



# GROUP SAVINGS PLAN 2024

MARCH 11 TO 25, 2024



<https://peg.saint-gobain.com>



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*EU sanctions on Russia following the invasion of Ukraine:  
Pursuant to provisions of Regulation (EC) n° 833/2014 and Regulation (EC) n° 765/2006, as amended, Saint-Gobain Group Savings Plan 2024 offer is not made to citizens or residents of Russia who do not have a legal residence or citizenship of a country of the European Union, the European Economic Area or Switzerland or citizens or residents of Belarus who do not have legal residence or citizenship in the European Union cannot participate in this offering.*



# THE 2024 OFFER

The 2024 PEG enables you to invest in the Classic Offer and benefit from a range of advantages.



## WHAT ARE THE ADVANTAGES OF THE 2024 OFFER?

The 2024 Offer allows you to **become a shareholder in Saint-Gobain**, whilst benefiting from preferential conditions, namely a 20% discount [and an employer's matching contribution].

In exchange, your investment is locked up for five years and follows the stock market share price, which can go both up and down.

<sup>1</sup> See the glossary.

## SUBSCRIPTION AT A PREFERENTIAL PRICE

The subscription price<sup>1</sup> per share is the reference price to which a **20% discount** is applied.

You will be notified of the subscription price on **March 11, 2024** on your company's premises, as well as on the website dedicated to the PEG: <https://peg.saint-gobain.com/>.

## EMPLOYER'S MATCHING CONTRIBUTION PAID BY YOUR COMPANY

Your investment in the 2024 Offer presents a risk of loss of capital because you are investing in listed shares, the value of which may move down as well as up.

**Your capital is not guaranteed.**



# THE 2024 OFFER



An employer's matching contribution simulator is available on <https://peg.saint-gobain.com>



## PAYMENT OF ADMINISTRATIVE AND ACCOUNT KEEPING FEES

Saint-Gobain pays all the administrative fees (except redemption fees), together with all PEG account keeping fees, off operation specific to your initiative\*.

*\*The conditions and shares prices are available from your Account Holder.]*

## Employer's matching contribution

Din investering (Intervaller)	Arbejdsgiverbidrag	Max. arbejdsgiverbidrag
0-500 EUR	75%	375 EUR
501-1500 EUR	50%	500 EUR
1501-5000 EUR	25%	875 EUR
5001- EUR	0%	
		Total 1750 EUR



# OFFER COUNTERPARTS



## CASES OF EARLY REDEMPTION:

(subject to specific regulations in local law)



- 1/ Marriage and/or civil union partnership of the employee.
- 2/ Birth or adoption, from the third child onwards.
- 3/ Divorce, separation or dissolution of the civil union partnership, with at least one dependent child.
- 4/ Invalidation of the employee, their spouse, their partner in a civil union partnership or their child.
- 5/ Termination of the employment contract.
- 6/ The creation or taking over of a company by the employee, their spouse, their partner in a civil union partnership or their child.
- 7/ Purchase, extension of the main residence; rehabilitation of the main residence following a natural disaster.
- 8/ Death of the employee, their spouse, their partner in a civil union partnership or their child.
- 9/ Domestic violence.]



### **Your investment is locked up for 5 years.**

There are however cases for early redemption, namely key events in your personal or working life, that allow your shares to be released prior to the end of the lock-in period. Please refer to your country supplement for the early redemption cases specific to your country.

### **Your savings will follow the Saint-Gobain share price, both up and down.**

In 5 years' time, your shares will be available and the value of your shares will reflect the share price on this date.

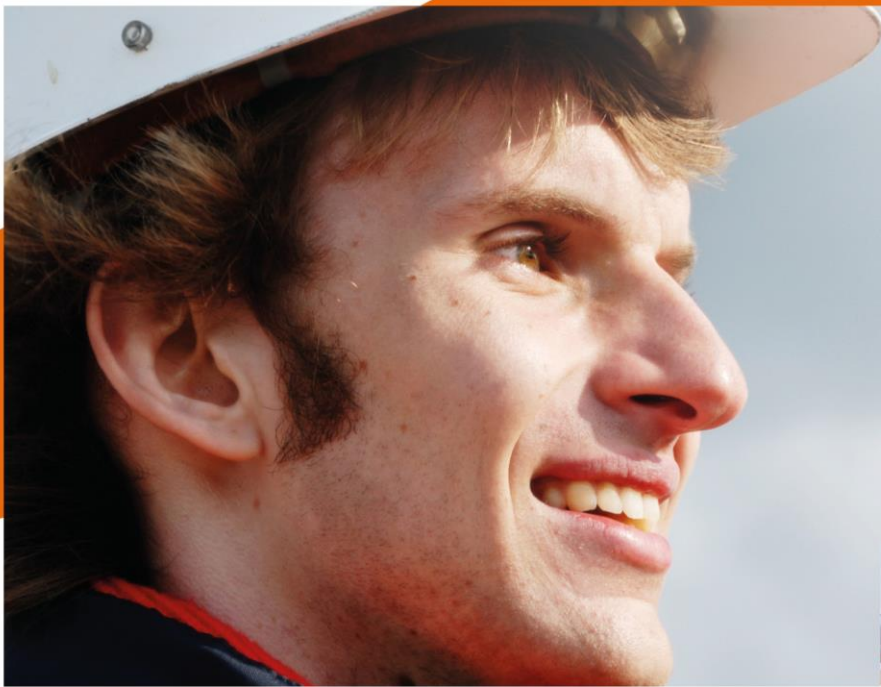
You will benefit from 100% of any dividends paid as of 2025. You don't benefit from any dividends paid in 2024 in relation to 2023.

### **Your investment is subject to a risk of loss of capital.**

If you are in a country outside the euro zone, the value of your investment will be subject to the fluctuations of the exchange rate of the euro against your local currency.

Given the concentration of risk associated with the investment in the shares of only one company, it is recommended that the subscribers evaluate the need for risk diversification of their overall financial investments.

# SUBSCRIPTION PROCEDURE



## WHO CAN SUBSCRIBE TO THE 2024 OFFER?

**Employees** of Saint-Gobain Group companies who have been working for the Group for at least 3 months consecutively or nonconsecutively at the end of the subscription period (March 25, 2024).

[Depending on the Country, **retired employees** from these companies who meet the conditions set out in the PEG regulations<sup>3</sup>].

<sup>3</sup> The PEG rules are available on the <https://peg.saint-gobain.com> [personalize the URL address with the direct URL of your own country]. You can also request this document from your Human Resources Direction.

## HOW CAN I SUBSCRIBE?

**You can subscribe online or on paper between March 11 and 25, 2024.**

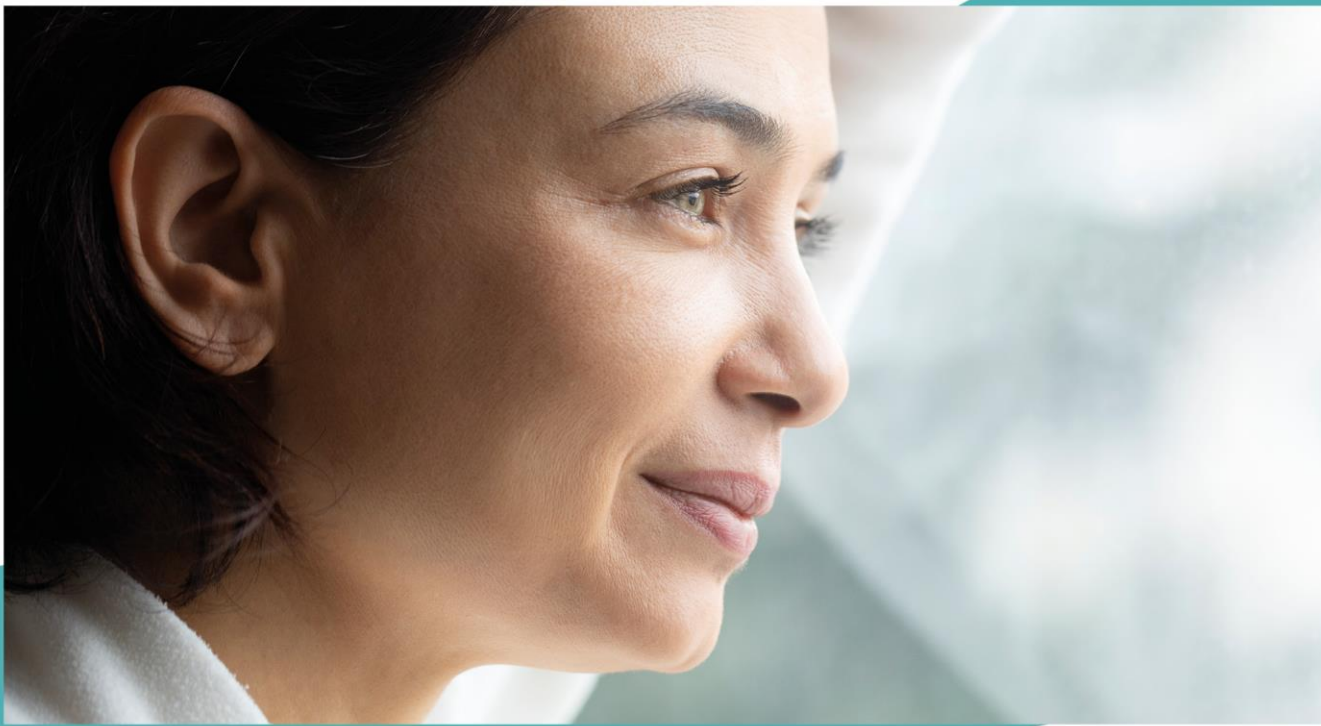
**For online subscriptions:** You can connect on the website <https://peg.saint-gobain.com>. (also available on mobile and tablet), “Subscribe” button, with your login that will have been e-mailed to you. Indicate your login, click on “Next”, then click on “First login/Forgotten password”. You will then receive a link that will allow you to personalize your password. If you did not receive your login by e-mail, contact your HR correspondent that will give you your login and a temporary password. You specify the number of shares you wish to purchase. Once your subscription has been validated, you will receive a confirmation by email. Your subscription summary can also be downloaded on the subscription website. You can modify the amounts invested up until the last day of the subscription period.  
**For paper subscriptions:** Please contact your PEG representative, who will explain the procedure to follow.

## HOW DO I PAY MY SUBSCRIPTION?

[Payment methods are decided on a country by country basis and are either in cash, through a loan or through a salary advance (ask your PEG representative and refer to your county supplement).]

An employer’s matching contribution simulator is available on <https://peg.saint-gobain.com>





## CONSIDER REINVESTING YOUR AVAILABLE SHARES



You can always use your available shares to invest in the PEG! Once you receive your reimbursement, you can then reinvest all or part of your savings in the PEG in the form of a voluntary payment. Remember that if you choose to reinvest your savings in the 2024 Offer, you will benefit from the employer's contribution and the discounted subscription price. The amounts invested will be locked up again for a 5-year period.

### HOW MUCH SHOULD I INVEST?

In total, you can invest up to 25% of your annual remuneration.

### WHAT HAPPENS IN THE EVENT OF OVER-SUBSCRIPTION?

The ceiling for the capital increase is 6.5 millions shares, which will result in a reduction if demand outweighs supply.

For more information on the specific rules for reduction, please consult the PEG regulations available on <https://peg.saint-gobain.com>. In the event of a reduction, we wish to emphasize that only the reduced amount of your voluntary payment will be debited.

### WHAT HAPPENS TO MY SAVINGS AT THE END OF THE LOCK-UP PERIOD?

At the end of the lock-up period, you have two options:

You keep your shares: they remain available and follow the Saint-Gobain stock market price, which can go both up and down or You request reimbursement of all or part of your shares.





# USEFUL INFORMATION

## WHO CAN I CONTACT DURING THE 2024 OFFER?

You can contact your PEG representative if you have any questions about the 2024 PEG.

### More information

For more information about the 2024 Offer please refer to the country supplement prepared for your country.

We encourage you to consult the Compagnie de Saint-Gobain universal registration document and any other periodically published documents, particularly the financial reports available on the company's website ([www.saint-gobain.com](http://www.saint-gobain.com)). These documents contain important information on the company's activities, its strategy and objectives, and the risks associated with the company, its activities and its financial results.

The content of this brochure is for information only and should be read together with the regulatory and contractual documents at your disposal. Should there be any discrepancies, the regulatory and contractual documents are governing. The decision to subscribe to the 2024 Offer is entirely up to you. The documents available to you in the context of the 2024 Offer have no bearing on the conditions of your employment and do not amend or form part of your employment contract. Benefits received from this Offer will not be deemed to be part of your compensation for the purpose of calculating your future benefits or rights. Benefits received in this plan will not be taken into consideration in the calculation of any amounts due to you in respect of your employment (such as termination indemnities). The opportunity to participate in the 2024 Offer in no way presupposes the existence of future offers or the opportunity to participate in such offers.



## PEG 2024 SCHEDULE

From 02/12/2024 to 03/08/2024  
**Period for setting the reference price**

03/11/2024  
**Date for setting the subscription price**

From 03/11/2024 to 03/25/2024  
**Subscription period**

05/15/2024  
**Capital increase**

*The Saint-Gobain Group reserves the option of changing the aforementioned dates or suspending the operation up until the date of setting the subscription price, namely March 11, 2024.*





# GLOSSARY



## DISCOUNT

A reduction granted on the share reference price.

## DIVIDEND

A part of the net profit of a company paid out to shareholders.


## REFERENCE PRICE

The average of the stock market price of the Saint-Gobain share during the reference period (from February 12 to March 8, 2024 inclusive).

## SHARE SUBSCRIPTION PRICE

This is the reference price to which a 20% discount is applied. The Chief Executive Officer would decide the subscription price on March 11, 2024.





Communication Department  
Tour Saint-Gobain  
12 place de l'Iris  
92400 Courbevoie - France  
[www.saint-gobain.com](http://www.saint-gobain.com)

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