



My  
benefits  
at a  
glance



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 Spain!



## Health Insurance

### Mental health

- Employee Assistance Programme
- Pathways network

### Employee Assistance Programme

- Financial Service Assistance
- Legal Services

### Inclusion & Culture

## Leave

- Annual vacation
- Parenting Leave
- Other leave

### Long service award

- Continuous Contribution Award

### Transportation

- Transportation allowance
- Hybrid setup allowance

### Local services

- Meal voucher
- Complimentary Fruit & Drinks

### Ways of working

- Own The Way You Work

## Retirement

- Pension Plan

### Protection: Life Insurance

- Death in service
- Disability

### NetZeroYou2

### Savings & investment

- Global Share Participation Plan
- Referral award

### Other

- Mortgages
- Family events (Wedding)
- New parents
- Christmas Hamper

### Kindergarten / Nursery vouchers

### Training vouchers

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

We all know that health insurance is a critical component of any employer's benefits program. It provides peace of mind and financial security for our employees and their families in the event of unexpected illness or injury.

The Health insurance policy ("cuadro medico") is 100% paid by Swiss Re for all employees. The employee is also offered the possibility to have all his family members (partner and children), covered by the same health insurance company – Cigna (paid by the employee). Please note that this is a collective policy and that employees can't select their own health insurance provider. We also have a reimbursement policy with Cigna, that can cover 80% of all medical expenses.



# Mental health

## Employee Assistance Programme

A health 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. We have a team of volunteer employees in Spain who organize mental health events and inspirational talks about mental health.



# Employee Assistance Programme

## Financial Service Assistance

Additional Financial Services are available at no charge and confidential via our EAP OPTUM. Financial information is provided by practicing accountants and other appropriately qualified professionals throughout Optum and its global provider network.

These services include:

- Debt Advice
- Inheritance
- Investment Advice Portfolio Reviews
- Loans
- Mortgages
- Pensions
- Redundancy
- Early Retirement
- Taxation Issues
- Financial Planning
- Divorce Partnership Breakdown Separation

## Legal Services

Legal services are provided by practicing lawyers or solicitors, or other appropriately qualified legal professionals across Optum which is our EAP. These services include:

- Children
- Consumer Issues
- Criminal
- Insolvency
- Insurance Disputes
- Litigation
- Matrimonial
- Motoring
- Neighbour Disputes
- Personal Injury
- Property/Landlord/Tenant
- Revenue
- Social Security
- Wills & Succession



Main/Local  
[900 811 195](tel:900811195)

Alternative/International  
[+ 34 915 616 707](tel:+34915616707)

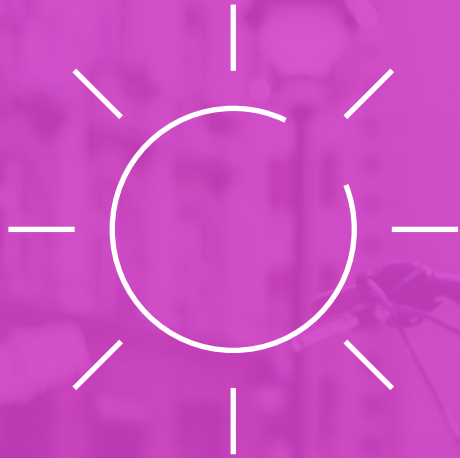


# Inclusion & Culture

Many employees are passionate about I&C at Swiss Re. Alongside the work done by the global Inclusion & Culture team at Group level, employees have taken initiative to set up formal employee resource groups (ERGs). Our ERGs are open to all and bring people together across the company and that everyone is welcome to join, take part, or show support.



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



MyLifestyle



# Leave

## Annual vacation

The number of annual vacation days depends on the employee's age:



## Parenting Leave

**Maternity leave:** Statutory 17 weeks plus 2 further weeks per additional child in case of multiple births. At least 6 out of the 17 weeks must be taken after the birth.

**Breastfeeding:** Statutory 15 working days.

**Paternity leave:** Statutory 17 weeks. At least 6 weeks out of the 17 weeks must be taken after the birth.

**Paid Parental Care Leave:** 2 extra paid weeks per parent, usable until the child turns 8 (can be requested as of 1st January 2026).

Maternity and Paternity leave also apply when you have adopted a child.

## Other leave

**Wedding:** 2 weeks payed time off.



# Leave

## Study Leave

Employees who worked for the company longer than **26 weeks** can request study leave so that they can attend a training/ class or carry out study.



## Hospitalization of a family member

5 days (serious accidents or diseases, hospitalization or surgery without hospitalization requiring home rest)



## Critical Care Leave

It supports: Employees with critically ill close family members up to **2 weeks** of paid leave per calendar year (to be taken consecutively or at least in instalments) and allow some flexibility for employees to take this on a part time basis.



## Unpaid Leave

An unpaid leave of absence up to one year can extend by mutual agreement, to care for a family member who cannot work and look after themselves because of their age, accident, disability, or illness.



## In case of death

2 working days of leave are granted for the death of relatives up to the second degree of consanguinity or affinity. If travel is required, the leave is extended to 4 working days. Relatives up to the second degree include: Parents, children, grandparents, grandchildren, and siblings. Parents-in-law, sons-in-law, daughters-in-law, and siblings-in-law.



## Family Responsibility Leave

Employees who is employed longer than **6 months** is entitled to family responsibility leave. Each employee is granted **10 days** paid family responsibility leave per annum and can be used for: paternity leave; an illness within the family and a death of a relative.



## Volunteering

Swiss Re invites all employees to spend **one working day per year** (or 2 half-days) volunteering at a Swiss Re Foundation organized Community Days. At Swiss Re, we encourage our employees to use this and do something meaningful for our society.



## Moving Leave

An employee is entitled to **one day** paid moving leave per annum. This is granted for employees who plan to relocate.

# Long service award

## Continuous Contribution Award

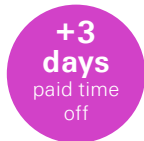
Swiss Re recognises your loyalty and commitment through the Continuous Contribution Award (CCA):

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?

# Transportation

## Transportation allowance

In our effort to do our part for the environment, Swiss Re is offering to the employees working at least 50% from the office **22 EUR gross** as monthly support for the public transport (for a full-time worker). Swiss Re intends to use this incentive to set an example in favor of public transport and environmental protection.

Note: this allowance is directly paid on top of your salary. No need to present any justification.

## Hybrid setup allowance

To compensate the increased costs related to use of employee's own tools and equipment necessary for the performance of hybrid setup (such as electricity and Wi-Fi), Swiss Re is offering to the employees working up to 50% from home **22 EUR gross** as monthly support (for a full-time worker).

Note: this allowance is directly paid on top of your salary. No need to present any justification.



# Local services

## Meal voucher

Each employee is given a meal voucher of **11.30 EUR** per working day.

Once month per year, the total amount of meal vouchers will be considered as fully taxable to comply with Spanish Tax Law.

This benefit will be suspended during paternity/ maternity leaves and sickness leaves longer than 2 weeks.

## Complimentary Fruit & Drinks

Tea, sustainable Coffee and fruit is regularly offered in the office.



# 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 Spain 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.

The provision of the service in teleworking regime **may not exceed 50% of the usual monthly working day** and its distribution shall be determined by the Company at any time, taking into account organizational reasons, training, engagement, project work or any other situation that affects the distribution of hybrid work days. During the onboarding period, the employee must be 100% working from the office.

With our hybrid setup, working maximum 50% from our habitual residence, we are granting a one-time allowance of **300 EUR** gross to purchase ergonomic chair and screen.



Picture taken from Madrid Office

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



MyFinances



# Retirement

## Pension Plan

SR will contribute 2% from the annual salary up to **47 000 EUR** and an additional 13% for the part of the salary that exceeds **47 000 EUR**.

*Example: if you earn 60 000 EUR per year, the company contributes 2% up to 47 000 EUR = 940 EUR, and 13% of the remaining 13 000 EUR = 1 690 EUR. The total contribution would be 2 630 EUR per year.*

This benefit will be applied after 1 complete month in the company.

There is also a possibility to make voluntary monthly contributions to the pension plan (on top of the company contributions).



# Protection: Life Insurance

Any active employee shall be given life insurance covering disability and death to the value of twice and four times respectively, the employee's gross annual base salary.

Additionally Swiss Re hired an additional policy of **12000 EUR** in case that employee pass away during working time

## Death in service

Natural causes: Lump sum of 2 x annual base salary.

Accidental death: Lump sum of 4 x annual base salary, additional **12k EUR** if death due to accident related to work place.

## Disability

Total permanent disability (natural causes):  
Lump sum of 2 x annual base salary.

Total permanent disability (accident):  
Lump sum of 4 x annual base salary.



# NetZeroYou2



## Step 1: Start the Race

Register and calculate your CO<sub>2</sub> footprint with our calculator.



## Step 2: Do your Best

Reduce your CO<sub>2</sub> footprint with a step-by-step approach (and earn rewards!).



## Step 3: Remove the Rest

Contribute to Swiss Re's carbon certificate purchasing to help the world reach net-zero by 2050.

Swiss Re incentivizes positive action with:

- **200 USD\*** for completing the Sprint 3 challenges and 20 deeds (available from 1 March until 31 May). The challenges are: Everything Counts, and Regional Footprint.
- **200 USD\*** for completing Sprint 4 challenges and 20 deeds (available from 1 September until 30 November).
- **A day-off** for working on your carbon footprint earning 1 000 impact points by completing deeds and completing all 6 challenges! (available from 1 March until 30 November)



# Savings & investment

## 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

If you know people outside Swiss Re who are qualified for an open position. You can refer your friend directly for the job by recommending them as a candidate, once they are successfully placed, you are rewarded! The referral bonus is only granted after the employees' probationary period has been successful.

## Band roles

|   |           |
|---|-----------|
| F | 900 EUR   |
| E | 1 600 EUR |
| D | 2 400 EUR |
| C | 4 700 EUR |
| B | 6 500 EUR |



# Other

## Mortgages

Mortgage interest payments are subsidised by **30%** for the duration of the mortgage and as long as the employee remains with Swiss Re. This benefit is available to eligible employees (**3 years' service**, good conduct and positive outlook about future employment relation) and subject to certain conditions (limits on the value of property and amortisation schedule).

## Family events (Wedding)

**300 EUR**

## New parents

**180 EUR** per child  
(adopted child / foster care included)

## Christmas Hamper

A Christmas Hamper or a Christmas digital card might be given to employees in December and considered as benefit in kind (to comply with local tax regulations). This gesture doesn't generate a benefit entitlement.

## Employee Club

Employee Club with brand discounts is available for all employees. You will find brands for electronics, travel, fashion, home, and much more.



# Kindergarten / Nursery vouchers

## Kindergarten

Ensuring great life balance for our Swiss Re employees is part of our culture and we know being a parent doesn't make things easier!

Thanks to our partnering with Pluxee (formerly called Sodexo), we propose all our employees "Ticket Guardería". This benefit allows parents having children up to 3 years old to invest a part of their annual salary into paying nursery schools without having to pay taxes on the payments.

You just need to ensure that your Nursery accepts Pluxee tickets (Sodexo currently has + 6 000 nursery establishment already registered in their platform). Important information:

- You can order as many childcare tickets as you want, for the amount you wish.
- You can order it on a monthly, quarterly or yearly basis.
- The amount for the payment of the childcare is exempt from taxation as long as the amount requested does not exceed 30% of your annual salary.
- Those nursery tickets are only valid within the Spanish national territory.
- Deductions in payroll will be applied until June.



# Training vouchers

Our goal is to support your continuous education and make it as easy as possible for you to access it. Thanks to this new benefit, you will be able to:

- Access numerous training courses through the flexible remuneration model.
- Have complete control over your training, including the choice of course and center.
- Save money on the whole process!

Some of the advantages of this new service are:

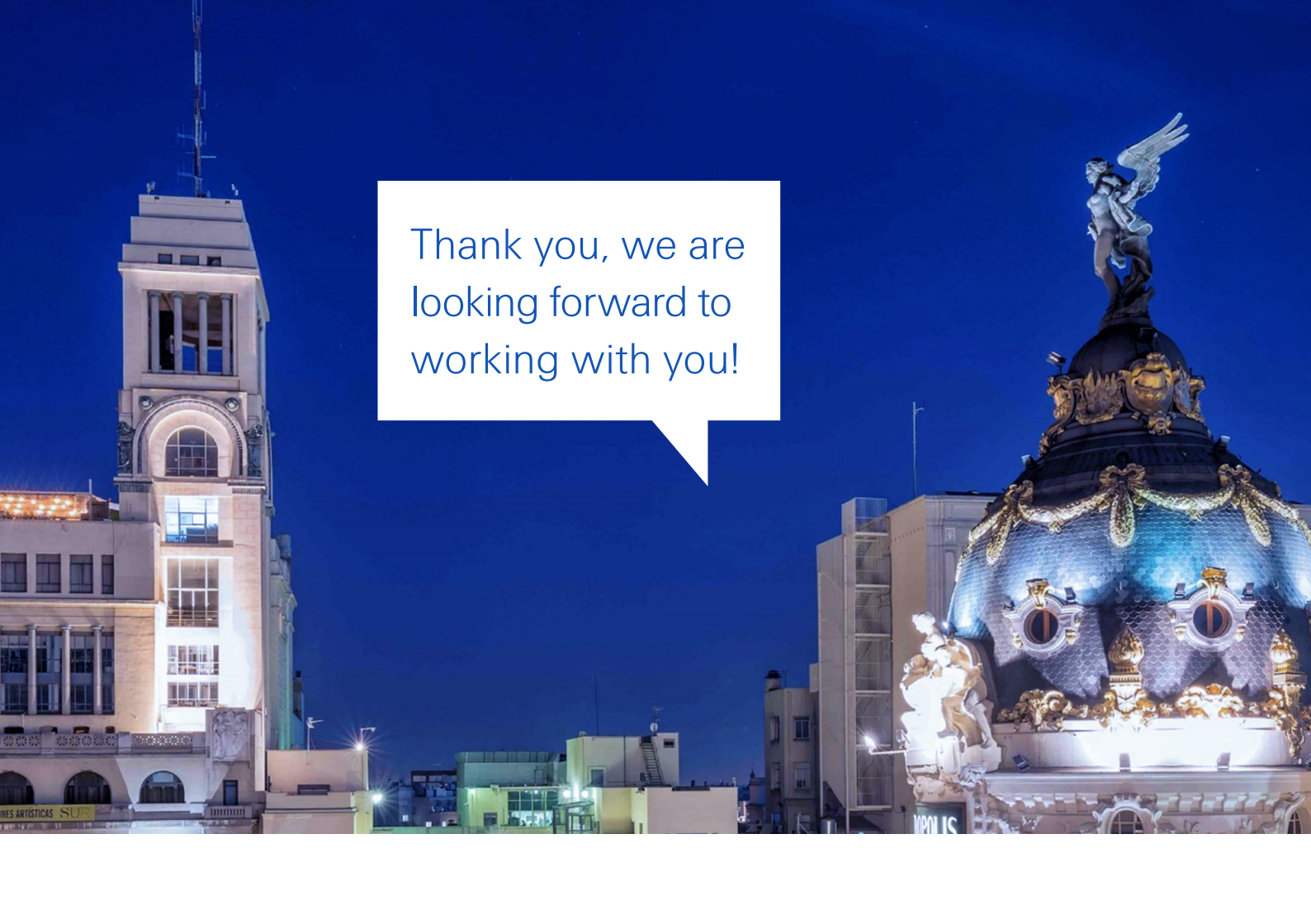
- 100% digital process
- 100% exempt from income tax – up to 30% of your annual salary can be salary in kind.\*\*
- Possibility to save up to 25% of the course fees

This benefit is only available for people who passed successfully probation period. Those training tickets are only valid within the Spanish national territory.

We strongly recommend you to discuss with your Manager before enrolling into the training, it should be part of your development plan.

\*\*The tax benefit and threshold (max 30% of annual salary) is applicable for all benefits in kind in scope (meal vouchers, nursery tickets, learning tickets), meaning all of those count toward this threshold. For example, if you use full 30% of your annual salary on nursery tickets, you have no amount left for learning tickets and vice versa.





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