

# GROUP SAVINGS PLAN

SAINT-GOBAIN 2025

SUBSCRIBE  
FROM MARCH 10  
TO 24, 2025



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



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*Avertissement U.S. Persons:*

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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 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 become indirectly a shareholder in Saint-Gobain via an Employee Shareholding Fund\*, 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 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

Employee investment	Matching contribution	Maximum matching bonus
1 to 3,800 EUR	20%	760 EUR
3,801 to 8,200 EUR	10%	440 EUR
Above 8,200 EUR	Nil	Nil
<b>TOTAL</b>		<b>1,200 EUR</b>

\* 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\*.]

## INVESTMENT IS CAPPED

The maximum amount you can invest is 25% of your gross annual compensation (including bonuses) for 2024 or an estimate of the 2025 gross annual compensation. The employer matching contribution, where offered, will not count toward the 25% limit.

### EXAMPLE :

Maximum Investment = Annual Gross Income SGD39,000 x 25% = SGD9,750

# THE 2025 OFFER

## OFFER COUNTERPARTS

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-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 shares will be available and the value of your shares will reflect the share price on this date.



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



# OFFER COUNTERPARTS



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 discontinuous basis, since January 1, 2024) at the end of the subscription period (March 24, 2025).

## HOW CAN I 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 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 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 PEG representative, who will explain the procedure to follow.

## HOW DO I PAY MY SUBSCRIPTION?

(a) immediate payment in full by way of cheque or bank transfer before May 3, 2025. All cheques or bank transfer shall be made payable to your employer;

(b) subject to the approval of your employer and to such terms and conditions to be determined by your employer and notified to you, by monthly instalments commencing in May 2025 (maximum 8 instalments); or

(c) subject to the approval of your employer and to such terms and conditions to be determined by your employer and notified to you, a combination of monthly instalments (maximum 8 instalments) and immediate payment by way of cheque or bank transfer made payable to your employer.



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> [personalize the URL address with the direct URL of your own country]. You can also request this document from your Human Resources Direction.

# SUBSCRIPTION PROCEDURE

## HOW MUCH SHOULD 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

## 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.



# 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 AFTER THE OPERATION?

[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.

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 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 02/10/2025 to 03/07/2025

Period for setting  
the reference price



03/10/2025

Date for setting the  
subscription price



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

Subscription period



05/14/2025

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.







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