

# GROUP SAVINGS PLAN

SAINT-GOBAIN 2025

OPEN FROM  
10-24 MARCH  
2025



Find all the information on the website:  
<https://peg.saint-gobain.com>



ALSO AVAILABLE ON  
YOUR SMARTPHONE  
OR TABLET!



# CONTENTS



03

## THE 2025 OFFER

06

## SUBSCRIPTION PROCEDURE

08

## USEFUL INFORMATION

09

## GLOSSARY



### **Attention U.S. Citizens :**

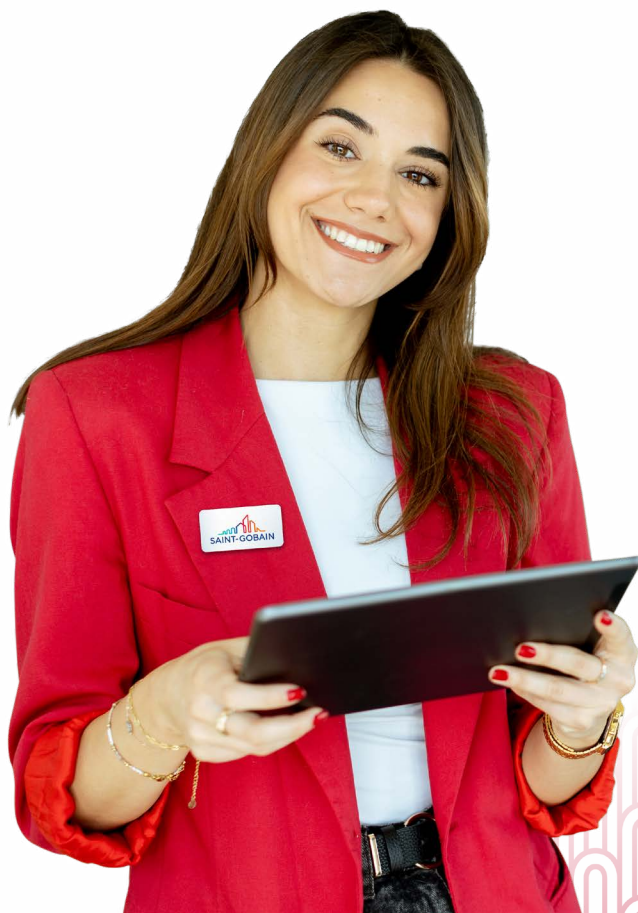
*This document is not for use of residents or citizens of the United States of America and US Persons as defined in "Regulation S" of the Securities and Exchange Commission according to the U.S. Securities Act of 1933 and included on the website [www.amundi.com](http://www.amundi.com) ("Terms of Use" section) of the Company managing the financial products described in this document.*

### **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 2025 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 2025 OFFER

The 2025 PEG enables you to invest in the Classic Offer and benefit from a range of advantages.



## WHAT ARE THE ADVANTAGES OF THE 2025 OFFER?

The 2025 Offer allows you **to indirectly become a shareholder in Saint-Gobain through subscribing to an Employee Shareholding Fund\***, and 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 either up **or** down.

## SUBSCRIPTION AT A PREFERENTIAL PRICE

**The subscription price** per share is **the reference price** to which a **20% discount** is applied. You will be notified of the subscription price on March 10, 2025 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

For PEG 2025, the offer to you is a \$-matched contribution from your employer, up to a maximum of \$2,000

\* This Employee Shareholding Fund (in French Fonds Commun de Placement d'Entreprise or "FCPE") is called the "Saint-Gobain Relais 2025 Monde" FCPE, which has been specially created to receive your investments under the 2025 Offer. After the capital increase, this temporary fund will be merged into the "Saint-Gobain Avenir Monde" compartment of the "Saint-Gobain PEG Monde" FCPE, following a decision by the Supervisory Board and approval from the AMF, the French Financial Markets Regulator.

 [See the glossary](#)

### PLEASE NOTE:

Your investment in the 2025 Offer presents a risk of loss of capital because you are investing in an Employee Shareholding Fund comprised almost wholly of listed shares, the value of which may go either up or down.

If the share price declines, then the value of the Employee Shareholding Fund will suffer a similar decline.

Your capital is not guaranteed.

# THE 2025 OFFER



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

## PAYMENT OF ADMINISTRATIVE AND ACCOUNT MAINTENANCE

Saint-Gobain pays all the management fees of the "Saint-Gobain PEG Monde" FCPE (except redemption fees), together with all PEG account keeping fees, except transactions outside the 2025 PEG\*.]

You invest...	\$1,000	\$2,000	\$10,000
+ Dollar matching (max \$2k)	\$1,000	\$2,000	\$2,000
Total investment	\$2,000	\$4,000	\$12,000
Extra value received after discount applied (20% discount off price)	\$500	\$1,000	\$3,000
Value of shares received	\$2,500	\$5,000	\$15,000

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

# THE 2025 OFFER

## WHAT YOU NEED TO KNOW

### **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 assets to be released prior to the end of the lock-up 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, either up or down.**

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



## THE 12 CASES OF EARLY REDEMPTION:



- 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/ Invalidity 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/ A situation of over-indebtedness of the employee.
- 9/ Death of the employee, their spouse, or their partner in a civil union partnership.
- 10/ Domestic violence.
- 11/ Expenses relating to energy-efficiency renovation work in the main residence.
- 12/ Expenses relating to the purchase of a vehicle using electricity and/or hydrogen as its sole energy source.

*The 12 above-mentioned cases are provided under French law and listed in the savings plan (PEG). Please refer to your country supplement for the early redemption cases specific to your country. These cases can be reduced in certain countries.*

# MORE TO CONSIDER



You will benefit from 100% of any **dividends** paid from 2026. You do not benefit from any dividends paid in 2025 for 2024. These will be reinvested into the fund and converted into fund units (thus increasing the number of units you own), which will be available on the expiry date of the investment to which they are linked.

## **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 this Employee Shareholding Fund investing in the shares of only one company, the "Autorité des Marchés Financiers" ("AMF" – French financial markets regulator) recommends that subscribers evaluate the need for risk diversification of their overall financial investments. Please consult the Employee Shareholding Fund rules for more information about the risks associated with the fund.



## **Risk of liquidity:**

In the particular case where the exchange volumes on the financial markets are small, any purchase or sale transaction may lead to significant market fluctuations. Please consult the concerned Employee Shareholding Fund rules for further information on these risks.



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

# SUBSCRIPTION PROCEDURE

## WHO CAN SUBSCRIBE TO THE 2025 OFFER?

**Employees** of Saint-Gobain Group companies who have been working for the Group for at least 3 months (measured on a continuous or a discontinuous basis, since January 1, 2024) at the end of the subscription period (March 24, 2025).

## HOW TO SUBSCRIBE

You can subscribe online or on paper between March 10 and 24, 2025.

### → 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 do not receive your login by e-mail, contact your local HR representative for more support.**

### → You specify the amounts you wish to invest.

Once your subscription has been validated, you will receive a confirmation by email. Your subscription summary can 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 local HR representative, who will explain the procedure to follow.

## HOW DO I PAY MY SUBSCRIPTION?

You can make your payment through one of two ways:

- A payroll deduction split equally across the remaining pay periods until 31 December 2025
- A one off payment to your employer for the total owing



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

\*The PEG rules are available on the <https://peg.saint-gobain.com>. You can also request this document from your Human Resources Direction.



## CONSIDER REINVESTING YOUR AVAILABLE ASSETS

You can always use your available assets 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 2025 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.

# SUBSCRIPTION PROCEDURE

## HOW MUCH CAN I INVEST?

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

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

The ceiling for the capital increase is 8 992 952 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:

1

### OPTION 1:

You keep your assets: they remain available and follow the Saint-Gobain stock market price, which can go either up or down

2

### OPTION 2:

You request reimbursement of all or part of your units

# USEFUL INFORMATION

## WHO CAN I CONTACT DURING THE 2025 OFFER?

**You can contact your PEG representative if you have any questions about the 2025 PEG.**

## HOW CAN I TRACK MY SAVINGS DURING THE 5 YEARS?

[www.amundi-ee.com/account](http://www.amundi-ee.com/account)

This gives you permanent, free access to your employee savings accounts, as well as comprehensive information about the cases of early redemption.

### → More information

**For more information about the 2025 Offer please refer to the country supplement prepared for your country, Key Information Document (“KID”) and the Company Employee Shareholding Fund rules.**

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 shall prevail. The decision to subscribe to the 2025 Offer is entirely up to you. The documents available to you in the context of the 2025 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 2025 Offer in no way presupposes the existence of future offers or the opportunity to participate in such offers.



## PEG 2025 SCHEDULE



From 10/02/2025 to 07/03/2025

**Period for setting  
the reference price**



10/03/2025

**Date for setting the  
subscription price**



From 10/03/2025 to 24/03/2025

**Subscription period**



14/05/2025

**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 10, 2025.*

# GLOSSARY

## DISCOUNT

A reduction granted on the share reference price.

## DIVIDEND

A part of the net profit of a company paid out to shareholders and reinvested into the Employee Shareholding Fund under the Plan, resulting in increased number of units.

## REFERENCE PRICE

The average of the stock market price of the Saint-Gobain share during the reference period (from February 10 to March 7, 2025 inclusive).

## SHARE SUBSCRIPTION PRICE

This is the reference price to which a 20% discount is applied. The Chairman and Chief Executive Officer would decide the subscription price on March 10, 2025.

## SUPERVISORY BOARDS

The role of Supervisory Boards is to control the financial management and operations of the Employee Shareholding Fund. Members of the Supervisory Board are appointed for a 5-year term.

## THE SAINT-GOBAIN AVENIR MONDE FUND

This fund is classified in the category of "invested in listed company securities". It consolidates all of the PEG's assets from all participating countries, except France, year after year. The management company for this fund is Amundi Asset Management.

## THE SAINT-GOBAIN RELAIS 2025 MONDE FUND

The fund that has been specially created to receive the investments of subscribers to the 2025 Offer.





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

