

## Your Total Rewards at a Glance

For full-time U.S. associates



At Capital, the success of the people who invest with us depends on the people we invest in. Capital is a great place to work, and we strive to ensure our total rewards package attracts, retains and motivates associates. Our compensation, retirement plan and premier health and well-being benefits are extremely generous. Together, they help achieve a better today and tomorrow for associates and their families.

## Compensation

Our compensation philosophy reflects Capital's values, and you can feel confident that we take a thoughtful approach to your pay. We position total compensation -- base salary and bonuses -- at the upper quartile of the employment market, which means that your compensation exceeds what you'd be offered for a similar role across a majority of other premier employers. We believe in a strong connection between performance and rewards. With strong performance, you'll see your total compensation grow.

### Base salary

You'll receive your annual base salary in bi-weekly (every two weeks) installments, and it will be paid one week in arrears. Your salary will be reviewed annually, and salary increases will be based on the quality of your contribution and external competitive compensation levels.

### Annual Performance Bonus

Capital's annual performance bonus is a cash payment intended to motivate, recognize and reward individual performance. While many organizations use corporate profitability as a factor

in paying bonuses, we designed the performance bonus to be based solely on your individual performance and eligible earnings paid to you during the bonus period.

### June Special Bonus

Through the June Special Bonus, we share Capital's financial success with associates. The amount of the bonus will vary from year to year based on several factors, including individual performance, length of service, eligible compensation paid to you during the bonus period and the organization's profitability. Capital has paid the June Special Bonus without interruption since its inception more than four decades ago.



## Capital Retirement Savings Plan (CRSP)

The CRSP includes the Master Retirement Plan (MRP) account to which Capital contributes each year and an optional 401(k) account to which associates can contribute. The MRP ranks among the most generous in the asset management industry and reflects our commitment to invest in our associates and their families.

### MRP

- Each year, Capital contributes an amount equal to **15% of an associate's total annual compensation** (salary, bonuses and overtime, up to federal limits) into a retirement account. Capital makes this contribution regardless of whether an associate makes any contributions to a 401(k) account.
- The MRP account becomes 100% vested after six years of employment, with partial vesting during the first five years.

### 401(k)

- New associates are automatically enrolled in the 401(k) with 3% pre-tax payroll deductions. This amount may be increased or decreased by the associate at any time.
- Associates may make traditional before-tax and/or after-tax Roth contributions.



# Benefits

At the heart of our programs is Capital’s commitment to be here for you and your loved ones. We offer a broad and diverse range of high-quality benefits to enrich your work/life balance and support you and your family’s well-being.

## Medical, Dental and Vision Coverage

Our premier health insurance is available to associates and their families on the first day of employment.

- Eligible dependents include spouse and spouse equivalent, and children under 26 years of age.
- U.S. associates have three medical plan options, depending on their home office location.\* All medical plans include prescription drug benefits, free, in-network preventive care and virtual primary/urgent care. Capital Group covers a large percentage of the monthly premium costs.

- Our partner Included Health provides guidance and advocacy to deliver better health-care experiences for Black/African-American and LGBTQ+ associates and household members.
- Capital’s vision plan is administered by Vision Service Plan (VSP). The plan provides benefits for vision exams, eyeglasses and contact lenses.
- Capital offers two dental plans. Both cover preventive, basic and major dental care, as well as orthodontia.

### Health insurance options

	Associate Only	Associate and spouse or spouse equivalent	Associate and children	Associate and family
2024 monthly contribution				
Anthem PPO Plus	<b>\$160</b>	<b>\$415</b>	<b>\$355</b>	<b>\$610</b>
Anthem CDHP*	<b>\$140</b>	<b>\$380</b>	<b>\$310</b>	<b>\$555</b>
Anthem EPO**	<b>\$145</b>	<b>\$385</b>	<b>\$315</b>	<b>\$550</b>
Cigna HMO**	<b>\$125</b>	<b>\$305</b>	<b>\$255</b>	<b>\$440</b>
Aetna Dental PPO	<b>\$18</b>	<b>\$40</b>	<b>\$37</b>	<b>\$59</b>
Cigna Dental HMO	<b>\$6</b>	<b>\$13</b>	<b>\$13</b>	<b>\$20</b>
Vision	<b>\$5</b>	<b>\$10</b>	<b>\$10</b>	<b>\$15</b>

\* Capital contributes to a Health Savings Account if you choose this plan. See page 6.

\*\* The HMO option is available only to associates residing in California. The EPO option is available only to associates residing outside California.

Check out our [benefits](#) supporting the LGBTQ+ community.



# Supporting Your Well-Being

## Capital Wellness

Associates are invited to participate in the Capital Wellness program, as are spouses/spouse equivalents covered by a Capital medical plan.

Associates can earn up to \$400 in taxable wellness rewards for engaging in healthy activities.

Associates are also eligible for an additional \$50 when their covered spouse/spouse equivalent participates in healthy activities.

## Lyra Mental Health

Lyra's state-of-the-art mental health-care program provides a spectrum of personalized care:

- Twelve free counseling sessions each for you and eligible dependents and household members.
- Care for children, teens, couples, families and individuals
- The largest national network of 100% evidence-based providers, with advanced search capabilities including gender, race/ethnicity, LGBTQ+, language, veteran status, and religious beliefs, to help you see someone who sees you.
- With research-backed treatment methods and top coaches, therapists and digital tools, you can quickly tap into easy-to-use support to prioritize your mental well-being.

## Flexible Work

Associates can use different options for when and where they work to better balance professional and personal responsibilities. Eligibility depends on a combination of business needs, the associate's role and what's available locally according to individual state employment standards and labor laws.

## Work From Home Allowance for New Associates

To help make your work from home situation more comfortable and productive, Capital provides a \$500 Work From Home (WFH) allowance. The WFH allowance is considered taxable income, and new hires are eligible to receive it within their first paycheck. The equipment and items purchased to work from home should promote your comfort, productivity and well-being.

Examples include, but aren't limited to, items like ergonomic chairs, sit-stand desks, monitor/laptop stands, desk lamps, wrist rests, desk fans and non-spill mugs. In addition to the above, if additional technology equipment is needed and approved by your manager, new associates can be reimbursed up to certain dollar amounts for the purchase of technology-related equipment, including monitors, wireless mouse and keyboard, webcams and headsets.

## Legal Assistance Plan

Associates can elect legal assistance where they can receive legal advice and services for routine matters such as creating a will or trust; estate planning; real estate transactions; family law, creditor and debt matters; and more.

## Financial Education

Associates have access to a premier financial education offering that's personalized to their needs. It includes access to easy-to-use digital tools, one-on-one phone coaching and virtual seminars. The program can help associates with their personal finances, as well as everyday life topics, such as tax savings strategies, managing life events (e.g., birth, adoption, marriage) or considerations when planning for retirement.







## Time Away to Help You Stay Well

### Vacation Time

#### Associates receive:

- 144 hours (18 days) of accrued vacation per year for the first two years of service
- 160 hours (20 days) after two years
- 184 hours (23 days) after nine years
- 224 hours (28 days) after 19 years
- Bonus of 40 hours (five days) of vacation after every five years of service

#### Senior managers and above receive:

- 160 hours (20 days) of accrued vacation per year for the first two years of service
- 184 hours (23 days) after two years
- 224 hours (28 days) after 19 years
- Bonus of 40 hours (five days) of vacation after every five years of service

### Paid Holidays

- Associates receive 10 paid holidays per year.
- Capital is typically closed when the New York Stock Exchange is closed.

### Sick Time

Exempt and overtime-eligible associates can accrue 100 hours of paid sick time in a rolling 12-month period.

### Paid Parental Leave

Associates are eligible for up to **12 weeks of Paid Parental Leave** to bond with their new child. This applies whether you're a mom, dad, birth parent or non-birth parent welcoming a child by birth, adoption, surrogacy or foster-care placement, with **100% salary coverage** regardless of how long you've worked at Capital.

In addition, expecting associates are eligible for up to eight weeks of paid pregnancy leave, for a total of 20 weeks with 100% salary coverage.

### Parental Transition Schedule

Parental Transition Schedule is an opportunity for new parents returning from leave to ease back into the workplace by initially working a reduced work-week prior to returning to their full-time schedule. All new parents, including birth mothers, fathers, adoptive parents, surrogate parents and foster parents, are eligible.

### Short-Term Disability

Capital provides associates with Short-Term Disability benefits with 100% salary coverage up to 26 weeks.

### Long-Term Disability

Capital provides Long-Term Disability insurance for associates as of their first day of employment.

### Additional Time Away

Additional time away includes:

- Military leave
- Jury duty—up to 10 paid days in a 12-month period
- Bereavement leave—up to five paid days for immediate family members or miscarriage

## Child and Family Planning/Care

### Bright Horizons Family Support

Capital offers subsidized rates for back-up child care and elder care (30 days per dependent and an additional 10 days for new parents with children under the age of one or adoptive parents within the first year of adoption) through Bright Horizons. You'll also find discounts and resources for sitters, nannies, tutoring, test prep and enrichment courses, pet care and more. Bright Horizons' College Coach also provides associates and their children with 1-on-1 guidance, customized college lists, budgeting strategies, and up to five counseling sessions and essay reviews at no cost. The Family Concierge service can help find the right solutions to meet the unique needs of your family, with 1-on-1 support, customized care plans, coaching, reminders and outreach.

### Milk Stork

Nursing mothers who are traveling on business can use Milk Stork to either tote and/or ship breast milk home at no cost. Milk Stork also covers the cost of shipping breast milk from a surrogate to your home.

### Fertility Coverage and Doula Support

Associates enrolled in the Anthem PPO Plus or Anthem CDHP plans are eligible for comprehensive fertility coverage through Progyny including in vitro fertilization, egg freezing, surrogacy or adoption. No diagnosis of infertility is required. Associates also can be reimbursed up to \$1,000 for doula placement and birth and postpartum services.

### Adoption/Surrogacy Assistance

Associates are eligible to receive financial assistance up to \$10,000 per adoption/surrogacy beginning on the first day of employment.



## Tax-Savings Accounts

### Health Savings Account

Associates enrolled in the Consumer Driven Health Plan (CDHP) are eligible to set aside funds in an HSA to cover their qualified out-of-pocket health-care expenses. Capital will contribute \$500 annually to an individual HSA and \$1,000 to a family HSA. This amount is prorated based on the date you join Capital.

### Flexible Spending Accounts

Associates may opt into pre-tax Flexible Spending Accounts for.

- Eligible out-of-pocket health-care expenses, up to \$3,050 annually
- Eligible dependent day care or elder-care expenses, up to \$5,000 annually

## Providing for Your Loved Ones

### Basic Life Insurance

Capital provides basic life insurance that pays two times your annual base salary, rounded up to the nearest \$50,000 and up to the maximum amount of \$750,000. For sales positions, coverage is based on a separate schedule.

Voluntary life insurance is available at competitive rates for associates and their family members.

### Personal Accident Insurance

- Capital provides basic personal accident insurance (PAI) equal to the coverage associates receive under the basic life insurance plan.
- Additional coverage is available at competitive rates for associates and their family members.

### Business Travel Accident Insurance

Capital provides \$500,000 of accident coverage for travel on authorized company business to a location other than the regular work location.





## Additional Benefits for Life's Changes

### Pet Insurance

Associates have access to pet insurance at a discounted rate, including flexible coverage, discounts, telehealth services and more.

### Scholarship Program

On the first day of employment, eligible associates can apply on behalf of their children to receive financial assistance for their undergraduate education.

### Educational Assistance

Get reimbursed up to \$5,250 for undergraduate programs/business certifications and \$10,000 for graduate programs. Associates also have access to 1-on-1 education coaching and discounts and fee reductions for qualified courses and programs at more than 200 colleges and universities in the EdAssist partner network.

### Capital Student Loan Repayment Program

Eligible associates can participate in the Capital Student Loan Repayment Program. Whether you're newly graduated or still paying off a student loan many years after leaving school, you can enroll in our repayment program with SoFi and receive a monthly \$200 payment towards your loan balance over a period of five years or up to \$12,000.

### Commuting and Parking

We offer commuting benefits and/or parking subsidies in many Capital offices. Incentives are offered for taking public transportation, carpooling, walking or cycling to work.

### Capital Cares

Caring for the communities in which we live and work is central to who we are at Capital. As a Capital associate, you're eligible to participate in many of our philanthropic and volunteering programs from day one.

- **Associate Involvement Grants**

If you're involved with an eligible nonprofit in a significant way, including as a board member or committed volunteer, apply for a grant to support your favorite cause.

- **Associate Matching Gifts**

Make your giving go further. Capital will match your financial gift to a charity at a 2:1 ratio, up to a total of US\$5,000 per fiscal year.

- **Equity & Justice Donation Program**

Eligible associates can direct one \$2,500 donation per fiscal year to a charity advancing equity and/or justice.

- **New Associate Donation Program**

New associates can direct a \$250 donation from Capital to an eligible charity of their choice.

- **Volunteer Rewards**

Turn your volunteer hours into a donation to your favorite cause. For each hour that you volunteer on your own or with a nonprofit of your choice, Capital will contribute \$10, up to \$500 per fiscal year.

- **Service Recognition**

Capital recognizes associate service every fifth year with a bonus week of vacation and a donation to the nonprofit organization of the associate's choice.

### Associate Referrals

Capital pays a referral bonus of \$3,000 when we hire an associate who you referred.

### Mutual Fund Purchases

Associates and their eligible family members may purchase F-2 shares for their American Funds accounts, including IRA's, retail accounts, CollegeAmerica and ABLEAmerica plans. Associates have access to Capital's Associate Account Processing Team for account assistance and support.

### Retiree Health Benefits

Associates qualify for retiree health benefits if they are 55 or older with at least 10 years of full-time service, or 50 or older with at least 25 years of service, 10 years of which must be full time.

The contents of this document represent an overview of benefit options and compensation available to U.S. Capital Group associates as of January 1, 2024. Complete details can be found in official plan documents. If there is any discrepancy between the information provided in this document and the official plan documents, the plan documents will govern. Please contact a member of Capital's Talent Acquisition team if you have any questions.