



Benefits overview for Canadian associates

This document is intended only to provide a brief summary of certain benefits available to Canadian associates of Capital Group. If there is any conflict between this information and the official plan contracts or documents, the official documents will determine how the plans work and the benefits they pay. Official plan documents are available by contacting AWKL. The benefits described here may be changed, revised, or deleted at Capital Group's discretion.

Plan	Coverage	Who Pays
Medical - Manulife	<p>Medical plan 'wraps-around' provincial plans and includes semi-private hospital coverage, medical services and supplies, and professional services with no deductible.</p> <p>For claims which need reimbursement, you should complete a medical claim form, enclose the invoice and mail to Manulife (address is on the claim form). For certain claim submissions, you'll need to provide additional information. Contact Manulife at (800) 268-6195 for details.</p>	Capital
Prescription - Manulife	<p>Pay Direct Drug Benefit; 100% reimbursement with \$2 deductible per prescription.</p> <p>Associates will be provided a pay-direct drug card approximately 1 month after completing enrollment paperwork. The pay-direct card is honored by all Canadian pharmacies and the associate will know at the time of submission if the prescription will be covered. If a lower cost generic is available, a brand name drug will only be covered under certain medical reasons.</p>	Capital
Dental - Manulife	<p>Preventative, endodontic and periodontic coverage are covered at 100% while major restorative is covered at 50% to a combined annual benefit maximum of \$2,000. Child orthodontics are covered at 50% to a lifetime benefit maximum of \$2,000.</p> <p>Most dentists are part of the automated claim system and will submit the claim to Manulife on the associate's behalf.</p>	Capital
Vision - Manulife	<p>Eye examinations covered up to \$90 every 12 months (where not covered under provincial plan); coverage for frames/lenses or contact lenses is \$300 per 24 consecutive months (for children under 18, \$300 per 12 months).</p> <p>For claims which need reimbursement, you should complete a medical claim form, enclose the invoice and mail to Manulife (address is on the claim form).</p>	Capital



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Life Insurance - Manulife	Provides coverage of approximately two times annual salary rounded to the next \$1,000. Evidence of insurability is required for amounts above the guaranteed issue, \$400,000 of coverage. The maximum coverage provided under the plan is \$1 million.	Capital
Basic Life Insurance - Lincoln Financial	Coverage provided under the U.S. basic life insurance plan through Lincoln Financial. In addition to your coverage through Manulife, Capital automatically provides you with company-paid basic life insurance coverage in an amount approximately equal to two times your annual base salary, rounded to the next US\$50,000, to a maximum of US\$750,000. Coverage is in U.S. dollars.	Capital
Optional Life Insurance - Manulife	Available for both the associate and spouse in increments of \$10,000 up to the limits of \$1 million and \$500,000, respectively. The associate limit is combined with the group provided coverage. Evidence of Insurability is required.	Associate
Voluntary Life Insurance - Lincoln Financial	Coverage is provided under the U.S. life insurance plan through Lincoln Financial. Available for both the associate and spouse in multiples of 1/2, 1, 2, 3, 4, 5, 6, 7 or 8x your annual earnings. Associate coverage is limited to US\$1.5 million. Spouse coverage is limited to the lesser of your Basic Life + Vol Life Associate amounts, or US\$1.5 million. Coverage can also be purchased for eligible dependent children in increments of \$2,500 up to a maximum of \$10,000. You must purchase voluntary life insurance coverage for yourself or your spouse if you'd like to purchase coverage for your children. Evidence of Insurability is required if your initial coverage is elected after your first 31 days of employment, any time you elect over 3x your annual earnings, any time your coverage exceeds US\$1 million, or any time you increase your coverage by more than 1x your annual earnings. Coverage is in U.S. dollars.	Associate
Personal Accident Insurance (AD&D) - Manulife	Provides coverage of approximately two times annual salary rounded to the next \$1,000. The maximum coverage provided under the plan is \$1 million. Manulife refers to this coverage as Accidental Death & Dismemberment insurance (AD&D).	Capital



Benefits overview for Canadian associates

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Basic Personal Accident Insurance - Lincoln Financial	Coverage is provided under the U.S. Personal Accident Insurance (PAI) plan through Lincoln Financial. In addition to your coverage through Manulife, Capital automatically provides you with company-paid basic personal accident insurance, equal to the amount of your basic life insurance-Lincoln Financial coverage. Coverage is in U.S. dollars.	Capital
Voluntary Personal Accident - Lincoln Financial	Coverage is provided under the U.S. Personal Accident Insurance (PAI) plan through Lincoln Financial. Available for associate and family in increments of US\$50,000 up to a maximum of US\$500,000. Amounts over US\$250,000 are limited to 10x your annual base earnings. If family coverage is elected, spouse will be covered at half the associate's coverage level, and dependent children will be insured at a flat US\$25,000 each. Coverage is in U.S. dollars.	Associate
Business Travel Accident Insurance - Chubb	Coverage is provided under the U.S. Business Travel Accident plan through Chubb. Provides accident benefits up to a maximum of US\$500,000 in the event of an accident while traveling on company business outside your regular work location. This coverage is in addition to the company-paid Basic Personal Accident Insurance. In the event of a claim, the Benefits Service Team will file the appropriate paperwork.	Capital
Short Term Disability	Provides associates with 180 cumulative calendar days in any rolling 12-month period of income replacement equal to 100% of your daily base earnings. Contact the Benefits Service Team for additional details.	Capital
Paid Parental Leave	Associates are eligible for up to 8 weeks of Paid Parental Leave to bond with their new child equal to 100% of your daily base earnings. This applies whether you're welcoming your new child through birth, adoption, surrogacy or foster care placement. Expecting associates are also eligible for a paid leave through Capital's Short Term Disability (STD) program for 10 weeks after their child is born. Associates who have been with Capital for over a year may qualify for Adoption/Surrogacy Assistance (US\$10,000 full-time associates or US\$5,000 part-time associates working more than 20 but fewer than 28 hours per week). Contact Benefits for more details.	Capital



Benefits overview for Canadian associates

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Long Term Disability - Manulife	<p>After 180 days of continuous disability, the Company provides LTD coverage equal to 60% of your first \$6,500 of monthly earnings plus 50% of monthly earnings in excess of \$6,500. The maximum monthly benefit is \$10,000. Evidence of Insurability (EOI) is required for monthly benefit amounts in excess of \$4,500.</p> <p>If your monthly earnings exceed \$18,700, you may purchase supplemental coverage directly with Manulife.</p>	Associate
Other Benefits		
Group RRSP - Manulife	The Group RRSP is a funded retirement savings plan which allows participants to accumulate retirement balances in a tax-deferred manner. There will be an annual contribution equal to 15% of each associate's eligible compensation, not to exceed the RRSP Dollar Limit in effect for the current year as determined by Canadian law. Immediate vesting. (See plan documents for details.)	Capital
Canadian Supplemental Employee Retirement Plan (C-SERP)	The C-SERP is an unfunded, non-qualified deferred compensation plan that allows participants the opportunity to accumulate retirement balances in a tax-deferred manner. This benefit will be provided to associates whose 15% contribution for the Group RRSP exceeds the Canadian Law maximum up to a maximum of C\$45,000.00. Immediate vesting. (See plan documents for details.)	Capital
Vacation	Up to five weeks provided based on length of service.	Capital
Holidays	Usually nine days per year.	Capital
Sick Time	<p>Associates accrue sick time which can be used for their own or an eligible family member's illness, injury, or medical/dental appointments. Overtime-eligible associates accrue up to 100 hours of sick time per year.</p> <p>Unused sick days can be carried over to the next calendar year up to a maximum of 100 hours.</p>	Capital
Bereavement Leave	Up to 5 days with pay in the event of death of immediate family member.	Capital
Commuting	The company reimburses up to C\$225/month for public transport or parking. Provide commuting details with Mohua Banerjee, TNO Office Services (ext. 72164), for coordination of monthly reimbursement. This benefit is fully taxable.	Capital
Other Benefits		
Education Assistance Program	Reimbursement is available upon successful completion of pre-approved courses: maximum of C\$5,250 per calendar year for full-time associates (C\$2,625 for part-time	Capital



Benefits overview for Canadian associates

	<p>associates) towards your first or second undergrad degree or relevant business certification/professional designation; maximum C\$10,000 per calendar year for full-time associates (C\$5,000 for part-time associates) towards a first or second business-related graduate degree. Contact Benefits for more details.</p>	
Lyra Mental Health	<p>Lyra Mental Health offers a full spectrum of care offerings, from preventive to severe. No matter what you're facing or where you are in your mental health journey, Lyra is here for you and your loved ones.</p> <p>Call Lyra at 800-561-1128 (French) 844-720-1212 (English)</p> <ul style="list-style-type: none"> • Lyra provides up to 12 free sessions for you, your eligible dependents and household members • Online tools and resources are also available 24-hours a day, seven days a week 	Capital
Bright Horizons Backup Child/Elder Care	<p>Capital offers up to 30 days of subsidized backup child or elder care when your regular care is unavailable. Resources for sitters, nannies, tutors, and pet care are also available through Bright Horizons.</p> <p>In-home child or elder care is C\$6 per hour.</p> <p>Register at CareAdvantage.com/CapitalGroup (user name: capgroup; password: care4you)</p> <p>You may also call (877)-BH-CARES 24/7 to speak with a Care Consultant.</p>	Capital
Scholarship Program - Scholarship America	<p>Children, age 24 and under of eligible Capital Group (CG) associates globally can apply on their first day of employment.</p> <p>High school seniors or graduates, or current postsecondary undergraduates, who plan to enroll in full-time undergraduate study at an accredited two-year or four-year college, university, or vocational-technical school for the entire upcoming academic year.</p>	Capital
Other Benefits		
Health & Wellness Reimbursement	<p>The company reimburses up to C\$400 per calendar year for eligible health and wellness expenses incurred through 11/30. Reimbursement forms are provided in November and should be returned to the AWKL (IRV HR) with receipts.</p>	Capital



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	Reimbursements occur annually on the 12/15 payroll. This benefit is fully taxable.	
Matching Gifts Program	<p>Company matches associates' personal donations to qualified charities on a 2-to-1 basis, from a minimum of C\$150 to a maximum of C\$7,500 per year. Associates are eligible on their first day of employment with Capital.</p> <p>The Matching Gifts program follows a fiscal year calendar of July 1 to June 30. Additional guidelines are available on the Charitable Giving portal through CGWeb.</p>	Associate/ Capital
Dollars for Doers	<p>You can earn a donation of up to C\$750 to the nonprofit of your choice based on the hours you spend volunteering. Donations correspond to increments of 10, 20, 30, 40 and 50 hours, up to the maximum of 50 volunteer hours per fiscal year. Associates are eligible on their first day of employment with Capital.</p> <p>The Dollars for Doers program follows a fiscal year calendar of July 1 to June 30. Additional guidelines are available on the Capital Cares page on CGWeb.</p>	Capital
Emergency Travel Assistance - International SOS (ISOS)	<p>Provides access to worldwide emergency assistance services (24 hours a day - 365 days a year) for international travelers traveling outside their home country on company business in emergency situations.</p> <p>In the event of an emergency:</p> <ol style="list-style-type: none"> 1. Contact the nearest ISOS 'Alarm Center', who can coordinate services worldwide at the numbers referenced below. <ul style="list-style-type: none"> • The Americas: (215) 942-5514 (collect) • Europe, Russia, Africa, or The Middle East: 44-20-8762-8008 (collect) • Asia, Australia, or The Pacific Basin: 65-6338-7800 (collect) 2. Identify yourself as a Capital Group associate; the group access # is 11BCPA000097. 	Capital