

My UK
benefits
at a
glance
2025/2026



At Swiss Re, our people are the foundation of our success. So we do everything we can to make Swiss Re an attractive, supportive place to work.

Our employee benefits are designed to reward and enable high performance as well as to foster a healthy work-life balance. They're our way of enhancing the professional and personal success of the Swiss Re people who help us make the world more resilient.

Welcome to Swiss Re



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- Health Assessment
- Dental Insurance

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- Gym Membership – Fitness First

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- MELT – access to Bupa Menopause Plan
- Great Minds – Neurodiversity reviews via Bupa
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Swiss Re supports you in looking after your physical and mental health so you can build your resilience and live your life to the fullest.



MyHealth



Health insurance

Private Medical Insurance

Review the Private Medical care available to you.

Private Medical Insurance (PMI) provides you with cover for specialist medical treatment. Helping you avoid the stresses of long waiting lists, inconvenient appointment times and not knowing when you will be treated.

PMI is provided to all employees as a core benefit from your first day of employment under a group policy. The default level of cover is for yourself only, but you can increase the level of cover for your family. You or your family will not have to complete any underwriting process and there are currently no prior medical condition exclusions.

Product terms and conditions apply and all claims are subject to pre-notification to the provider. Full details are available on My Benefits.

We recommended you review the full policy details on My Benefits carefully before making your selection and understand the levels of reimbursement you will actually be able to claim.

Provider: Bupa

Eligibility: For you, your partner and your children

Availability: Annual Enrolment/
Life Events

Payments: Cover is free for you, your partner and/or your children. This is a taxable benefit that will be visible on your P11D.

Health insurance

In April 2017, my wife and I noticed our 5 year old daughter started to have hearing difficulties. After being put on a waiting list from our GP it dawned on me that through Swiss Re My Benefits, Orla was covered under PMI.

I called BUPA and after a few simple questions, Orla was immediately referred to KIMS private hospital in Maidstone for an appointment at 8am the next morning with the UK's leading specialists.

Her procedure was carried out within weeks; the care given throughout was outstanding. It was entirely covered by the PMI and also no excess to pay. 6 months after the initial visit to GP she received her referral from the NHS, with PMI we saw a specialist in under 24 hours.

I feel incredibly privileged that Swiss Re can offer such amazing care for my family. I would absolutely recommend PMI to everyone.

Anonymous employee
Finance Reinsurance



Health insurance

Health Assessment

Detect problems early on as well as get help looking after your health for the future.

You are entitled to a company funded Health Assessment that is tailored specifically to your age. There is no cash alternative or substitute benefit available if you choose not to receive it.

You will have to pay for a Health Assessment for your partner and the amount will be pro-rated and deducted monthly via Payroll.

If you or your partner cancel your Health Assessment with only a few days' notice, Swiss Re reserves the right to pass any cancellation fee on to you. Full details on the range of PATH Health Assessments provided by Nuffield Health are explained in My Benefits or you can visit Nuffield Health's website.

- All employees aged 50+ at the selection effective date are entitled to:
 - Fully funded for Pro 4/Pro Online each scheme year – you can choose with option you'd prefer.
 - Female employees will also receive a funded Mammogram each year, but must actively select this option.
- All employees aged 40 – 49 at the selection effective date are entitled to:
 - Fully funded for Pro 3/Pro Online each scheme year – you can choose which option you'd prefer.
 - Female employees will also receive a funded Mammogram each year, but must actively select this option.
- All employees aged under 40 at the selection effective date are entitled to:
 - Fully funded for Life 4/Life+ Online every other year – you can choose which option you'd prefer.

- Employees under the age of 40 will not be entitled to a funded Mammogram.
- Employees aged under 40 can select Life 4/Life+ Online in their non-funded scheme year.

Provider: Nuffield Health

Eligibility: For you and your partner

Availability: Annual Enrolment only

Payments: It's free for your basic cover. If you increase cover or add cover for your partner, you exchange part of your salary each month to pay for this benefit

Health insurance

Dental Insurance

Reclaim some or all of the money you and your family spend on dental treatment, whether you use an NHS or private dentist.

You can choose to cover yourself, yourself and your partner, yourself plus children or yourself plus partner and children.

Dependents must have the same level of cover as you. Children (aged up to 24) can also be covered. Cover will cease on the renewal date following their 24th birthday.

Select from five different levels of cover; Level One, Level Two, Level Three, Level Four and Level Five.

You can also claim a reduction on the cost of dental treatment at Bupa Dental Centres. This is for more general dental treatments such as check-ups, fillings and more expensive treatments such as crowns.

You should read the Terms and Conditions in the Bupa Membership guide carefully before making your selection and understand the levels of reimbursement you will actually be able to claim.

Provider: Bupa Dental Insurance

Eligibility: For you, your partner and your children

Availability: Annual Enrolment/
Life Events

Payments: You exchange part of your salary each month to receive the benefit

Sports and leisure

Gym Membership – Gym Choice 1 – Gymflex

Swiss Re believes in the health and wellbeing of its employees and provides you with subsidised Gym Membership at over 3 000 participating health clubs through GymFlex.

The level of benefit is dependent on your corporate band:

- For A,B,C employees, Swiss Re will fund your membership up to £62.50 per month, £750 per year
- For D,E,F employees, Swiss Re will fund your membership up to £50 per month, £600 per year

You can select your membership through the link to the GymFlex website on My Benefits.

The amount shown is the full cost of membership before Swiss Re funding has been applied. The membership will be for 12 months with anything over the funded amount deducted by monthly payments deducted your salary.

Once you have selected and submitted, you will receive a confirmation email from GymFlex with detailed instructions including next steps.

GymFlex membership is only available for yourself and not your partner. Any joint memberships selected will be cancelled and you will need to reselect employee only membership the following month.

You can select a Gym Membership through both Fitness First and GymFlex. However, please note that Swiss Re funding will only be applied to one, and you will cover the cost of the other.

Provider: Incorpore

Eligibility: For you only

Availability: Anytime during the year

Payments: It's free for your cover up to limits above. This is a taxable benefit that will be visible on your P11D. Anything over this amount you exchange part of your salary each month to receive this benefit

Sports and leisure

Gym Membership – Gym Choice 2 – Fitness First

Swiss Re believes in the health and wellbeing of its employees and provides you with subsidised annual Gym Membership at selected Fitness First clubs for you and your partner.

The level of benefit is dependent on your corporate band:

- For A,B,C employees, Swiss Re will fund your membership up to £62.50 per month, £750 per year
- For D, E, F and G employees, Swiss Re will contribute to the cost of membership of a gym of your choice, up to a total of £600 per year

If you choose one of the Fitness First membership options, your partner is also able to select the same level of membership for a discounted Swiss Re corporate rate.

You can increase your membership to Tiers 1*– 7 paying the cost via a salary sacrifice deduction through payroll.

To select this benefit you must agree to the Terms and Conditions on My Benefits. You should read these carefully and understand the details before making your selection.

You can select a Gym Membership through both Fitness First and GymFlex. However, please note that Swiss Re funding will only be applied to one, and you will cover the cost of the other.

Provider: Any or Fitness First for specific selections

Eligibility: For you and your partner

Availability: Anytime during the year

Payments: It's free for your cover up to limits above. This is a taxable benefit that will be visible on your P11D. Anything over this amount you exchange part of your salary each month to receive this benefit

Mental health

Employee Assistance Programme

A healthy mind is as important as a healthy body. We care about your physical and mental health and aim to provide a workplace that helps you look after your well-being while improving and maintaining your ability to perform. Our Employee Assistance Programme (EAP) offers confidential, impartial and professional assistance with personal or work-related issues for you and your household members.

Pathways network

The aim of Pathways, Swiss Re's mental health network, is to raise awareness and offer a network of support around mental health topics, thus fostering acceptance, inclusion and the opportunity to discuss mental health topics freely, diminishing the associated stigma.



Inclusion & Culture

At Swiss Re we embrace a diverse workforce that brings together the best of multiple generations, cultures and skill sets. We recognise we can unleash the motivation and creativity of our employees only if they can all be who they are and feel included and valued. An inclusive culture is key to our business success: in today's fast-changing world, we can thrive only with a culture that celebrates diverse teams, encourages fresh perspectives and fosters innovative thinking to create smarter solutions for our clients. To support this we have recently added: Neurodiversity reviews, Fertility checks and access to a Menopause service to the Benefits package.

We have several [Inclusion & Culture](#) networks run by passionate volunteers throughout Swiss Re, with representation from each UK office location, business unit and job level as well as a diverse mix of individual backgrounds and identities.

Our networks are a source of pride for Swiss Re and make a big difference to our culture and to our colleagues in underrepresented groups.

Generations

With our UK workforce spanning four generations, the purpose of our age-inclusivity network Generations is to celebrate diverse knowledge and experience by recognising that we can all learn from each other and provide cross-generational support.

MELT

MELT stands for Menopause Effect Learning Team, which enables our employees to share concerns, experiences and treatments (both allopathic and holistic) as they go through perimenopause, into menopause and towards the end of menopause.

Great Minds

Great Minds is our neurodivergent network and aims to support the talent from our current and future neurodivergent

community, implement policies to support Swiss Re's neurodivergent community and educate our colleagues.

Women@Swiss Re

Women@Swiss Re is dedicated to empowering and connecting all genders across Swiss Re; fostering professional growth, inclusion, and collaboration e continue to focus on supporting women's representation across Swiss Re's global network. We also remain committed in facilitating discussions and events around the challenges men face in the workplace. We encourage universal allyship in order to achieve our I&C goals.

UK Working Parents Network

The aim of the UK Working Parents Network is to give support, community and confidence at every stage of parenthood and one's career by sharing advice and creating awareness of Swiss Re's family-friendly benefits.

Inclusion & Culture

Mosaic

Mosaic is our race-inclusivity network with a mission to promote an inclusive environment for people of colour to enhance their professional and personal development in line with business objectives.

Pathways

Our mental health network Pathways raises awareness around mental health topics, diminishing associated stigma and taboos. Pathways envisions a global safe zone where employees feel free to speak about mental health without fear of discrimination.

Together with Pride

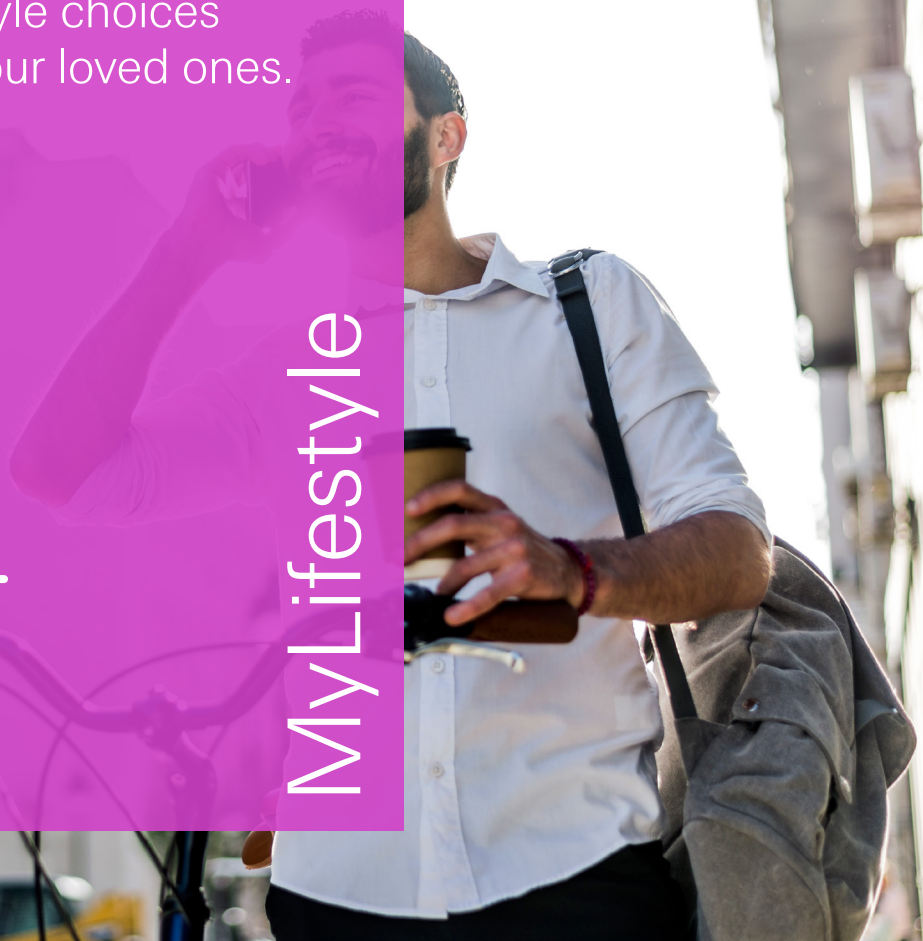
Together with Pride is Swiss Re's global network for LGBTI+ staff and their allies with the purpose to create an environment where LGBTI+ staff are able to bring their whole selves to work, free from discrimination and prejudice.



Swiss Re gives you the flexibility to make your own lifestyle choices and to take care of your loved ones.



MyLifestyle



Leave

Annual Leave

My Benefits gives you the chance to buy additional days or sell part of your entitlement to suit your needs.

You can buy up to five days and sell any number of days, but this is subject to a maximum entitlement of 30 days and a minimum statutory requirement of 20 days per year. For example, if you have a core holiday entitlement of 25 days, you can only sell up to 5 days. However, if you have a core holiday entitlement of 28 days, you can sell up to 8 days.

For part time employees the statutory minimum requirement is pro-rated based on the number of working days per week.

You can only buy holiday at annual enrolment, but can sell holiday at anytime throughout the year. This benefit can only be selected once per year. Your salary will be based at the annual enrolment date, or if you're a new joiner, your start date when you select the benefit.

Each day's holiday is valued to reflect the number of working days in the holiday year (260 days). This is pro-rata for part time employees.

Your default benefit, if you make no selection, will be your current contractual entitlement.

You can carry-over up to five days of leave into the following holiday year, which must be taken by the end of April in the new holiday year. Any outstanding holiday entitlement then ceases, including any additional days you may have purchased.

Any additional Annual Leave bought is not subject to income tax or National Insurance. However, any monies released as extra pay through selling annual leave will be subject to income tax and National Insurance.

Provider: Swiss Re

Eligibility: For you only

Availability:

Buy – annual enrolment only

Sell – anytime during the year

Payments:

Buy – you exchange part of your salary over 12 months to receive this benefit

Sell – you receive a monthly payment from Swiss Re over the remaining benefit scheme year

Long service award

Continuous Contribution Award

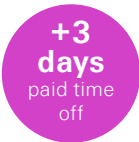
Swiss Re recognises your loyalty and commitment through the Continuous Contribution Award (CCA):

After 10, 20, 30, 40 and 50 years at Swiss Re, you may choose between:



(to be used within two years)

After 5, 15, 25, 35 and 45 years at Swiss Re, you're entitled to three additional paid days off (to be used within two years).



Did you know

that at Swiss Re you can take one month of paid holiday after 10 years of service?

Family benefits

Celebrating precious moments

You're entitled to additional paid leave on the occasion of your marriage or registration of your partnership as per the Partnership act. In addition, you are entitled to additional paid leave for moving home.

We offer generous leave entitlements for maternity, paternity and shared parental leave. Alongside offering wellbeing leave, critical care leave, public duties & auxiliary services leave and community days.

Working Parents Network

We have have a Parents Network UK group. The group share ideas, files, and important dates.

<https://www.myfamilycare.co.uk/swissre>

My Family Care

My Family Care provides the following services; emergency childcare, school holiday cover, backup Adult & Eldercare, coaching and a help centre.

Swiss Re will fund up to 20 sponsored sessions of backup and emergency child care and elder care:

- Emergency Childcare – Nationwide Cover
- School Holiday Cover – Holiday camp and clubs
- Backup Adult & Eldercare – Domiciliary care for elderly or any adult dependant
- Virtual Tutoring

One session counts as:

- Up to 5 hours with a nanny or home carer
- 1 day at a nursery
- 1 day (10 hours) with a child-minder



Transport/Travel

Car Lease

Sacrifice salary or take a personal lease agreement to choose a brand new car that suits your personal requirements and budget.

Eligible employees are offered a brand new, fully insured, serviced and maintained car for a fixed monthly cost.

You can choose to sacrifice part of your salary or take a personal lease agreement (whichever is the most tax-efficient for you) to enter into a contractual car hire arrangement.

Choose a contract term of 24 or 36 months, with mileage options starting from 8000 miles per annum.

You are allowed one vehicle at a time and can add up to two additional family members aged between 18 and 75 years, living at the same address as yourself, to drive the vehicle.

Car Lease will source, supply and deliver your new vehicle to you anywhere in the UK.

Car Lease is subject to HMRC Benefit-in-Kind legislation and is treated the same way as a company car.

Ultra-Low Emission Vehicles (ULEV – cars under 75g/km Co² emissions) are the most cost effective vehicles. However any vehicles over 75g/km will still represent an attractive fixed cost package to employees (max. Scheme Co² emissions 160g/km).

To check the tax savings that apply to your personal circumstances you should contact the Car Lease directly. Please find further details on the HMRC website.

Provider: SG Fleet UK Ltd

Eligibility: For you only

Availability: Anytime during the year

Payments: You exchange part of your salary or take a personal lease agreement to receive this benefit

Transport/Travel

Cyclescheme

A 12 month tax-free loan, up to the value of £10 000, to put towards a brand-new bicycle for employee travel to work.

You can collect your new bicycle in 5 easy steps:

1. Use the Cyclescheme website to find a local or online retailer, decide on the products you want and get a quote (up to value of £10 000).
2. Select the amount you wish to receive in My Benefits – this must be equal to the actual cost of the bicycle and equipment you select.
3. Cyclescheme will issue you with a Hire Agreement to sign and complete agreeing to the terms of the benefit.

4. On receipt of your signed Hire Agreement an eCertificate will be sent to your email address, please note this can take up to four weeks.
5. Collect your goods from a partner store of your choice using your eCertificate.

Then, at the end of 12 months you have 3 options;

- You can extend. Make a one-off deposit and continue to hire the bike under an Extended Use Agreement for a further 36 months until its 'market value' is at its lowest (either 3% or 7%). At which point Cyclescheme can transfer ownership to you at no further cost.

- Or you can pay to take immediate ownership by making a payment of either 18% or 25% of the packages' original value.
- Or you can simply return the bicycle back to Cyclescheme.

You will continue to pay for this benefit even if the bicycle is lost or stolen, therefore you may wish to check with your insurer where the bicycle is covered, or arrange separate insurance.

Transport/Travel

I didn't have a bike, but was keen to commute to work in a fun, active, green and cost-effective way. Getting a great piece of kit pre-tax and spreading out payments was a big plus. I could choose the bike I wanted from my retailer of choice. Getting a bike has helped me to stay in shape and save money.

Anonymous employee.
Swiss Re



Transport/Travel

Travel Insurance

Protect you and your family against possible risks when travelling abroad.

This policy provides cover for personal holiday's overseas and pre-booked accommodation or flights within the UK.

Children can be covered to aged 21 years or under, or aged 25 years or under when in full time education at the commencement date of the period of insurance.

Select from 4 levels, either European or Worldwide cover, with or without winter sports coverage.

There is no limit to the number of trips you can make, provided that each trip lasts no longer than 60 days.

You must be a UK resident and have a UK address to be covered by this policy.

Terms and exclusions relating to health conditions of travellers apply to this benefit; you should read the full Policy Terms and Conditions on My Benefits before making your selection.

Provider: Crispin Speers & Partners

Eligibility: For you, your partner and your children

Provider: Crispin Speers & Partners

Eligibility: For you, your partner and your children

Transport/Travel

In the space of 3 days we had 2 claim situations – first to get me home to see my dying father and second to get my daughter out of intensive care in Egypt and home to a hospital here. At times like that you do not need overbearing bureaucracy but rather someone sensible to call and give you guidance.

And that is what my family and I got.

Anonymous employee
Senior client manager



Transport/Travel

Vehicle Breakdown Cover

Get assistance if your car needs repairing when you're out and about or at home

Vehicle Breakdown Cover provides you with annual vehicle specific RAC breakdown cover, for up to four vehicles.

Selection is simple in 2 easy steps:

1. Select your level of cover from Four options:

- Level 1 – Roadside Rescue & Nationwide Recovery
- Level 2 – Roadside Rescue, Nationwide Recovery & At Home
- Level 3 – Roadside Rescue, Nationwide Recovery, At Home & Onward Travel
- Level 4 – Full UK Cover + European Multi Trip Breakdown

2. Receive a welcome pack via email, containing information and contact details for all the services included.

Provider: Vehicle Benefits

Eligibility: For you only

Availability: Anytime during the year

Payments: You exchange part of your salary each month to receive this benefit

Other Discounts

Byond card

If you enjoy shopping and want to make savings on both your regular and one-off larger purchases, this benefit is for you.

Choose a minimum of £25 to be deducted from your salary and loaded onto a pre-paid Mastercard debit card called Byond Card.

You will receive your Byond card within 2 weeks which allows you to shop in over 85+ major high street retailers such as John Lewis and Boohoo, Boots, M&S, Iceland etc., at a discounted rate.

No need to pre-choose which retailers you can shop with – as you can use it at any of those listed at www.byondcard.co.uk

You can activate and manage your account online or over the phone with the Card ID and activation notice supplied from the provider.

At the end of each month you can earn rebates between 3% and 15% which will be added back onto your card for future spending.

You can top up your card at any time from your debit card using the Byond card app, SMS service or online portal. All top ups are instantaneous.

Provider: Blackhawk Network Ltd

Eligibility: For you only

Availability: Anytime during the year

Payments: You exchange part of your salary over 12 months to receive the benefit

Other Discounts

Home and Tech

Home and Tech lets you select from a range of tablets, smartphones, laptops, PCs, TVs, fitness trackers and much more, as well as home appliances such as cookers, toasters and washing machines whilst spreading the cost.

Through Currys PC World, you'll have access to the latest tech and accessories, as you spread the cost over 12 months.

You'll own the product(s) from the beginning and make National Insurance savings of up to 15.05% too.

You can choose to spend from £50 up to £3 600 which is repayable on a monthly basis, and there's no end of hire fee.

Please note, it can up to four weeks to receive your redemption code which you'll need to collect your product(s). Please visit My Benefits for more information.

Provider: Blackhawk Network Ltd

Eligibility: For you only

Availability: Anytime during the year

Payments: You exchange part of your salary over 12 months to receive this benefit



Ways of working

Own The Way You Work

Swiss Re's Own The Way You Work™ (OTWYW) is a comprehensive programme to promote agile working. Provided you take account of the needs of your clients and colleagues, you're largely free to organise your own day, choosing where to work in UK and how to manage your time.

But there's more to agile working than flexible hours and work locations. We've enriched our vision of the way we work at Swiss Re with cutting-edge technology and flexible workplace solutions. These shape our ambitious, creative company culture, where everyone is empowered to perform at their best as an individual and as a team member.

OTWYW is an integral part of Swiss Re, reflecting a mutual commitment between you and the company, you and your team colleagues and you and your line manager.

Flexible Working

As a progressive company, Swiss Re recognises that different people in different roles have different needs and preferences when it comes to their working patterns.

While many of our employees work flexibly by leveraging OTWYW, we are also committed to accommodating formal flexible working arrangements as long as they are in line with business requirements. If you have worked for us for 26 weeks you can apply to change your working pattern in any of the following respects:

- Number of hours of work
- Times of work
- Location of work
- Compressed working hours

We aim to facilitate requests wherever possible and with your manager we will consider a request on an individual basis. Where we're unable to accommodate a request, we'll explain why and try to find a compromise. A request will only be declined if there is a business reason.

Did you know

that at Swiss Re you own the way you work?

Other

NetZeroYou2

As a business, Swiss Re is determined to reduce its carbon emissions. But as Swiss Re colleagues we all have a role to play too since the combined footprint of all our households is many times Swiss Re's operational footprint!

NetZeroYou2 is an engagement programme aimed to inspire colleagues to take action together against climate change.

Through this programme colleagues are encouraged to 'do your best' and 'remove the rest':

Do your best

Using our app, you can measure your carbon footprint and take part in a series of challenges to reduce it.

There are incentives to take part through recognition, team-based activities, monetary rewards, prizes, and time off.

Remove the rest

We're offering a simple way for you to buy high-quality, Swiss Re subsidised carbon certificates.

We hope you'll join us in tackling climate change together - the combined efforts of our actions will have a truly significant impact!

Find out more:

[Internal: go/netzeroyou2](#)



Swiss Re helps you keep a handle on your finances and meet your current and future financial goals.



MyFinances



Protection

Critical Illness Cover

Critical Illness Cover provides a lump sum if you become ill to help with your financial needs.

You can choose to cover yourself or yourself and your partner.

Cover is available in units of £25 000 up to a maximum value of £500 000, or five times your basic salary, whichever is the lower.

Cover for your partner is available in units of £25 000 up to a maximum of £250 000. Cover cannot exceed the amount you have chosen for yourself.

Children up to 18 years of age (or 23 if in full time education) are covered to the lower of 25% of the member benefit for each child of that member or £25 000 and calculated in accordance with the policy, at no additional cost.

Payment of any Critical Illness benefit will be subject to the diagnosis matching the qualifying definition and the person claiming needs to survive at least 14 days or longer depending on the condition, from the date of diagnosis or operation.

Exclusions include any pre-existing conditions, related conditions or self-inflicted injury.

A Conditions Covered and Guide to Cover can be found on My Benefits along with the benefit Policy Wording. You should read these documents carefully before making your selection.

Provider: Aviva

Eligibility: For you and your partner

Availability: Annual Enrolment/
Lifestyle Events

Payments: You exchange part of your salary each month to receive this benefit

Protection

Life Assurance

Life Assurance provides peace of mind that your loved ones will be looked after.

Swiss Re provides eligible employees with life assurance of eight times their pensionable pay.

Pensionable Pay is the same as base salary capped at the earnings cap.

However, if you joined Swiss Re on or before February 2019 you will be eligible for life assurance of twelve times your pensionable pay.

Expression of wishes

You should ensure you complete the Expression of Wishes forms indicating your nominated beneficiary(s) for both the core four times and the additional life cover provided by Swiss Re. The tax-free lump sum is payable at the discretion of the trustees – but they will take your wishes as indicated on the form into account.



Protection

Personal Accident Insurance

Receive a lump sum if you are injured in a qualifying accident leading to permanent disability.

- You can use these payments as you wish, but they are intended to help you cope with the consequences of the injury.
- You can choose to cover yourself, yourself and your partner, yourself plus children or yourself plus partner and children.
- You select both the number of units and the level of coverage required for you and your family.
- Cover is available for adults in units of £25 000 up to a maximum of 20 units, which buys £500 000 of cover.
- Children are covered for free, but limited to 1 unit per child, with a maximum accidental death benefit of £10 000.
- Cover is 24/7 and is therefore over and above the cover provided under Swiss Re's Personal Accident Insurance that covers you while you are at work.
- You should read the full Policy Terms and Conditions on My Benefits carefully before making your selection and understand the levels of reimbursement you will actually be able to claim.

Provider: Crispin Speers & Partners

Eligibility: For you, your partner and your children

Availability: Annual Enrolment/
Lifestyle Events

Payments: You exchange part of your salary each month to receive this benefit

Protection

Will Writing

Resolve legal and financial matters quickly to make things easier for your family at a time of bereavement.

A will can ensure your estate and/or children will be looked after by the persons of your choosing, as well as help to reduce Inheritance Tax.

You can choose to purchase one of 4 levels of service, if you are married or in a relationship you should select one of the joint options available.

James McKenzie Ltd will contact you to arrange a meeting. This will either be a visit to your office or a home visit should you select the 'advanced' service.

Visit www.james-mckenzie.co.uk for full details.

- James McKenzie 'standard' service (Single/ Joint)
 - You'll get help with the appointment of executors, trustees and guardians; distribution of your estate through the provision of specific and residual gifts; simple trusts for minor children, funeral requests and generic Inheritance Tax advice.
- James McKenzie 'advanced' service (Single/ Joint)
 - This includes all elements of the 'standard' service but with the inclusion of more in-depth trust arrangements, giving your greater control over what happens to your assets after your death.

Provider: James McKenzie

Eligibility: For you only

Availability: Anytime during the year

Payments: You exchange part of your salary each month to receive this benefit

Protection

Group Income Protection

Swiss Re maintains Group Income Protection which provides Permanent Health Insurance with a third party insurer for eligible employees. Eligible employees may be those who have exhausted occupational sick pay of 28 weeks full pay, in any period of 12 consecutive months. This is 10 days full salary for employees within their probation period.

Employees will be able to participate in the scheme from their first day of employment. Subject to the rules of the scheme, the plan provides for a payment of 75% of the members base salary (up to the scheme cap without medical underwriting), less ESA (Employment and Support Allowance) and WRAC (Work Related Activity Component).



Retirement

Pension

Increase your income at retirement by contributing to the Swiss Re Pension Scheme.

The minimum contributions to the Scheme (unless you decide to opt-out of the Scheme altogether) are a personal contribution of 1% and a company contribution of 8% of Pensionable Pay. If you make extra personal contributions of between 1% and 6% of Pensionable Pay, Swiss Re will match them.

If you do not wish to make the core personal contribution of 1%, please let HR know and you can opt-out of the Scheme. By opting-out of the Scheme you will forfeit the company's core 8% contribution.

Select the amount you would like to contribute in My Benefits.

Your Personal Contribution	Employer Contribution	Employer Matching Contribution	Total Pension Contribution
1%	7%	1%	9%
2%	7%	2%	11%
3%	7%	3%	13%
4%	7%	4%	15%
5%	7%	5%	17%
6%	7%	6%	19%
7%	7%	7%	21%

Provider: Aviva

Eligibility: For you only

Availability: Anytime during the year

Payments: You exchange part of your salary each month to receive this benefit

Retirement

Pension AVCs

Additional Voluntary Contributions.

Paying even just a little bit more now can have a big impact on your standard of living when you retire.

You can choose to make personal contributions in excess of 7% (1% core and 6% extra) by paying additional contributions in 1% increments.

Select the amount you would like to contribute in My Benefits.

Pension & Pension AVCs.
Additional points to consider.

Your personal contributions are made using Salary Sacrifice. This saves you paying income tax and national insurance.

Pensionable Pay is the same as base salary capped at the earnings cap.

Any personal pension contributions paid are deducted from your pay before tax, meaning you get immediate tax relief on them at your highest rate of income tax (up to limits associated with lifetime, annual and money-purchase allowances).

Consider the current pension tax rules which limit the amount of tax-relieved pension savings.

You may wish to contact a suitably qualified adviser in respect of your own personal situation.

Provider: Aviva

Eligibility: For you only

Availability: Anytime during the year

Payments: You exchange part of your salary each month to receive this benefit

Financial Wellbeing

Global Share Participation Plan

The Global Share Participation Plan (GSPP) is a share purchase plan offered to all regular employees. If you choose to participate and are still employed by Swiss Re at the end of the plan's three-year cycle, you'll receive from Swiss Re a 30% match on the number of shares you hold.

Referral award

Monetary award if you refer a colleague, friend or relative to Swiss Re and the person is hired by the company (employees in HR are not eligible for the award).

External training and continuing education

Contribution to costs by prior agreement with your line manager and the relevant HR team in accordance with Swiss Re's training regulations.



Charity

Payroll Giving

Provide a regular donation directly from your salary to a charity of your choice, whilst making a saving on income tax.

Simply enter the total monthly donation you would like to make in My Benefits, from as little as £5 a month to a maximum of £1 000, then register online with Charities Trust where you will be prompted to create a 'My Giving Account'.

Your 'My Giving Account' can be used to set up regular donations, support friends through the online fundraising facility 'Sponsor Me', or make flexible charity donations – as much as you want, when you want, to whichever charities you choose.

Payroll Giving provides a valuable, long-term steady source of income allowing charities to plan their spending more effectively.

Swiss Re pays the monthly administration fee on your behalf in support of your charitable services, ensuring your total donation goes directly to your supported charity.

Charities Trust collect your personal information to process your donations and ensure they reach your chosen charity(ies); they do not collect any sensitive personal data as part of this process. To find out more information on how Charities Trust uses and protects your data view their [privacy policy here](#).

Provider: Charities Trust

Eligibility: For you only

Availability: Anytime during the year

Payments: You exchange part of your salary over 12 months to receive this benefit

Charity

I am able to give back to a charity every month who supported my mum with palliative care. This hospice made all the difference to her last weeks and to be able to give to them and know they can also help other people in this situation is fantastic. What makes this even better is doing this through my salary means that I can give in a tax efficient and easy way each month to help give this amazing charity regular income.

Anonymous



Charity

Pennies from Heaven

As part of its Community Engagement strategy, Swiss Re partners with a Charity of the Year.

For 2024 – 2025 the UK Swiss Re Foundation are partnering with Blood Cancer UK.

Blood Cancer UK is a community dedicated to beating blood cancer by funding research and supporting those affected. Since 1960, over £500 million raised has been invested in blood cancer research, transforming treatments and saving lives. **Blood cancer is the 5th most common cancer in the UK, and the 3rd biggest cancer killer. It is the most common cancer in children.**

By taking part in Pennies from Heaven, your small change will make a big change to Swiss Re's chosen charity partner for 2024 – 2025, Blood Cancer UK

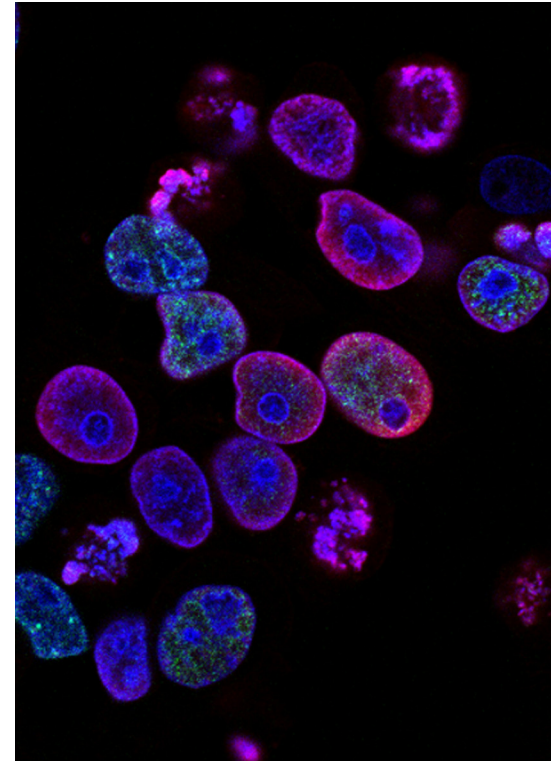
Every month the pennies from your net salary are donated to Swiss Re's charity of the year. So, if you receive £850.34, 34p would be donated and you would take home £850.00. There is a maximum of 99p per pay period and 100% of your donation will be received by Blood Cancer UK.


Provider: Pennies from Heaven

Eligibility: For you only

Availability: Anytime during the year

Payments: You pay over your pennies from your net pay monthly to participate



An aerial photograph of London, England, featuring the Gherkin (30 St Mary Axe) in the foreground on the right. The city's skyline is visible, including the Tower Bridge and the River Thames. A white speech bubble is overlaid on the left side of the image.

Thank you, we are
looking forward to
working with you!

Contact information: UK_HRservices@swissre.com