



**CAPITAL
GROUP®**

Your benefits explained

Frankfurt



Frankfurt skyline from the Main river

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At Capital Group, we believe remuneration means much more than a salary. That's why we offer premier benefits plans as part of a comprehensive total compensation package.

As an associate of Capital, you will be automatically enrolled in certain benefits; for others, however, you will need to activate them yourself. Finally, a certain category of benefits require that you submit a claim in order to benefit from a reimbursement.

Throughout this guide you'll see this key to the different benefits:

- A** Automatically enrolled
- M** Manually enrolled (associate to activate)
- S** Submit a claim for reimbursement via payroll

For the most up-to-date information about the benefits on offer at Capital, please contact your International Benefits Team.

Subject to the rules of each scheme, while you are employed by Capital you will be entitled to the following benefits on the commencement of your employment.



Health, accident and life benefits

Private healthcare **M**

An allowance for medical and dental benefit will be provided for you and your family, should you have a private cover.

Supplementary health cover **A**

Capital is offering a supplementary health cover for all associates, provided by Hallesche. This cover applies whether you have a private or state cover. Options exist if you wish to add your dependents. The insurance premiums are paid entirely by Capital and it is a taxable benefit.

Medical check-up **S**

Associates are eligible for medical check-ups (reimbursement up to €700) from the beginning of their employment with Capital. Frequency of reimbursements is based on age:

Under 45	Every two years
Aged 46 or over	Annually

From age 46, associates may bank up to three years of the value of the benefit and have up to €2,100 in any rolling three-year period.

This reimbursement will be paid through payroll.

Life insurance **A**

All regular associates receive life cover which corresponds to two times pensionable earnings up to a maximum payment of €500,000.

Business travel accident insurance **A**

When travelling on Capital business, associates are provided with additional accident death and dismemberment coverage through the business travel accident insurance plan. Associates are insured for up to US\$ 500,000 under the travel accident insurance plan. While travelling on Capital business, the cover is valid 24 hours a day, anywhere in the world.

Please note that this coverage is limited to business travel for Capital and provides no coverage while on private travel, except for one week if in continuity with a business travel.



Short-term disability A

In case of illness/accident and upon presentation of a medical certificate, Capital will continue to pay 100% of your base salary as per the following table:

Years of service	paid at 100%*
0-2	6 weeks
2-5	7 weeks
5-10	20 weeks
10-15	33 weeks
15-20	46 weeks
20-25	59 weeks
26+	72 weeks

*then statutory rules apply

Long-term disability A

All associates are automatically enrolled in a base long-term disability insurance plan when they begin working at Capital. This plan, which is denominated in USD, will provide cover for a salary up to \$200,000. Premiums are entirely paid by Capital.

Supplemental long-term disability healthcare M

Qualifying associates can also elect to enrol in a supplemental long-term disability insurance plan without medical questionnaire within 31 days of their employment with Capital. If they miss this deadline, the possibility to enrol will still exist but proof of good health will be required. This plan, which is denominated in USD, will provide cover for an additional salary of up to \$500,000.

Medical Benefits Abroad (MBA) A

Cigna MBA provides emergency medical treatment and evacuation for you and your co-travelling dependents when travelling on company business abroad. You are automatically enrolled at no cost for you.



Retirement and savings plans

Social security **A**

All associates are automatically enrolled in the social security system. A mandatory deduction is withheld from the associate's salary each month. Capital also contributes on a monthly basis.

Supplementary pension plan **A**

In addition to statutory pension contributions, Capital pays a 15% pension contribution on eligible earnings (base salary, as well as variable compensation where possible) up to an annual maximum limit of €250,000. Contributions are paid into approved pension plans with Axa and are subject to each individual plan rules.

Investment fund benefits **M**

Associates and their eligible family members may invest in preferential shares classes of the Capital International Funds. These carry no sales charge or distribution fees, and the minimum investment amount is waived or reduced.

For more information, please refer to the Pension and Savings section of HR CGWeb to determine whether they meet your investment objectives and which ones might be the best fit for you.



Time away from work

Annual holiday A

Full-time associates are entitled to 30 days of leave per annum.

For more details please refer to the Associate handbook available on CGWeb.

Anniversary programme A

All associates who remain employed by Capital are eligible to participate in the anniversary programme upon reaching designated milestones. We reward long-service associates with special recognition, beginning at their fifth-year anniversary and at every fifth-year anniversary that follows. Service awards may include a personal gift and donations to a charity of the associate's choice, as well as a one-off award of five additional days' holiday (bonus week), pro-rated for part-time associates. The bonus week(s) can be kept over several years but the balance cannot exceed a total of 10 days at any time. If an associate is reaching a 5 years milestone with a full bonus weeks balance (10 days) no additional bonus week will be credited.

Adoption assistance programme M

Eligible associates will receive a taxable payment of €10,000 made via payroll to assist with the adoption of a child. The payment is reduced by the amount paid as part of any statutory adoption provisions.

Family leave A

- Maternity leave - Maternity leave starts six weeks before the birth and ends fourteen weeks after the birth paid at 100%.
- Paternity benefit lets you enjoy 12 weeks of paid time-off
- All associates who are not covered by CG maternity or paternity leave related benefits, including new fathers and adopting mothers can take up to 2 weeks of paid leave with their new child.
- Parental leave - Associates are also entitled to parental and adoption leave.

Parental Transition Schedule (PTS) M

All new parents (including birth mothers, fathers, adoptive parents, surrogate parents (where allowed) and foster parents can benefit from a gradual return to work by working a reduced number of days per week prior to going back to their original schedule.



Learning and development

eLearning M

The Capital eLearning programmes include approximately 500 self-guided, online training modules that cover a range of topics, from personal and professional effectiveness to business knowledge. The eLearning programmes can help complement a comprehensive development plan.

Paid comprehensive training programmes M

Ensuring that you are fully equipped to do your job is an important priority at Capital. We offer a comprehensive range of resources to help you achieve this, from courses through to online learning.

Internal transfers M

Providing the continuing opportunity for you to learn and grow within your role or other roles is key at Capital. Whenever feasible and appropriate, associates will be offered the possibility to rotate into other roles. Similarly, when recruiting for open positions, Capital associates will be considered first before external recruitment begins.

Scholarship programme M

Capital provides financial assistance for college and/or university education to eligible children of associates (and children of your spouse or spousal equivalent). To qualify, recipients will need to demonstrate financial need.

Educational assistance programme (EAP) M

Upon request, our EAP will contribute to tuition expenses for all eligible associates. Pre-approval is required.

Work/life balance and wellness benefits

Travelling to work S M

Associates using public transportation will receive a transportation allowance paid annually. The amount of this allowance corresponds to 80% of incurred cost, without exceeding a total repayment of €1,050 per period of 12 months.

Parking will be provided to associates requesting it, whenever available. A monthly participation to parking costs of €100 will be deducted from associate's salary.

Sports club allowance A

Capital encourages associates to stay in good physical condition and will contribute, via payroll, a monthly allowance of €25 towards sport and wellness.

Luncheon vouchers A

Associates are eligible for luncheon vouchers, currently at a rate of €5 each on an average of 15 days per month. This benefit is exempt from taxes and social security contributions.

Associate Assistance Programme (AAP) A

The AAP is a strictly confidential and complimentary 24-hour life management and personal support service, which can help in dealing with both everyday situations and more serious issues. All associates and their dependents are automatically eligible to use the AAP from the date their employment starts.





Community support and giving

Matching gifts programme **M**

CG is constantly seeking to increase the number of countries where matching gifts can be offered. Irrespective of associate locations, matching gift program is functional for donation to approved charities in the USA, UK, Switzerland, Singapore and Hong Kong.

Community action days programme **M**

Capital supports community action days, which give associates an opportunity to participate in day-long volunteer projects at local non-profit organisations during the work week.



Marie-France and Susan helping out in a local care centre for people with disabilities



Stéphane helping out in a local care centre for people with disabilities



Dollars for doers M

You can earn a donation to a non-profit organisation of your choice, based on the hours you spend volunteering. Donations correspond to increments of 10, 20, 30, 40 or 50 hours, up to a maximum of 50 hours per fiscal year.

Contributions committee grants programme M

The contributions committee encourages and supports initiatives from Capital associates for charities and other non-profit organisations. The committee can particularly support an organisation that you give your time or your money to, or otherwise have close knowledge of. The committee can also help your charity get exposure through its newsletter or, occasionally, through specific events such as sales or collections.



Naoko joined a team working with the Tokyo Volunteer Action Centre to help clean up after the Japan earthquake and tsunami

For more information on charitable giving at Capital, please consult: [CGWeb](#) ▸ Charitable Giving

And there's more!

Referral award

Qualifying associates who introduce someone who is successfully recruited by Capital, will be eligible for a referral payment of €1,500. The payment will be made through payroll on the first available pay date after the hiring date.

Learn more about our Associate Referral Programme by visiting: [CGWeb](#) ▷ [Human Resources](#) ▷ [Associate Referral Program](#)

To help you keep healthy and fight those mid-morning or late-afternoon chocolate cravings, Capital provides you with a selection of seasonal fruits. Baskets of fruits are placed in our tea points, kitchens or pantries. Help yourself to a natural, healthy and vitamins loaded snack.

For further information on your benefits, contact HR Europe or your International Benefits Team, both can be reached by emailing HR_Europe@capgroup.com.



The Römer (city hall), Frankfurt



Amsterdam, Netherlands

Atlanta, GA

Beijing, China

Chicago, IL

Frankfurt, Germany

Geneva, Switzerland

Hong Kong

Indianapolis, IN

Irvine, CA

Los Angeles, CA – Downtown

Los Angeles, CA – Westside

London, U.K.

Luxembourg

Madrid, Spain

Milan, Italy

Mumbai, India

New York, NY

Norfolk/Virginia Beach, VA

Reno, NV

San Antonio, TX

San Francisco, CA

São Paulo, Brazil

Singapore

Sydney, Australia

Tokyo, Japan

Toronto, Canada

Washington, D.C.

Zürich, Switzerland

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Capital Group firmly believes in offering its associates a competitive benefits programme. However, we draw your attention to the fact that circumstances may from time to time require Capital Group to review its policies and amend the associates' benefits programme described herein. Human Resources will endeavor to inform you of any changes as far in advance as possible. Any such changes shall not be deemed a change in employment contract. This document has no contractual value and is meant to provide general information only.