



Our Colleague Health and Wellbeing Offer

Spotlight on: Financial Support

Our Purpose is to **Make the World a Better Home**, and one of the ways that we are achieving Our Purpose is by creating a safe and healthy environment that keeps our colleagues' safety and wellbeing a priority in all that we do.

We commit to this through our Principles of Conduct and Action: Caring for Health and Safety, and we know that financial health can have a profound impact on the health and wellbeing of our colleagues.

Below we are spotlighting some of the ways we help you care for your financial wellbeing.

SAINT-GOBAIN rewards



Discounts are available on

- Your weekly shop
- High street stores
- Holidays and other big ticket items

So how does it work?

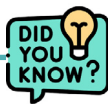
- » Buy instant vouchers and save on your total spend – instantly available to spend online or in-store!
- » Buy an instant reloadable card and use it when you shop in store to save – keep it safe, top it up and treat it like cash!
- » Buy online through Saint-Gobain Rewards to earn cashback when you spend
- » Save 7% at over 40 high street chains with the EasySaver Card – every time you load money onto the card, you save 7%

Remember Participating retailers, discounts and offers can change so regularly check Saint-Gobain rewards to see what you can save.



Find an example of how much you could save by [watching this video](#)

Never miss a deal with the **Saint-Gobain Rewards weekly newsletter!** Receive notifications of boosted offers and special promotions. Just **sign in** to your Saint-Gobain rewards account, click '**account**' > '**account settings**' > '**Communication Preferences**' and switch on your weekly dose of discounts!



Did you know you can access savings on the go with the SmartSpending™ app?

Buy Instant Vouchers or earn Cashback right from the palm of your hand! Browse top offers and the deal of the week to see what's available, or search by retailer or category to find what you're looking for! Download from the app store by searching for '**SmartSpending**'.



Smartphone App: Download the SmartSpending™ App on your phone.



«Or scan the QR code here to download the app

Click [here](#) for a guide on how to download and access the SmartSpending App



You can also access Saint-Gobain Rewards through [bubble](#) by either:

» Typing www.sgbubble.com into your browser

» Scanning this QR code with the camera on your phone and following the link

From here you can follow the quick links option on the top right of the screen to Saint-Gobain Rewards



Click [here](#) for a more detailed guide on accessing **Saint-Gobain Rewards**

Click [here](#) to find out how you can switch on notifications for boosted offers

nudge

nudge are an impartial financial organisation who aim to help colleagues to better understand their finances by providing financial information to suit you, including tools such as a budget planner and a mortgage calculator - and it's totally free for you!

Whenever there's something you need to know - or do - to make the most of your money, they'll send you a timely 'nudge'.

nudge provide Interactive "Stories" to inform and educate on money topics that affect you. Maybe you're a first-time renter and want to know how much rent you can afford; perhaps you're nearing retirement age and want a better idea about whether your pension plan is on track. New stories are launched regularly, so there's always plenty to learn.

All you need to do is sign up, select your interests, let nudge know about your circumstances and you're done!

Nudge can then provide you with a Financial Health Checkup to understand where you're thriving with your money management and where there's room for improvement, as well as provide you with access to a range of support on a variety of topics, from money and mental health to inflation and the cost of living.

To learn more or sign up, visit [bubble](#) and select "**Nudge (financial wellbeing/education)**" from the quick links on the top right of the screen

Watch the navigating the rising cost of living webinar ran by nudge exclusively for Saint-Gobain [here](#)



CHARLES CAMERON
& ASSOCIATES

Mortgage advice, tailored to you, provided independently and free of charge.

Whether you are a First Time Buyer, looking to re-mortgage, move home, or finance an investment property, they can help you get into the best possible financial situation for your needs.

Their services include:



One to One free advice meeting with a dedicated adviser, either online meeting or telephone appointment, as preferred.

Free full application service, including document checking, application submission and progression such as chasing lenders, surveyors, and conveyancers through to completion.



Stamp Duty Calculator, affordability calculator and downloadable report tool.

24/7 mortgage information including useful articles and videos which explain the mortgage and re-mortgage process, guiding you through buying or moving home, as well as looking at current market conditions with insights via an online knowledge hub.



The service is offered completely free of charge to all colleagues – Including broker fees!

View their website by clicking [here!](#)

To book a free appointment with an adviser visit:
www.sgbubble.com

Click on SSO Login UK (login using your SGID and network password), click on Quick Links and then Employee Mortgage Services - Charles Cameron & Associates. If you don't have a network password use the same password as the Payslip Portal (ePortal)

Pension

It is never too soon to start saving for your retirement – in fact the earlier the better!

Learn more about why you should consider starting your pension earlier [here](#)

The Saint-Gobain Retirement Savings Plan is offered by “salary sacrifice” which reduces the amount of income tax and National Insurance you pay.

When you pay into the Plan, Saint-Gobain also add a contribution each month to your pension pot, accelerating your retirement savings.

To learn more or manage your pension, [visit bubble](#) and select ‘**benefits**’. Then click ‘**RSP Pension**’ for more information.

If you are looking for ways to boost your retirement savings further you can also choose to take part in Retirement Savings Plan Bonus Sacrifice. This gives you the opportunity to make additional payments into your Retirement Savings Plan by sacrificing some, or all, of your future bonus. This will also reduce the and National Insurance you pay..

To learn more, visit [bubble](#) and select ‘benefits’, then click Bonus Sacrifice (RSP) for more information.

Life Assurance

We believe it is important that your family or dependents are taken care of should you die during your time working with Saint-Gobain. We provide life assurance of 2x your annual salary from your first day of working at Saint-Gobain, which increases to 4x your annual salary if you join the Retirement Savings Plan and contribute at least 4% or if you are an active member of another Saint-Gobain pension scheme. All costs of this benefit are paid by Saint-Gobain.

To learn more about this benefit visit [bubble](#) and select ‘**benefits**’, then click ‘**Life Assurance**’.

Share Plans

Saint-Gobain offer two kinds of Share Plans for colleagues to take advantage of.

Our Tax-Free Share Plan offers colleagues the option to invest between £10 and £150 each month and for every four Saint-Gobain shares you buy you will receive one Saint-Gobain share for free. The amount you contribute is taken from payroll, saving you income tax and national insurance.

To learn more and sign up to this benefit, visit [bubble](#) and select “**Tax-Free Share Plan (Computershare / EquatePlus)**” from the quick links in the top right.

Our Classic Share Plan is open annually, normally around Spring time. This is an exclusive offer for colleagues to enable you to buy Saint-Gobain shares at a 20% discount – plus, Saint-Gobain will make a matching contribution on top of your own personal investment to boost your growth further!

Look out for communications in Spring time to let you know when the Classic Share Plan will be open, as well as the price for that year, guides and videos explaining how you can take part.