



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

Diversity, equity & inclusion

- Mosaic
- Together with Pride (Global Network)

Leave

- Annual vacation
- Parenting Leave
- Other leave

Long service award

- Continuous Contribution Award

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Local services

- Meal voucher
- Complimentary Fruit & Drinks

Ways of working

- Own The Way You Work

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- Pension Plan

Protection: Life Insurance

- Death in service
- Disability

NetZeroYou2

Savings & investment

- Global Share Participation Plan
- Referral award

Other

- Mortgages
- Tax benefit
- Family events (Wedding)
- New parents
- Christmas Hamper
- Kindergarten

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

Employee Assistance Programme

- Financial Service Assistance
- Legal Services

Diversity, equity & inclusion

- Mosaic
- Together with Pride (Global Network)

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.



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)



Diversity, equity & inclusion

Many employees are passionate about diversity, equity & inclusion topics.

Alongside the work done by the global DEI team at Group level, some employees have taken initiative to set up formal employee resource groups to concentrate on specific themes. The aim is to foster an inclusive culture that helps to drive not only business results but also a sense of belonging for all employees.

Mosaic

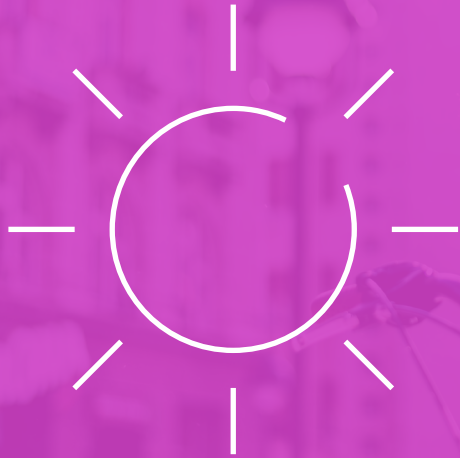
This employee network was launched to promote an inclusive and productive environment and enhance the professional and personal development of people of colour and diverse ethnicities.

Together with Pride (Global Network)

Together with Pride strives to create an environment where everyone can bring their whole selves to work and contribute to their fullest to the success of Swiss Re regardless of sexual orientation, gender identity or expression.



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 16 weeks plus 2 further weeks per additional child in case of multiple births. At least 8 out of the 16 weeks must be taken after the birth.

Breastfeeding: Statutory 15 working days.

Paternity leave: Statutory 16 weeks. At least 6 weeks out of the 16 weeks must be taken after the birth.

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)



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.



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.



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.



Death of Partner

All employees are entitled to **7 days leave**.



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

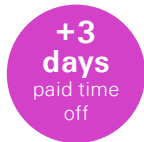
Swiss Re recognises your loyalty and commitment through the Continuous Contribution Award (CCA):

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

Swiss Re is offering to all regular employees coming to work to the office, **42 EUR** gross as monthly support for the public transport. Swiss Re intends to use this incentive to set an example in favor of public transport and environmental protection.



Local services

Meal voucher

Each employee is given a meal voucher of 11.20 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.

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.



Picture taken from Madrid Office

**Did you
know**

that at Swiss Re you
own the way you work?

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.

SR provides as the Collective Bargains Agreement Retirement Insurance in case the employee retires in his retirement age that the Social Security states.

Normal Retirement Age: between **65 and 67**.



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 12 000 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 EUR 12k 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 CO₂ footprint with our calculator.



Step 2: Do your Best

Reduce your CO₂ 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 SR. 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).

Tax benefit

Days the employee is out of Spain due to business reasons are exempt from taxes.

Family events (Wedding)

EUR 300

New parents

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

Christmas Hamper

During the Christmas period, permanent employees receive company Christmas Hamper (fully taxable).



Other

Kindergarten

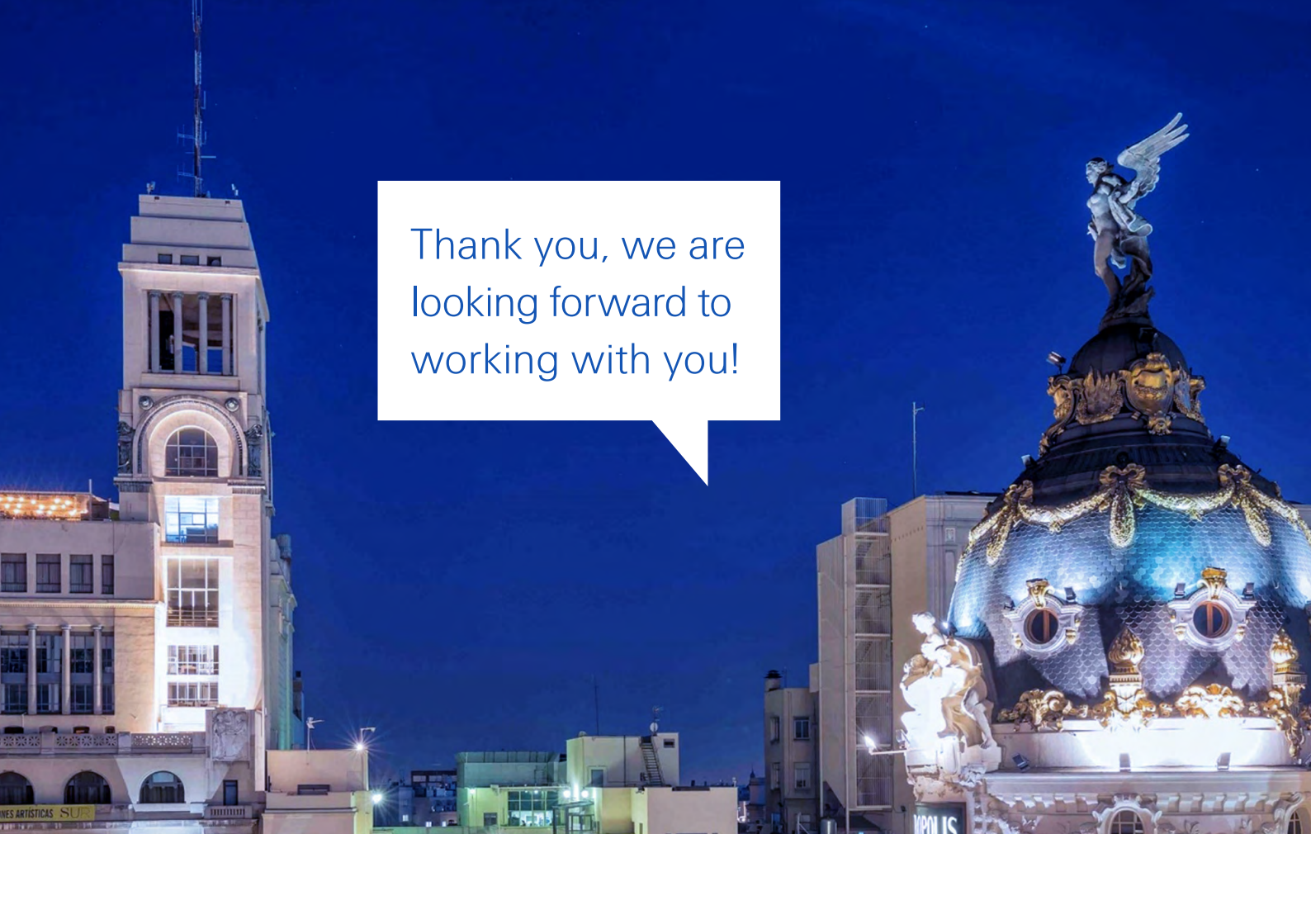
Ensuring great life balance for our Swiss Re employees is part of our culture and we know being a parent doesn't make things easier!

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.





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