



CAPITAL
GROUP®

Your benefits explained

Geneva



Zurich



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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 refer to the HR / Your Benefits section on CGWeb.



Health, accident and life benefits

The administration of the Capital medical plans is provided by Unicare. Full details of the benefit coverage can be found on CGWeb or by calling Unicare on 022 394 94 26.

Healthcare M

Capital offers associates and their eligible dependents the possibility to join one of two collective plans (Swiss-based or French-based).

Capital and its broker Unicare have signed several agreements with healthcare insurers to secure a competitive level of healthcare benefits for associates and their dependents, both quality-wise and financially. Capital largely contributes to premium costs.

Both plans offer a series of options to choose from, including semi or fully private cover. Capital's contribution is taxable and will be reflected in the associate's annual salary certificate.

Medical check-up S

All regular associates are eligible to reimbursement of medical check-ups, of

up to CHF 1,000, from the beginning of their employment with Capital.

Check-up reimbursements will be based on the following frequency schedule:

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 CHF 3,000 in any rolling three-year period.

Accident A

Regular associates are insured in accordance with the Swiss laws on compulsory accident coverage ('LAA') for professional and non-professional related accidents. In addition, Capital has arranged an extension of cover (LAAC), which provides additional accident coverage such as hospitalization in a single-occupancy room worldwide. The insurance premiums are paid entirely by Capital.

Associates working less than eight hours per week are only covered for professional-related accidents under LAA.



Life insurance **A**

All regular associates receive life cover through a combination of pension arrangements and specific policies. Widow and orphan pensions are part of the life cover. A lump sum may also be paid.

Supplementary life cover **M**

You can also choose to purchase, at your own cost, supplemental life insurance. Capital has arranged very competitive rates for this insurance.

Business travel accident insurance plan **A**

While you are travelling on Capital business, you are covered 24 hours a day, anywhere in the world for a maximum amount of USD 500,000 under the travel accident insurance plan. This coverage is in addition to the accident and life insurance plans.

Short-term disability **A**

In case of illness and upon presentation of a medical certificate, Capital will pay 100% of your base salary for 60 calendar days. Once you have been absent for more than 60 calendar days, loss of earnings insurance will cover 80% of your salary for a total of 670 days. Capital will make up the

20% difference and compensate to a higher percentage of the salary according to your length of service.

In case of accident, the cover reaches 100% of base salary.

Beyond 730 days of absence, long-term disability insurance cover will start.

Long-term disability **A**


In case of long-term disability, you will start to receive a pension from a combination of institutions, both state and private.

Conditions will vary depending on the origin and level of the disability. Annual statements illustrating individual cover levels are automatically sent to you toward the beginning of each calendar year and can also be provided upon request.

Medical Benefits Abroad (MBA) **A**

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



You should be aware that information on your pension account holdings and transactions will be shared with Capital's Personal Investing Committee (PICO) to satisfy SEC reporting regulations. 

Retirement and savings plans

Pension plan A

Capital contributes a total of 15% of pensionable earnings (base salary and bonuses) towards pension for all participating associates, up to an annual earnings limit of CHF 474,000.

Capital also covers the entire cost of risk premiums attached to pension.

Individual contributions A

In addition to contributions from Capital, qualifying full-time and part-time associates are required to contribute a percentage of their pensionable earnings into Capital's Foundation. Percentage varies by age group from 2% to 7.5%.

Additional voluntary contributions M

All associates from the date they start employment can make additional voluntary contributions (buy-backs) into their pension, within plan limits and statutory requirements.

Capital Group Luxembourg funds (LuxFunds) M

The Capital Group Luxembourg funds may help associates achieve their long-term goals, including retirement, covering children's education costs or buying a house.

As a Capital Group associate, you and your family are eligible to invest in Capital Group Luxembourg funds with additional benefits such as reduced management fees, no sales charges and waived or reduced entry limits.



Time away from work

Annual holiday A

Full-time exempt and non-exempt associates are eligible for 25 days holiday, increasing to 28 days at the beginning of the fifth year of service. Senior managers or equivalents are entitled to 28 days from their date of hire.

You will also receive a one-off five additional days holiday on the actual day of each fifth-year anniversary. These days can be used or banked. You are allowed to hold a maximum of 10 bonus days at any one time.

Anniversary programme A

Capital rewards long-serving associates with special recognition, beginning at their fifth-year anniversary and at every fifth-year anniversary thereafter. Service awards include personal gift, donations to a charity of the associate's choice, as well as a one-off award of five bonus days' holiday (prorated for part-time employees).

Family leave A

Associates are eligible for 20 weeks maternity leave paid at 100% of base salary. The same applies for adoption. New fathers are entitled to 12 weeks of fully paid leave. Two weeks must be taken within the first 56 days of their child's birth and the balance of leave can be taken before their child's first birthday.



Time away from work (continued)

Adoption assistance programme M

Capital offers an adoption assistance programme to help associates who are adopting a child. Associates who have worked for Capital full-time for at least one continuous year will receive a lump sum payment for each child they adopt. This benefit is taxable. In addition, maternity leave applies, providing that the spouse does not take his/her 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.

Personal days M

For a selection of life events associates are eligible to take between one and three days additional one-off leave.



Learning and development

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.

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.

Educational assistance programme (EAP) M

Our Educational Assistance Programme contributes to tuition expenses up to CHF 6,000 (and up to CHF 9,000 for an MBA) per academic year, for all eligible associates. Pre-approval is required to qualify for the programme you wish to follow, before educational assistance can be granted.

Scholarship programme M

Capital provides eligible children of associates (and children of your spouse or spouse equivalent) with financial assistance for college education.

eLearning M

The Capital eLearning programme 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.

Internal transfers M

Providing the continuing opportunity for you to learn and grow within your role or other roles is an important priority at

Work/life balance and wellness benefits

Travelling to work S

At Capital we promote green, flexible and sustainable mobility solutions which are compatible with hybrid working. We therefore subsidise costs incurred between home and work.

For GVO : associates are allocated an annual flex budget of CHF 2000 and may combine different mobility options based on their needs (1/2 tarif, CFF daily, weekly, monthly tickets, taxis, TPG, biking allowance etc.). Costs incurred can be claimed and debited from the annual individual budget.

Associates using their car to come to work can opt for either a dedicated parking space, at monthly cost of CHF 250 subject to availability – or a flex parking space to be reserved each time when needed via EMS at a daily cost of CHF 20. The cost will be deducted from your annual budget or your monthly salary if you have already used-up your budget for the year.

For ZHO: The first CHF 782 is entirely covered. The balance, if any, will be reimbursed at 80%, up to a total annual reimbursement limit of CHF 2,480.

Sports & leisure allowance S

Capital encourages associates to participate to sport and/or leisure activities. Capital will participate up to CHF 450 annually to cover expenses related to sports clubs or other qualifying regular sporting or leisure activities, as well as sporting equipment. This benefit is taxable.

In Geneva, Capital has also negotiated preferential rates with local fitness clubs for regular associates and their partners.

Capital wellness program A

Capital cares about their associates' physical and emotional well-being, and therefore partners with Virgin Pulse to offer a personalized wellness tool to help associates get active, stay well and live better every day, with healthy challenges, helpful tips and engaging options to socially connect with others.

Associate Assistance Programme (AAP) - LYRA 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. The external plan manager, Lyra, will not report any names or content information to Capital.

Flexible working M

At Capital we recognize that not everyone's life fits into the same schedule. We will try to help associates balance family needs and work flexibly when business needs permit.

... and there's more!



Community support and giving

Matching gifts programme **M**

Your contributions to qualified non-profit organisations are matched two-to-one up to CHF 3,750 during each fiscal year. So for instance, if you donate CHF 150 to a qualifying charity, Capital will add a further CHF 300 contribution.

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 center for people with disabilities



Stéphane helping out in a local care center 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 grant programme **M**

The GVO 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

Great work environment

You can count on being provided with what you need to be successful, from modern technology, training and support through to bright, spacious and modern work areas.

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.

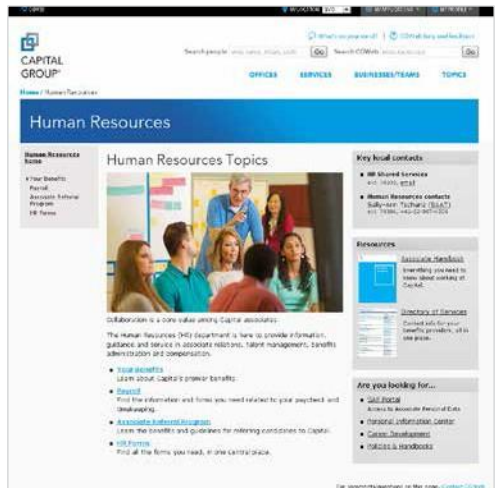
Referral award

Capital has an Associate Referral Programme (ARP) to help attract candidates for open positions. The programme offers a cash award up to CHF 3,000 under certain conditions to all regular full-time and part-time associates who refer successful candidates for eligible positions. Payment of the benefit is made through payroll and is subject to taxes and social deductions, excluding contributions to pension plans.

Discounts

For a selection of discounts with suppliers in various fields, please refer to the discounts page on CGWeb.

For a detailed description of all benefits, please go to the HR / Your Benefits section on CGWeb.



Alternatively, contact HR Europe on x74333 or email HR_Europe@capgroup.com





Amsterdam, Netherlands

Atlanta, GA

Beijing, China

Chicago, IL

Frankfurt, Germany

Geneva-Zurich, 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.