



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 Germany!



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Swiss Re provides you with a range of benefits to help you look after your physical and emotional health so you can be more resilient and live life to the fullest.



MyHealth



# Health Check-Ups

## Check-up allowance

All permanent employees are entitled to an allowance of up to EUR 100 per year for health checks or an alternative medicine treatment (chiropractic, osteopath, naturopath, acupuncture), provided that the costs are not covered by your statutory or private health insurance company.



# Accident insurance

Swiss Re provides group accident insurance coverage for all employees to financially protect you against the risk of permanent disability due to private or work-related accidents and your family in case of your death due to private or work-related accidents.



# Mental health

## Psychological consultation

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 enables you to attend to your well-being while maintaining and improving your ability to perform.

Human Protect Consulting offers you psychological and urgent crisis phone consultations for personal or work-related issues, free of charge to you. The service can be utilized anonymously.

## 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

Many employees are passionate about Inclusion topics. Focus areas are currently inclusive culture, gender, LGBTQIA+, race & ethnicity and mental health, with a focus on raising awareness, identifying areas for improvement, and developing and implementing impactful solutions. Alongside the work done by the global Inclusion 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.



# Sports

Swiss Re in Germany has a cooperation with a fitness vendor. With a single membership all permanent employees are free to work out and take advantage of other sports at countless venues all over Germany. Swiss Re pays a contribution towards your monthly membership fee.



Benefits to help you look after people you love and feel connected with the people and cases you care the most about.

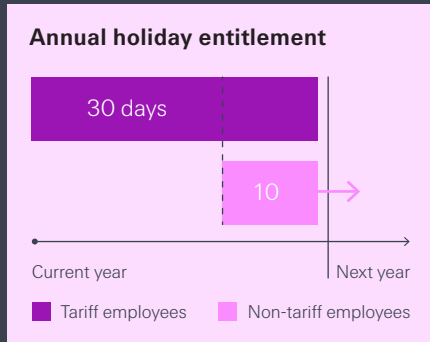


MyLifestyle



# Leave

## Annual leave

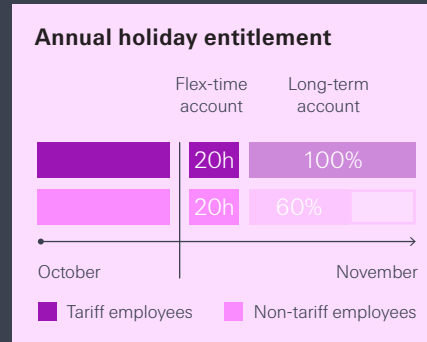


You are entitled to 30 vacation days per year. A maximum of 10 unused days can be transferred to your Long-term account each year.

**Flex days** – Up to D band, you can use your flex-time for days off.

**Sabbatical** – You can use the accumulated flex-time saved to your Long-term account at a later time for a period of paid leave from work.

## Long-term accounts

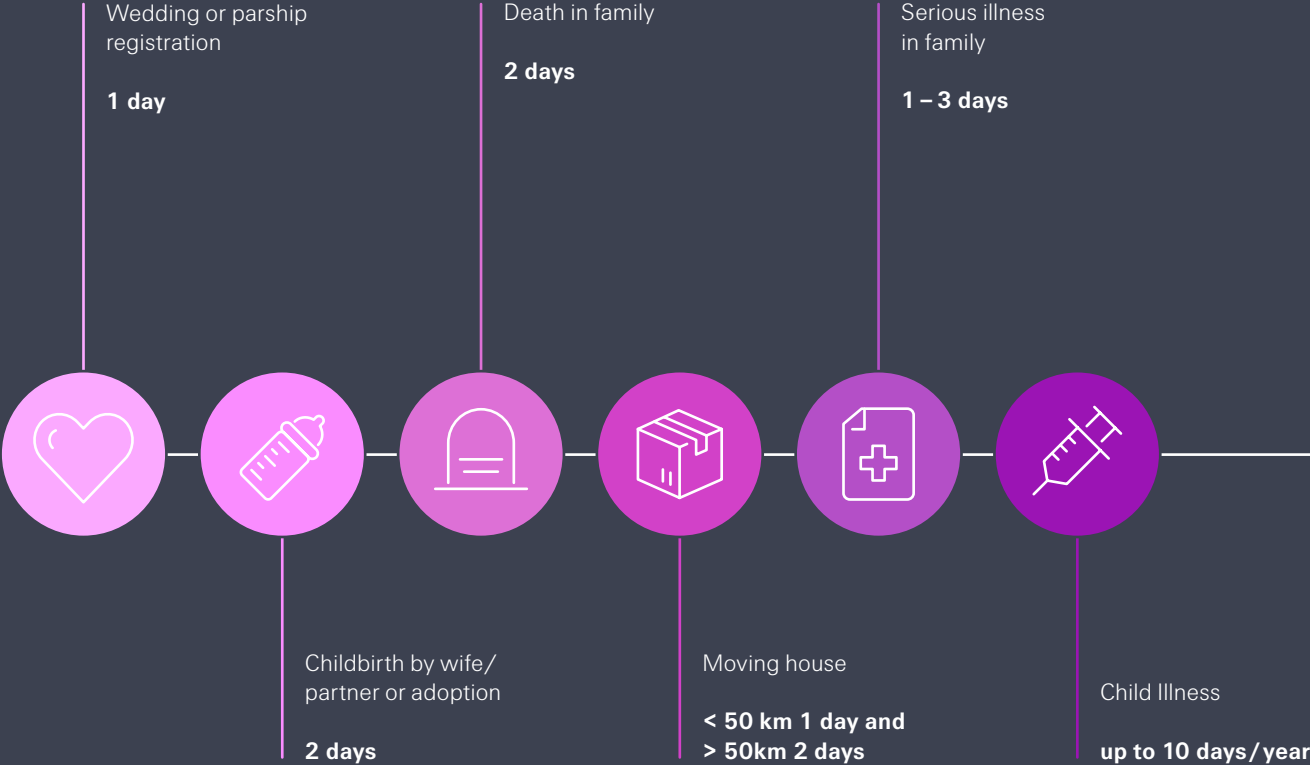


Long-term accounts (Wertkonten) allow you to tailor your working life more closely to your individual plans. At the end of each October, 100% (tariff employees) / 60% (non-tariff employees) of your flex-time, exceeding 20 hours, are automatically transferred to the Long-term account and can be used later for a period of paid leave. In addition, you have the chance each year to convert your Christmas bonuses, royalty (Tantieme) and bonuses to credit for your Long-term account.

## Did you know

that you can build up additional leave in case you have a special trip planned?

# Additional Leave



# 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:

**+4 weeks**  
paid time  
off

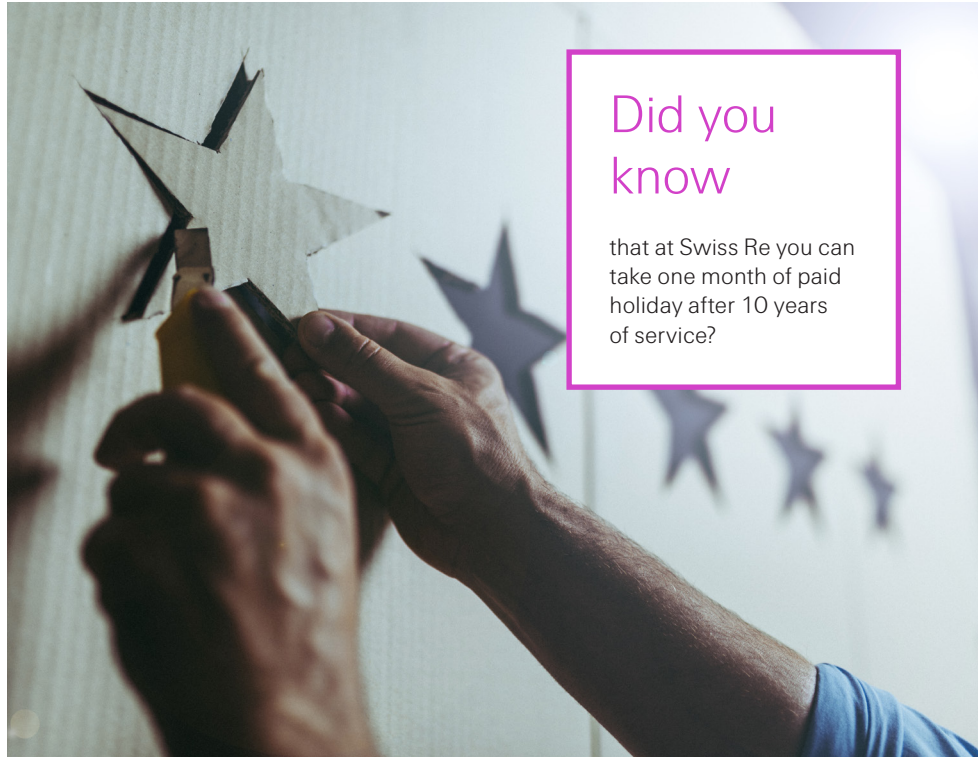
**or**

**+50% salary**  
monthly

(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).

**+3 days**  
paid time  
off



Did you  
know

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

# Family benefits

## Parental leave

Swiss Re grants additional paid time-off for parents according to the Global Parental Leave policy during the child's first year of age.

## Parents@Swiss Re

**Inhouse holiday childcare (Munich only):** In cooperation with our family services provider. For a subsidized amount, Swiss Re offers childcare in the Munich office during two weeks of the summer holidays. A daily programme of activities for children aged 3 to 12 is provided.

**Family care service:** You can use the advisory services of our family services provider for childcare and homecare/ eldercare free of charge.

**Daycare:** In emergency cases, the family care service supports you in organizing day care for your children. For regular day care, Swiss Re cooperates with the Kinderkrippe Kammerstrolche next to the office in Munich.

**Childcare allowance:** Swiss Re supports you with up to EUR 120 per month for each child in childcare prior to school enrolment.



# Mobility

## Public transport or parking subsidy

Swiss Re contributes up to EUR 600 towards an annual public transportation ticket or the monthly “Deutschlandticket” in Munich, Frankfurt and Hamburg or towards a private parking space in Frankfurt or Hamburg for eligible employees.

If instead you opt for a parking space in Munich, the subsidized parking in the office garage costs you only EUR 2 per day.

## Parking and car battery charging in Munich

There are a number of parking spaces available in the parking garage for EUR 5 per day (non-subsidized rate) with the possibility to charge your car.

## Company cars

Eligible employees may apply for a company car. Swiss Re contributes to the company car costs with a monthly subsidy.

## JobRad

Swiss Re cooperates with JobRad to offer employees the option to lease a bike or pedelec via their employer. The monthly instalments are automatically deducted from the employee’s gross salary and equals a tax saving of up to 40%.



# Food & beverage

## Lunch allowance

Every employee in Munich is entitled to a complimentary lunch at the office partner restaurant each day or 15 Pluxee vouchers per month in Frankfurt and Hamburg.

## Breakfast

Subsidized breakfast and snacks in Munich.

## Vitamins

Complimentary fresh fruit in the afternoon.

## Drinks

Complimentary coffee, tea and water.



# 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 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.



Did you  
know

that at Swiss Re  
you own the way  
you work?

Benefits to help you keep control of your finances, meet your financial goals and life plans, now and in the future.



MyFinances



# Protection

## Sick pay/continued salary payments

In the event of an incapacity to work due to illness or accident of up to 6 weeks, you continue to receive full pay in Germany. If the 6 weeks are exceeded, you will receive a cash supplement from Swiss Re in addition to your health insurance sick pay. The cash supplement and its duration depend on certain factors such as type of contract and the length of your employment at Swiss Re.



# Savings & investment

## Capital forming contribution (Vermögenswirksame Leistungen)

You can receive up to EUR 40 per month.

## 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 cycle, you'll receive from Swiss Re a 30% match on the number of shares you hold.



# Retirement

## Pension plan

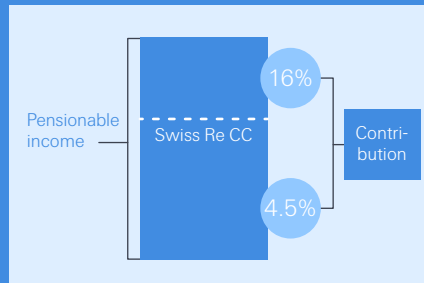
Swiss offers a modern and attractive company pension plan as an additional retirement provision. The company pension plan is an important part of your compensation package.

### How does it work?

The principle of the pension plan is quite simple: Swiss Re sets up a personal pension account for you. Every year, Swiss Re pays a pension contribution to this account, which accumulates a guaranteed annual interest of 2% plus variable interest. Your pension assets will be paid out when you retire or in case of disability or death. For the payout, you have the flexibility to decide whether you want to receive the pension assets as a lump sum, in instalments or as a monthly pension in retirement.

## The Contribution

The amount of the pension contribution depends on your income. Parts of income up to a specific limit – the Swiss Re contribution ceiling – and parts of income above this limit are viewed separately: The contribution amounts to 4.5% of the pensionable income up to the Swiss Re contribution ceiling. For any part of your income that exceeds this contribution ceiling, you will receive 16%.



## Pensionable income

The pensionable income corresponds to your annual base salary, excluding tantieme payments, tariff special payments and bonuses.

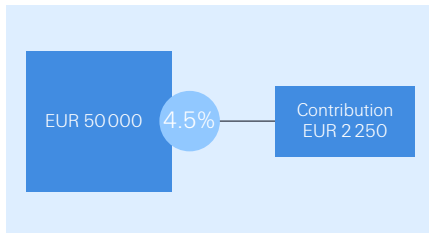
### Swiss Re contribution ceiling

In 2025, the Swiss Re contribution ceiling amounts to EUR 96 000. This ceiling is adjusted every year. The adjustment will be in line with the change in the reference amount set out in Book IV of the German Social Code. This reference amount indicates the average income of statutorily insured individuals in Germany and is recalculated every year.

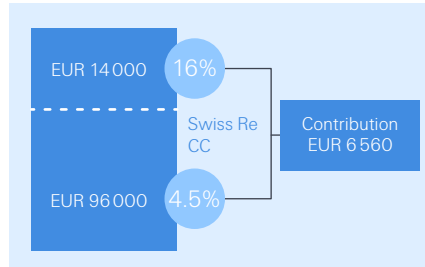
# Retirement

## Example – pension plan

Let us assume that your pensionable income amounts to EUR 50 000 per year – which is below the Swiss Re contribution ceiling. In this case your annual contribution, which Swiss Re pays for you, amounts to EUR 2 250.



If your pensionable income amounts to EUR 110 000 per year; EUR 14 000 exceed the contribution ceiling (as of 2025). In this case the contribution amounts to EUR 6 560.



# Other

## 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.





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