



CAPITAL  
GROUP®

# Your benefits explained

Amsterdam Sales Presence



Amstel River, Amsterdam




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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:

-  Automatically enrolled
-  Manually enrolled (associate to activate)
-  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 Human Resources section on CGWeb or contact the HR Shared Services team on 45333 or [HR\\_Europe@capgroup.com](mailto:HR_Europe@capgroup.com).

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

Capital will contribute €50 per month towards private healthcare for single associates and an additional €25 per month for each spouse/spouse equivalent and dependent. The contribution for dependents will cease at the first renewal of the policy after the dependent's 21st birthday (or 25 if in full time education). Proof of payment must be provided.

## Medical check-up S

Associates are eligible for a medical check-up that is reimbursed through payroll. An amount up to €500 will be reimbursed and the frequency 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 €1,500 in any rolling three-year period.

Whenever possible the reimbursement will be made using the 1.2% annual tax free allowance.

## Accidental Death and Disability A

One time annual salary in case of death due to an accident, subject to an earnings cap of €250,000. Two times annual salary in case of disability due to an accident, subject to an earnings cap of €250,000. The benefit in the case of disability is related to a percentage table and the severity of the disability.

## Business travel accident insurance A

When traveling 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 traveling 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

Associates will receive 100% pay for 12 months, 70% for the next 12 months.

## Long term disability A

After being sick for 2 years an associate becomes officially disabled and is entitled to state benefits. The amount of benefit is dependent on the level of salary and the degree of disability. In addition to the state benefit Capital has insured the following:

- Disability gap insurance
- Disability excess insurance

## Life Insurance A

There is no formal Life Insurance policy in place, but elements of life cover form part of the pension contributions made for each associate.

## 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.

## Company Doctor - De Arbodienst A

Capital partners with De Arbodienst to assist with associates' absences from work due to illness. De Arbodienst will contact absent associates to help transition them back to work.



# Retirement and savings plans

### Pension Plan A

A non-contributory Company pension scheme is set up with Centraal Beheer PPI. There is a gross employer contribution paid based on the standard age-related contribution scale as detailed below:

Age	
18 - 19	7.2
20 - 24	8.0
25 - 29	9.3
30 - 34	10.8
35 - 39	12.5
40 - 44	14.6
45 - 49	17.0
50 - 54	19.8
55 - 59	23.3
60 - 64	27.7
65 - 67	31.5

Gross contributions are paid on pensionable income which is set around €128,000, but changes in January each year. The contributions are calculated on this amount less the Statutory minimum pensionable earnings. Pensionable income includes base salary, overtime where applicable and bonuses (except starting bonuses).

Associates have a choice to make contributions to a second plan for income in excess of circa €128,000. These amounts are processed through payroll and paid into the pension plan after tax has been deducted. This is not a compulsory plan and associates have the option to receive the excess amounts as cash.

The maximum Capital contribution is paid subject to the legal minimum requirements as set by the government. This can be made up of both the gross and net pay pension plans. It is not compulsory for associates to make a contribution to the plan in order to benefit from the Capital contribution.

### Investment fund benefits

Associates and their eligible family members may invest in preferential share 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.



## Time away from work

### Annual holiday A

Non-exempt and Exempt associates will be entitled to 25 days holiday in addition to Dutch public holidays, for each complete calendar year. Holiday will increase to 28 days at the beginning of the fifth year of service. Senior Managers or equivalent will have 28 days holiday in addition to Dutch public holidays, for each complete calendar year.

Associates will have until 30 June after the end of the calendar year to use all accrued before they lapse.

### 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

another 5 year 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 to assist with the adoption of a child. The payment is reduced by any statutory adoption provisions.

### Family leave A

- Maternity leave - Associates are entitled to 16 weeks paid maternity leave which is enhanced by Capital to the equivalent of full pay for the 16 weeks of absence.
- Paternity leave - In addition to the Statutory leave, Capital will enhance up to 12 weeks full pay.
- Adoption leave - Associates can take adoption leave at the same rate as maternity leave.
- Parental Leave - Unpaid leave of up to 26 weeks for each child under the age of 8.
- Other Leave - Associates may be eligible for other leave such as weddings, military leave and jury service.



## 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 M

An annual allowance of 80% up to a maximum of €1,000 will be reimbursed. Proof of purchasing a travel ticket must be provided.

We will supply a parking space to any associate requesting one, if available. A monthly contribution to parking costs will be deducted from the associate's salary. At time of print, the associate's contribution amounts to €100.

## 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.

## Associate Assistance Programme (AAP) A (Lyra)

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.

## Cycle Allowance M

Associates who wish to cycle to work are eligible to claim an allowance of €50 each month. The amount is paid using the 1.2% tax free allowance.



# 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 an associate's location, the matching gift program is functional for donations 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.

## 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.



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



Green Group volunteer day with environmental charity, World Land Trust



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 M

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

## Tax-free Allowance A

Associates share in the eligibility for a tax-free allowance of 1.2% of their total annual salary which will be used as efficiently as possible. As much expenses and benefits will be recorded using the allowance, but once fully utilised amounts may become taxable for associates.

Learn more about our CG benefits offerings by visiting: [CGWeb](#) > Human Resources or by contacting the HR Shared Services team by emailing [HR\\_Europe@capgroup.com](mailto:HR_Europe@capgroup.com) or calling 45333





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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 endeavour to inform you of any changes as far in advance as possible. Any such changes shall not be deemed a change in employment contract.