

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



Health insurance

- Contribution to basic health insurance
- Preferential terms & conditions with VISANA, SWICA and Sanitas

Accident insurance

Sports and leisure

- Gym facilities
- Sports and leisure clubs

Mental health

- Employee Assistance Programme
- Pathways network

Inclusion & Culture (I&C)

Leave

- Annual leave
- Parental leave

Long service award

- Continuous Contribution Award

Family benefits

- Celebrating precious moments
- Parents at Swiss Re
- Regular allowances

Transport

- Public transport
- Private transport

Local services

- Employee restaurants
- Dry cleaning
- Shuttle bus

Ways of working

- Own The Way You Work
- Flexible working time models

Art & Culture

- Cultural Engagements
- Art at Swiss Re

Protection

- Social insurance
- Sick pay/continued salary payments
- Disability benefits
- Death benefits

Retirement

- Swiss Re Pension Fund
- Retirement options

Savings & investment

- Financial services by Zürcher Kantonalbank
- Global Share Participation Plan

Other

- Discounts
- Referral award
- Expense allowance
- External training and continuing education

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

Contribution to basic health insurance

You receive a monthly allowance of CHF 200 toward basic health insurance from a provider of your choice.

Preferential terms & conditions with VISANA, SWICA and Sanitas

For supplementary health insurance, you and your family have access to a wide range of products as well as preferential terms and conditions from our three preferred insurance partners, SWICA, VISANA and Sanitas. They regularly offer consulting days for you to get advice on your health insurance.



Accident insurance

Through Zurich Insurance, Swiss Re provides you with accident insurance that covers you worldwide and entitles you to treatment in a private ward.



Sports and leisure

Gym facilities

Gym facilities including fitness rooms, showers and changing rooms, are available in the three main office buildings (Escherhaus, Swiss Re Next and Soodring 6).

Sports and leisure clubs

You can also join any of the sports and leisure clubs run by and for Swiss Re employees, such as the Belvoir rowing club and football and table tennis clubs.



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 (I & C)

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 leave



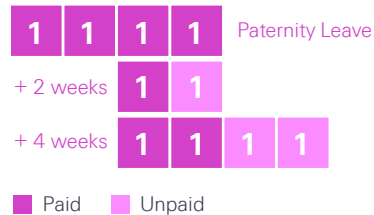
Flex days – option to buy up to 10 additional days off per year.

Unpaid leave – take unpaid time off for at least 2 weeks and up to 1 year.

Parental leave

Primary carer/maternity leave –
4 months

Secondary carer/paternity leave –
4 weeks, with the option to prolong
secondary carer leave by:



Adoption is treated in the same way as primary carer/maternity and secondary carer/paternity leave.

Did you know

that at Swiss Re you can buy additional leave in case you have a special trip planned?

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 a cash gratuity and paid leave on the occasion of your marriage or registration of your partnership as per the Partnership act or when you (or your spouse or life partner) give birth to/or adopt a child.

Parents at Swiss Re

School holiday activities for children aged 4 to 12.

A licensed childcare service (KITA) at Campus Mythenquai.

Free external guidance through profawo (<https://www.profawo.ch/angebote>) on questions regarding childcare outside the family.

Regular allowances

Statutory child allowance (monthly):

For each child:

<12



CHF
215

12-15



CHF
268

16-25
in education



CHF
268

Bands D, E and F receive an additional family allowance of CHF 150 (weighted by degree of employment) if eligible for the statutory child allowance.



Transport

Public transport

You can get an annual public transport pass (BonusPass ZVV, A-Welle, OST-WIND, Schwyz/Zug) valid throughout the respective cantons at an attractive price.

Swiss Re reimburses you for up to CHF 600 to the cost of your SBB point-to-point travelcard and General Abonnement (GA) after expiration of your ticket.

You can rent a PubliBike from various stations free of charge for the first 30 minutes.

Private transport

You can rent a parking space subject to availability. Cost varies by location.

You can charge your electric car at Swiss Re parking garages.

We offer a bike-to-work programme, and you can park your bike at your office location for free.



Local services

Employee restaurants

At our self-service restaurants, you can choose from a wide variety of delicious, healthy dishes at an attractive price. Moreover, fresh fruit and bread are served in the morning at the coffee stations at Mythenquai and Adliswil.

Dry cleaning

Dry cleaning at a discounted price with in-house pick-up and drop-off.

Shuttle bus

Shuttle bus during the day to connect Swiss Re's offices in Zurich, Adliswil and the Centre of Global Dialogue in Rüslikon.



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 Switzerland 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 time models

Part-time: Standard

Reduce your working percentage. For example, work on an 80% basis for 4 days per week, or for 5 days per week at 6.6 hours a day.

Part-time: More leave

Reduce your working percentage and have more days of leave. For example, work on a 90% basis for 5 days per week at 8.25 hours a day but with approx. 23 additional leave days per year.



Did you know

that at Swiss Re you own the way you work?

Art & Culture

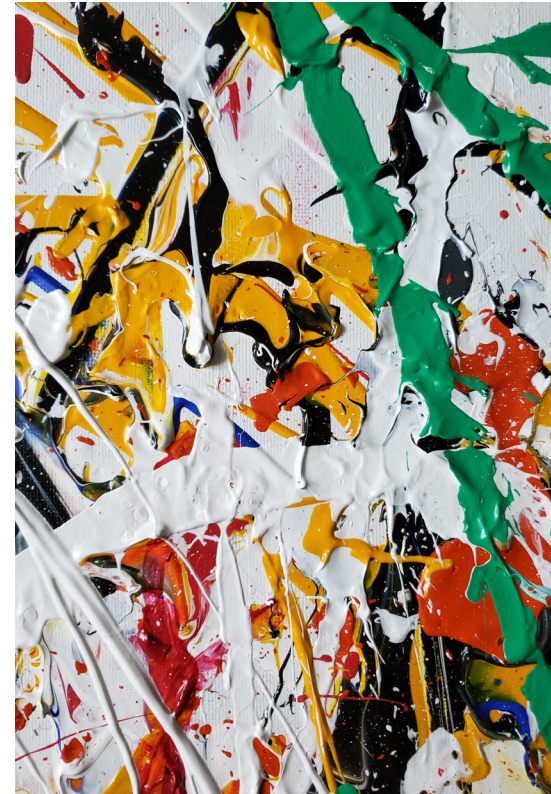
Cultural Engagements

For Swiss Re, sponsoring is about engaging and inspiring. We believe that a lively cultural scene offers new perspectives, opens hearts and minds, and fosters dialogue. In Zurich, where we are headquartered, our connection and dedication to the city go back to Swiss Re's foundation in 1863. Here we partner with some of the city's finest cultural institutions and actively contribute to making Zurich a great place to work and live.

As an employee you can benefit from a great range of offers such as free & discounted tickets, guided tours, employee events and many more.

Art at Swiss Re

Art and architecture significantly contribute to Swiss Re's brand and identity. They express the core values of the company and underpin Swiss Re's commitment to offering a stimulating working environment. Our corporate collection helps to create a unique and unifying experience for visitors and for employees in Swiss Re offices across the world.



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



MyFinances



Protection

Social insurance

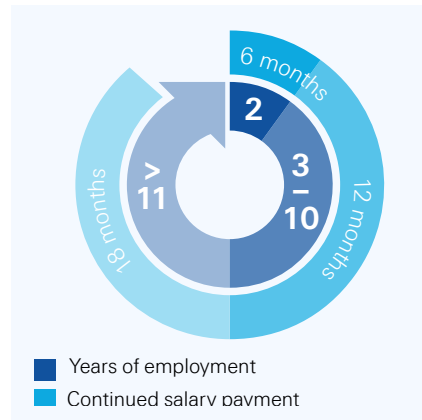
Mandatory social insurance contributions:

AHV/IV/EO¹
5.3%

ALV²
1.1%
up to CHF 148 200

Sick pay/continued salary payments

In the event of sickness or accident, you'll continue to receive full salary payments for the following periods, depending on the length of your employment at Swiss Re:



Disability benefits

Following the expiry of Swiss Re's continued salary payment in case of disability, you're entitled to a wage replacement benefit for a maximum of 18 months or until recognition of a disability (IV) pension via an IV ruling. The wage replacement benefit is paid out from the Pension Fund on a proportional basis according to the degree of incapacity to work (the maximum benefit is 70% of your last insured salary).

Death benefits

Death benefits are paid from the Pension Fund. The surviving spouse's pension amounts to 42% of the last insured salary plus the statutory orphan's pension for each dependent child in common with the deceased (for children under 18 and for under 25 if in full-time education).

¹ AHV=Alters- und Hinterlassenenversicherung, IV=Invalidenversicherung, EO=Erwerbsersatzordnung

² ALV=Arbeitslosenversicherung

Retirement

Swiss Re Pension Fund

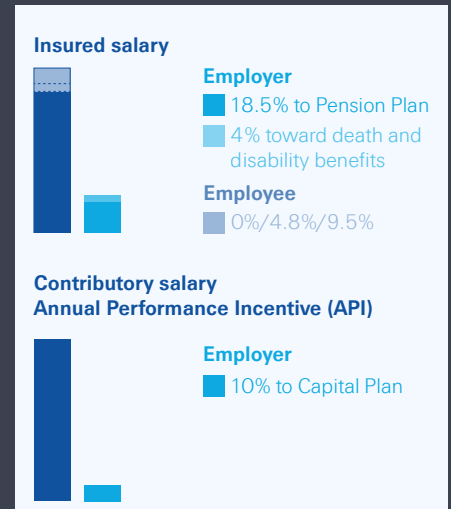
The Swiss Re Pension Fund provides benefits in excess of the statutory requirements. The fund has two parts: the Pension Plan and the Capital Plan. At retirement your accumulated balance in the Pension Plan is converted into a pension using predetermined factors. Alternatively, you may choose to take up to 100% of the accumulated balance as a lump sum. The Capital Plan account balance is paid as a lump sum.

The normal retirement age is 65. You have a possibility to retire early from the age of 58 as well as to defer retirement up to the age of 70.

Contribution rates:

Employer: 18.5% of insured salary to the Pension Plan, plus 10% of the contributory salary (Annual Performance Incentive, [API]) to the Capital Plan, plus 4% of insured salary toward death and disability benefits. Insured salary is defined as base salary less an offset (CHF 17 000 in 2024)

Employee: Choice of 0%, 4.8% or 9.5% of insured salary. Further voluntary contributions ("buy-ins") are possible subject to Pension Fund regulations



Retirement

Retirement options

Swiss Re provides a wide range of flexible retirement solutions.

Early retirement

Enter into retirement before age 65. Start receiving Pension Fund payments, with no further contributions possible.

Partial retirement

Permanently reduce your working percentage between age 58 and 70 before entering full retirement. Start receiving partial Pension Fund payments, with your contributions based on your new salary.

Flex58+

Flexibly reduce your working percentage before entering regular retirement. Your previous base salary is still insured in the Pension Fund, with you and Swiss Re continuing to pay the same contributions.

Regular retirement

Enter into regular retirement at age 65. Start receiving your full Pension Fund payments.

Deferred retirement

Continue working on a full or part-time basis beyond age 65. Your Pension Fund contribution remains based on working percentage.

Advisory role

Continue working after entering retirement, on a contractor basis. Start receiving your full Pension Fund payments.



Savings & investment

Financial services by Zürcher Kantonalbank

You are offered preferential conditions on financial services (mortgages, banking services, asset management, pension and financial planning) supplied by Zürcher Kantonalbank. All services are available to permanent and retired Swiss Re employees, their partners and children living in the same household.

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.**



Other

Discounts

The Swiss Re Employee Association negotiates special agreements with various providers, insurers and stores and offers attractive discounts to Swiss Re employees.

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).

Expense allowance

Standard expense allowance for minor expenses (less than CHF 50) for Bands A, B and C.

Band A: CHF 23 400 annually
CHF 1 950 monthly

Band B: CHF 16 800 annually
CHF 1 400 monthly

Band C: CHF 10 200 annually
CHF 850 monthly

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.



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