

SUBSCRIBE FROM MARCH 23 TO APRIL 7, 2026

# GROUP SAVINGS PLAN



Full details of the PEG are available on:  
<https://peg.saint-gobain.com>

ALSO AVAILABLE ON YOUR SMARTPHONE OR YOUR TABLET





# THE 2026 OFFER

The 2026 PEG enables you to invest in the Classic Offer and benefit from a range of advantages.

## WHAT ARE THE ADVANTAGES OF THE 2026 OFFER?

The 2026 Offer allows you to become indirectly a shareholder in Saint-Gobain via an Employee Shareholding Fund<sup>1</sup>, whilst benefiting from preferential conditions, namely a 20% discount and a matching contribution of up to ₹ 20,000. 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<sup>2</sup> to which a 20% discount is applied.

You will be notified of the subscription price on **March 23, 2026** 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 (₹)
0- 20,000	100% of the employee Investment
20,001 & Above	20,000

Your investment in the 2026 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.**

<sup>1</sup>This Employee Shareholding Fund (in French Fonds Commun de Placement d'Entreprise or "FCPE") is called the "Saint-Gobain Relais 2026 Monde" FCPE, which has been specially created to receive your investments under the 2026 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.

<sup>2</sup>See glossary.

Circular Quay Tower  
AUSTRALIA



## PAYMENT OF ADMINISTRATIVE AND ACCOUNT MAINTENANCE FEES

Saint-Gobain pays all the management fees of the “Saint-Gobain PEG Monde” FCPE, together with all PEG account keeping fees, except transactions outside the 2026 PEG\*.

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

Hangzhou Yuhang Opera  
CHINA



## Investment Examples:

Example 1		
	In INR	Comments:
Amount Subscribed - A (Minimum amount to subscribe is Rs 5000)	<b>10,000</b>	Subscription amount can't exceed 25% of annual GAC
Employer's contribution (matching) - B	<b>10,000</b>	Employee Investment - INR 0 - 20,000 ; Matching contribution - 100% of employee investment
<b>Total Subscription - A+B</b>	<b>20,000</b>	

Example 2		
	In INR	Comments:
Amount Subscribed - A (Minimum amount to subscribe is Rs 5000)	<b>100,000</b>	Subscription amount can't exceed 25% of annual GAC
Employer's contribution (matching) - B	<b>20,000</b>	Employee Investment - INR 20,001 & Above; Matching contribution - INR 20,000
<b>Total Subscription - A+B</b>	<b>1,20,000</b>	



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

# INDIA SPECIFIC GUIDELINES

## Compulsory filing of Income tax return:

As per the Income Tax Act, 1961, residents with assets abroad, including GSP units from CSG, must file a tax return, regardless of taxable income.

**Dividends:** Under the Standard Plan, Saint-Gobain dividends are reinvested and taxable in India in the year of payment. Employees must include them in their taxable income.

**Contacts:** Kindly contact the Head-Finance or Head-HR of your company for further information about the GSP, the trend of SG share prices, SG Annual Report and detailed Regulations of the Scheme.

**Risks:** a) SG Share Price is subject to market risks. b) The return on investment is also subject to exchange rate risks.

**Capital Gains:** Capital gains on unit redemption (early or after the 5-year lock-in) are taxable in India. Gains are long-term (LTCG) if held for 24+ months, taxed at 12.5% plus cess. Short-term gains (held <24 months) are taxed at applicable tax slab rates. The acquisition cost is the FMV used for perquisite valuation or the allotment price.



Mohammed VI Tower  
MOROCCO



## Your investment is locked up for 5 years.

There are however cases for early redemption, namely key events in your personal or work life, that allow your assets to be released prior to the end of the lock-up period.

Please refer to your below the early redemption cases specific to India



## CASES OF EARLY REDEMPTION:

You may request redemption of your investment during the lock-up period in the following circumstances:

1. Marriage of the employee.
2. Birth or adoption of a child, provided that the employee's household is already financially responsible for at least two children.
3. Divorce or legal separation, when accompanied by a court order stating that the sole or shared ordinary place of residence of at least one child is with the employee.
4. Disability of the employee, spouse, or children, as defined under French law.
5. Death of the employee or the employee's spouse.
6. Termination of the employment contract.
7. Use of the saved amounts to create certain businesses, as permitted under French law.
8. Use of the saved amounts for the acquisition or enlargement of the employee's principal residence.
9. Domestic violence committed against the employee by a spouse, partner or former spouse/partner.
10. Purchase of an electric and/or hydrogen-powered vehicle.

*The above is a summary of the current early-exit provisions permitted under French law. These events must be interpreted and applied strictly in accordance with French legal requirements. Before relying—or attempting to rely—on any early exit event, you should consult your employer to ensure that your situation meets all conditions prescribed under French law. Employees must submit a redemption request within six months of the occurrence of the qualifying event, except in cases of death, disability, domestic violence, or termination of employment, where the request may be submitted at any time..*

**You will benefit from 100% of any dividends paid from 2027.**

You do not benefit from any dividends paid in 2026 for 2025.

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.**

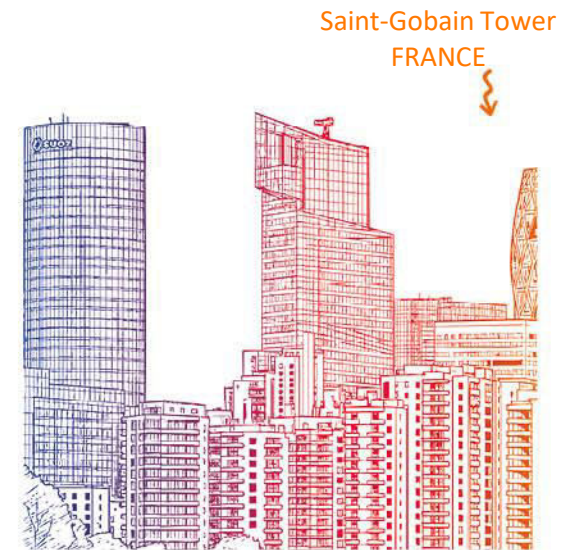
By subscribing in a country outside the euro zone, the value of your investment will be subject to the fluctuations of the exchange rate of the euro against your local currency.


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 2026 OFFER?

Employees of Saint-Gobain group companies who have been working for the group for at least 3 months at the end of the subscription Period.

### HOW CAN I SUBSCRIBE ?

You can subscribe online or on paper between March 23 and April, 7 2026.

For online subscriptions:

1. 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.

2. 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

3. 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.

Royal Chapel of Versailles  
FRANCE



### HOW DO I PAY MY SUBSCRIPTION?

Please pay the rupee amount indicated in your subscription form via a cheque drawn in favour of your company or wire transfer to employer's bank account . Your company will then arrange the onward remittance to Saint-Gobain. The number of units allotted to you will be communicated separately through the Statements of Account issued by Amundi, France.

Minimum amount of subscription: ₹ 5000/-

Maximum amount of subscription: The subscription amount of GSP 2026 should not exceed 25% of your current Gross Salary

(Salary is GAC - Gross Annual Compensation). It will not include incentives and notional income.

<sup>3</sup>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 2026 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 gross remuneration (base salary + allowances + bonuses, excluding non-contractual income).

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

The ceiling for the capital increase is 6.125 million shares, which will result in a reduction if the subscription requests exceed the set amount of shares.

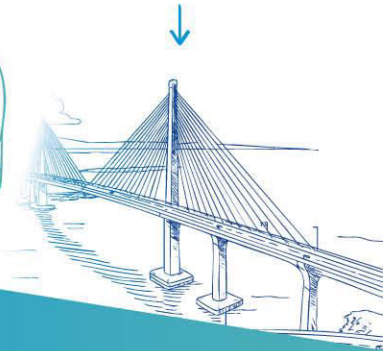
In the event of a reduction, we wish to emphasize that only the reduced amount of your voluntary payment will be debited. For more information on the specific rules for reduction, please consult the PEG regulations available on <https://peg.saint-gobain.com>.



Landesbank Baden-  
Württemberg  
GERMANY



Cebu – Cordova Link  
Expressway (CCLEX)  
PHILIPPINES



## 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:

### OPTION 1

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

### OPTION 2

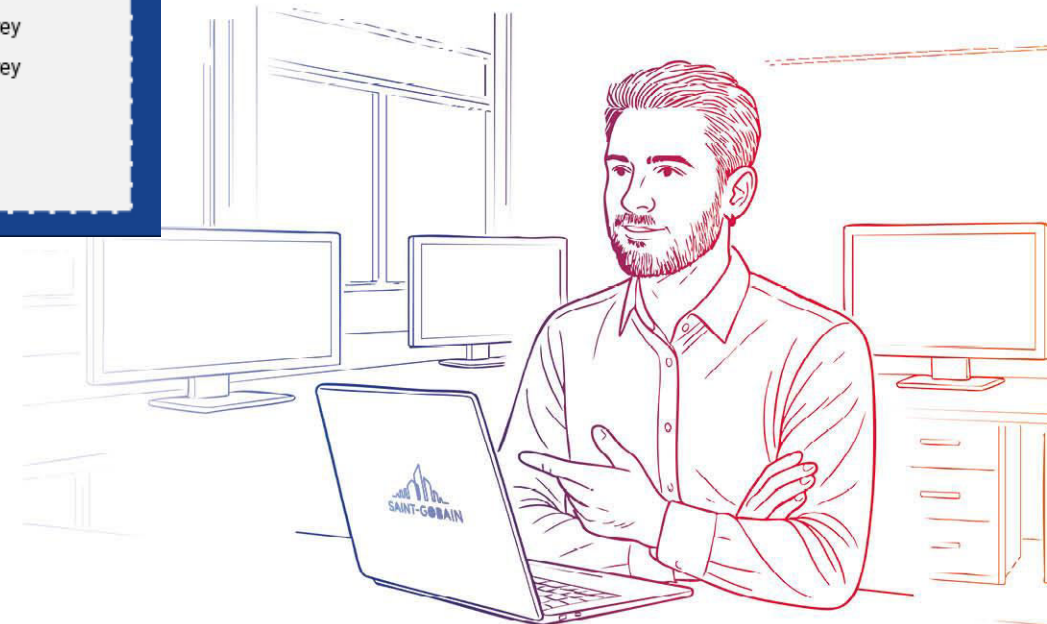
You request redemption of all or part of your units.

## HR & Finance Coordinators List for PEG 2026

Company Name	HR SPOC	Finance SPOC
Indec	Mahenoor Allana	Kinjal Shah
SGIPL Glass & Sekurit Chennai	Sowmyalakshmi K	Venkataramanan KG
HoHo	Sowmyalakshmi K	Venkataramanan KG
Chryso	Jyotiram Torane	Souvick Dutta
Weber	Manisha Adak	Souvick Dutta
Insulation (Rockwool & UP Twiga)	Pallavi Naik	Rajendra Hudlikar
Gyproc (SGIPL & SGIPL)	Vaibhav Pareskar	Jaysheel Vachhrajani
SGRI	Barghavi Thirumalai	Mohankumar Jambulingam
SEFPRO	Harishanker K	Sanjay Kumar Basu
Sekurit Pune	Sweety Shah	Senthil Gurukkul
FOSROC	Shoba Nagesh	Manigandann R
GNO HP	Priyanka Thanekar	Sachin Hingu
GNO HO	Shruti Naik	Kinjal Shah
FSSC	Shruti Naik	Pranjali Prabhudesai
GNO C & P Bangalore	Hamselekha M	Usha Sinha
GNO Abrasives Bangalore	Hamselekha M	Sachin Hingu
GNO Branches & AMG	Priyanka Thanekar	Sachin Hingu
GNO Mora	Priyanka Thanekar	Swanand Satish Arey
GNO Nagpur	Priyanka Thanekar	Swanand Satish Arey
GNO Tirupati	Hamselekha M	Praveen Sharma
GNO PCR, Halol	Anjali Harane	Payal Shah
Permacel	Vijay Singh Kushwaha	Pardeep Gurav



Saint-Gobain Tower  
FRANCE



Galaxy Soho  
CHINA →



## USEFUL INFORMATION

### WHO CAN I CONTACT DURING THE 2026 OFFER?

You can contact your PEG representative if you have any questions about the 2026 PEG.

### HOW CAN I TRACK MY SAVINGS AFTER THE OPERATION?

On the website [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.

## PEG 2026 SCHEDULE



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 23, 2026.

### MORE INFORMATION

For more information about the 2026 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 2026 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 2026 Offer is entirely up to you. The documents available to you in the context of the 2026 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 2026 Offer in no way presupposes the existence of future offers or the opportunity to participate in such offers.

# 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 (which corresponds to the average of the opening prices of the Saint-Gobain share over the 20 trading days preceding the date of the decision to determine the price, i.e. from February 23 to March 20, 2026 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 23, 2026.

## 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 2026 MONDE FUND

The fund that has been specially created to receive the investments of subscribers to the 2026 Offer.

Housing Viviendas Illa del Mar  
SPAIN





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

