

PEG - Be an Owner

INVEST, ACT AS AN ENTREPRENEUR, SHARE

EMPLOYEE FAQs



You asked, We listened! Through our Total Rewards employee survey that launched in 2023, we learned what's most important and valuable to you regarding our current Employee Share Purchase Program, known as Plan d'Epargne Groupe, or "PEG." Our goal is to ensure that we are meeting you where you are with what you value most, and that our benefits provide you with the support you need. By enhancing our PEG, we will continue to deliver value to you and our Employee Value Proposition commitment.

Please reference the Frequently Asked Questions below as a resource to learn more about the 2024 PEG and becoming an owner of the Company. The subscription period will be from March 11, 2024, through March 25, 2024 (5:59 PM ET) for eligible employees (must have been working for the Group for at least three months consecutively or nonconsecutively between January 1, 2023, and the end of the subscription period). Thanks to PEG, Saint-Gobain employees make up the biggest percentage of company shareholders.

The PEG program is a once-a-year opportunity that allows you to become a Saint-Gobain shareholder at a 20% discounted share price. The Company also offers a match up to \$2,225 to purchase additional shares at the same 20% discount. Visit the PEG website (peg.saint-gobain.com) anytime to view information and trainings on the offering and subscribe during the subscription period. If you have a Saint-Gobain company email address, login credentials will be sent to this email address. If you do not have a Saint-Gobain company email address, please contact your Human Resources representative for login credentials.

Please consult your own tax, accounting, legal and other professional advisors when making your decision to understand your unique circumstances and situation.

<p>What are the benefits of participating in PEG?</p>	<ul style="list-style-type: none">• Purchase Saint-Gobain stock at a preferential price (discounted price (20%) and a company match up to \$2,225).• Potential earnings from dividend payments.• Become an owner (direct shareholder) in Saint-Gobain to vote at the annual meeting.• Saint-Gobain pays all the management fees (except redemption fees), together with all PEG account maintenance fees.• This is an opportunity to invest in Saint-Gobain and share in the potential success of the business, increasing brand loyalty and pride in company growth over time.
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<p>What are the risks involved?</p>	<ul style="list-style-type: none"> • As with all investments, there is a risk of loss of capital because you are investing in Saint-Gobain shares. The value of the shares may increase and/or decrease over time. The value of your account will follow the stock's value which is listed on the Paris Stock Exchange. • Euro is the master currency for the U.S. PEG and Saint-Gobain shares are listed/traded in Euros. The value of your account will also be impacted by fluctuations (positive or negative) in the exchange rate. • There is a 5-year holding period which means that your investment is locked and unavailable to sell unless you qualify for early redemption (see the PEG Brochure for details).
<p>What are the tax implications?</p>	<p>There are 3 tax events for all PEG shareholders:</p> <ol style="list-style-type: none"> 1. Time of Purchase: there is a one-time gain value tax due at the time of purchase which will be paid in advance on your behalf and then repayment will occur as a payroll deduction from May through November. This "gain value" is the difference in the market price versus your employee contribution (i.e., the discount and company match value). 2. Dividend Payments: Each dividend payment that occurs is subject to tax in the year paid. French withholding tax (12.8%) will be deducted by Uptevia. Tax due in your declared income in the year you receive a dividend payment(s). You will receive an annual statement from Uptevia each year in January with information on your dividends. We recommend that you provide this annual statement to your tax advisor to ensure you are declaring the income 3. Time of Sale: Upon the sale of shares, capital gains tax will be due. Employees are responsible for reporting on your tax return any gain or loss in your shares when you sold them. <p>Shareholders are responsible for declaring all relevant tax events aside from the initial gain value at time of purchase which will show on your W-2.</p> <p>For more information, reference the tax guide available in the 2024 PEG brochure and local supplement available on the PEG site: peg.saint-gobain.com</p>
<p>How do I make a payment for the employee contribution portion of my investment?</p>	<p>During subscription, you may choose to pay via lump sum (instructions can be found within the U.S. PEG Brochure on the PEG website) or post-tax payroll deductions. Post-tax payroll deductions will occur between May 2024 and November 2024.</p>
<p>Who do I contact for assistance and to learn more about PEG?</p>	<p>Contact your site's HR PEG Correspondent with questions about the PEG program and for assistance with subscription. If you do not know your contact, you can find a full list on the PEG site: peg.saint-gobain.com under Contact.</p>