associate discount of 50% off all full-priced products and 20% off non-full priced products as part of the ANN INC. discount program. The merchandise may be purchased in stores or online. We extend discount privileges to you, your spouse, domestic partner and authorized eligible dependents. Discounts are also offered for the Ascena family of Brands including Catherines, dressbarn, Justice, Lane Bryant and maurices.

This benefits overview provides a brief summary of ANN INC.'s benefit programs provided to full time associates. If there is any discrepancy between this overview and the official plan documents, the official plan documents will govern. ANN INC. reserves the right to amend, modify, or terminate any plan, policy or procedure described in this summary at any time.