

SNO associate **Christina Navarro** at the top of a popular climbing route at Red Rock Canyon in Nevada with her sister Amanda.

Capital Benefits

Summary

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 their household members.
- Capital's vision plan is administered by Vision Service Plan (VSP). The plan provides benefits for vision exams, eyeglasses and contact lenses.

Health insurance options

| | Associate Only | Associate and spouse or spouse equivalent | Associate and children | Associate and family |
|------------------|---------------------------|---|------------------------|----------------------|
| | 2023 monthly contribution | | | |
| Anthem PPO Plus | \$145 | \$375 | \$320 | \$550 |
| Anthem CDHP | \$125 | \$345 | \$280 | \$500 |
| Anthem EPO* | \$130 | \$340 | \$280 | \$485 |
| Cigna HMO* | \$120 | \$295 | \$245 | \$425 |
| Aetna Dental PPO | \$17 | \$38 | \$35 | \$57 |
| Cigna Dental HMO | \$6 | \$13 | \$13 | \$20 |
| Vision | \$5 | \$10 | \$10 | \$15 |

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



Capital Group's Benefits Service Team. We're here to support you along the way.

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

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

Capital Cares

Support your community, and Capital will, too. 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 as a volunteer or board member with an eligible nonprofit, you can request a grant on that organization's behalf from your local Capital Cares Committee.

• Associate Matching Gifts

Make your giving go further through our Matching Gifts Program's 2-for-1 match. Personal contributions of US\$25 or more to eligible charitable organizations qualify.

• Dollars for Doers

You can earn a donation to the nonprofit of your choice based on the hours you spend volunteering with that organization. For every 10 hours you volunteer, you can request a US\$100 contribution to an eligible nonprofit, up to a 50-hour maximum per fiscal year.

• Equity & Justice Donation Program

Eligible associates can direct one US\$2,500 (or your local currency equivalent) donation per fiscal year to a charity advancing equity and/or justice.

• New Associate Donation Program

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

• Volunteering

Whether it's a Community Action Day or a grassroots event organized by your colleagues, we encourage you to get involved with a nonprofit organization that does valuable work in your local community.

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 Referral

Capital pays a referral bonus of \$3,000.

Discounts & Savings

Associates receive access to Capital Perks, a website with exclusive savings from top vendors like Home Depot and Target. You'll get discounts or cash back on top of any existing promotions.

The contents of this document represent an overview of benefit options available to U.S. Capital Group associates as of January 1, 2023. If there is any discrepancy between 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.

Can I make a living and still have a life with Capital? I can.

Capital offers highly competitive compensation, benefits and a retirement plan that together enrich work/life harmony and support the well-being of our associates and their families.

Capital Retirement

Helping people retire well is at the core of what we do at Capital, and that effort certainly extends to our associates and their families. We offer generous retirement benefits and several other resources to support associates' financial well-being.

Capital Retirement Savings Plan (CRSP)

The Capital Retirement Savings Plan (CRSP) includes a Master Retirement Plan account to which Capital contributes each year and a 401(k) account to which associates may contribute.

Master Retirement Plan

- 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 or not an associate makes a paycheck contribution to the 401(k).
- The account becomes 100% vested after six years, 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.

Mutual Fund Purchases

Associates and their eligible family members may purchase American Funds shares, including F-2 shares for IRA and retail accounts, 529 F-2 shares for the CollegeAmerica® college savings plan and ABLE-F-2 shares for the ABLEAmerica® savings plan. Associates have access to Capital's Associate Account Processing Team for account assistance and support for mutual fund transactions.

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.



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.

Health Care Flexible Spending Account

Associates may opt into a pre-tax Flexible Spending Account for eligible out-of-pocket medical, dental and vision expenses, up to \$2,850 annually.

Dependent Care Flexible Spending Account

Associates may opt into a pre-tax Flexible Spending Account for eligible dependent day care or elder-care expenses, up to \$5,000 annually.

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 or a dad 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 workweek 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



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.

Child & Family Planning/Care

Bright Horizons Family Support

Capital offers subsidized rates for back-up child care and elder care (30 days per dependent in 2023) through Bright Horizons. You'll also find discounts and resources for sitters, nannies, virtual tutoring, test prep and enrichment courses, in-home and small group learning, 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.

Supporting Your Well-being



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 his or her covered spouse/spouse equivalent participates in healthy activities.

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.

Lyra Mental Health

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

- Twelve free counseling sessions 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 including specialized therapy for people of color, LGBTQ+ and multilingual preferences.
- 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.

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.