

PEG - Be an Owner

INVEST, ACT AS AN ENTREPRENEUR, SHARE EMPLOYEE FAQs



At Saint-Gobain, we are committed to delivering a comprehensive Total Rewards package that supports your well-being and enhances daily life for you and your family. Our benefits program has evolved over the years, driven by your feedback and our Employee Value Proposition. Your Total Rewards package includes our Employee Share Purchase Program, known as Plan d'Épargne Groupe (PEG). PEG offers you a unique opportunity to connect with your global colleagues and work towards your **financial well-being goals**.

Please reference the Frequently Asked Questions below as a resource to learn more about the 2025 PEG and becoming an owner of the Company. The subscription period will be from March 10, 2025, through March 24, 2025 (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, 2024, 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.

What are the benefits of participating in PEG?

- Purchase Saint-Gobain stock at a preferential price (discounted price (20%) and a company match up to \$2,225).
- Potential earnings from dividend payments.
- 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.

<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 CAN 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 taxable benefit 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. The taxable benefit " is the difference of the cumulative Fair Market Value amount versus your cumulative subscribed amount (i.e., the discount and company match value). 2. Dividend Payments: Each dividend payment that occurs is subject to tax in the year paid. You are responsible to declared this as income in the year you receive a dividend payment(s) on your tax return. You will not receive any tax statements from Amundi or the company but you will be able to find the details on the dividends in your Amundi Shareholder account online (https://www.amundi-ee.com/account/#login) 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 taxable benefit at time of purchase which will show on your T4 or Relevé-1.</p> <p>For more information, reference the tax guide available in the 2025 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 CAN PEG Brochure on the PEG website) or post-tax payroll deductions. Post-tax payroll deductions will occur between May 2025 and November 2025.</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 you contact, you can find a full list on the PEG site: peg.saint-gobain.com under Contact.</p>