SVB provides a comprehensive benefits package that includes health and welfare coverage for the employee and eligible dependents as well as short and long-term financial benefits. Employees are eligible to participate in most plans upon date of hire.

**SVB Holidays 2019**

<table>
<thead>
<tr>
<th>JAN 1</th>
<th>New Year’s Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAN 21</td>
<td>Martin Luther King</td>
</tr>
<tr>
<td>FEB 18</td>
<td>President’s Day</td>
</tr>
<tr>
<td>MAY 27</td>
<td>Memorial Day</td>
</tr>
<tr>
<td>JUL 4</td>
<td>Independence Day</td>
</tr>
<tr>
<td>SEP 2</td>
<td>Labor Day</td>
</tr>
<tr>
<td>OCT 14</td>
<td>Columbus Day</td>
</tr>
<tr>
<td>NOV 11</td>
<td>Veteran’s Day</td>
</tr>
<tr>
<td>NOV 28</td>
<td>Thanksgiving Day</td>
</tr>
<tr>
<td>DEC 25</td>
<td>Christmas Day</td>
</tr>
</tbody>
</table>

**Medical Insurance**

SVB provides comprehensive medical plan options through United Healthcare and Kaiser. Employees and their dependents (spouses/domestic partners and dependent children up to age 26) are eligible.

**Dental Insurance**

SVB offers a comprehensive dental plan through Delta Dental that provides up to $2,000 per person per year for dental care. Employees and their dependents (spouses/domestic partners and dependent children up to age 26) are eligible.

**Vision**

SVB provides vision coverage through VSP. The plans provide coverage for eye exams, lenses, and frames every 12 months. Employees and their dependents (spouses/domestic partners and dependent children up to age 26) are eligible.

**Flexible Spending Accounts (FSA)**

Employees can set aside up to $2,700 annually for their healthcare and $5,000 annually for their dependent care accounts.

**Employee Assistance Program (EAP)**

Concern EAP offers a comprehensive resource for employees to help bring balance between work responsibilities and their personal life. The service is free to employees and household members and funded entirely by SVB.

**Payroll Schedule:** Paydays are bi-weekly, every other Friday.
Healthcare Advocacy and Assistance
SVB provides employees with access to a comprehensive health advocacy service with HealthAdvocate. This program is designed to help the employees and their family navigate healthcare and insurance-related issues and resolve problems that they may encounter.

Teladoc – Medical Support
Teladoc gives you and your eligible dependents 24/7/365 access to quality care through phone and video consults. To be eligible, you must be enrolled in the SVB UHC medical plan.

One Medical – Medical Support
One Medical offers same-day, on-time appointments with top physicians in 40+ metro locations. To be eligible, you must be enrolled in the SVB UHC medical plan.

Bright Horizons
Bright Horizons is available to all eligible U.S. SVB employees to help them manage the demands of work, life and family. The four programs offered include back-up care, special needs assistance, college coach and family support.

401(k) Retirement Plan
Employees can contribute up to 75% of salary on a pre-tax or Roth 401(k) after tax basis to the 401(k) Plan at The Vanguard Group (up to IRS limits). SVB will match employee contributions up to 5%. The match is immediately vested.

ESOP (Profit Sharing Plan)
Employees automatically participate in the ESOP (Profit Sharing Plan). SVB may make an annual discretionary contribution of 0 – 10% of eligible compensation into an employee’s ESOP account at Vanguard.

Deferred Compensation Plan
Eligible employees may elect to participate in the SVB Financial Group Deferred Compensation Plan (DCP) each year, which allows employees to set aside additional compensation on a pre-tax basis beyond the IRS limits of the 401(k) plan.

Employee Stock Purchase Plan (ESPP)
Employees can contribute up to 10% of earnings (up to plan limits). The stock is purchased at 85% of the fair market value price on either the first day of the six month offering period or the last day of the period, whichever is lower.

Employee Home Ownership Plan
Qualified employees may be eligible for discounted loan rates for mortgages on primary homes.

Life and AD&D Insurance
SVB provides Basic Life and AD&D insurance at two times annual base salary up to $1,000,000. Employees may purchase additional life insurance for themselves, spouse and/or children.
Benefits Summary

Short Term Disability (Includes Pregnancy)
SVB provides 100% of base salary for up to nine weeks for approved disability claims. Up to an additional 4 weeks at 66.67% of employee base salary, if disability continues. Only first 13 weeks of leave are eligible. Pay will be integrated with any state disability or other income benefits the employee is eligible to receive. SVB provides STD coverage at no cost to eligible employees.

Parental Bonding (Birth and Adoption)
SVB provides 100% of base salary for up to twelve weeks. Can be used in two week increments. Must be used within 12 months of the birth/adoption.

Long Term Disability
SVB provides Long Term Disability insurance of 66.67% of earnings up to a maximum monthly benefit of $16,500.

Commuter Benefits
Employees have the option to set aside a portion of their paycheck before taxes are deducted, and use it to pay their eligible commuting expenses. For 2019, the allowable maximum is: $265 monthly for parking and transit plus $265 for vanpooling.

Sick Pay
Employees earn up to 10 days of sick time per year, which carries over each year to a maximum of 75 days.

Vacation/Time Away From Work
Non-exempt employees may accrue up to 22 days per year and carry balances up to 240 hours. Exempt employees will participate in SVB’s “time away from work” practice, in which they collaborate directly with their manager to plan time away from work to refresh and renew.

Business Travel Accident
SVB provides coverage to all employees while travelling on SVB business. The policy from Chubb includes benefits for lost or damaged checked baggage, emergency evacuation, travel assistance, and accidental death insurance.

Employee Referral Program
SVB encourages employee referrals for top talent. Employees can be eligible to earn up to $3,000 when they recommend candidates for SVB’s Employee Referral Program.

Education Assistance
Eligible employees may receive reimbursement of up to $5,250 per calendar year based on the approved program of study. To be eligible for Education Assistance, you must be meeting all performance expectations.

Learning and Development
SVB provides a variety of online and instructor-led courses to meet our employees’ development needs. Employees work with their manager to determine the appropriate courses for their role and business unit.
Benefits Summary

Adoption Assistance Plan
SVB provides adoption assistance of up to $5,000 per eligible child. Reimbursement of eligible expenses will be provided through payroll, subject to applicable taxes and grossed up accordingly.

Employee Recognition
SVB has a strong commitment to recognition and the role recognition plays in ensuring a strong culture at SVB. Awards are given out quarterly and annually recognizing performance, client care, operational excellence, and community service.

Neither this document nor the benefits described in this summary, creates a contract of employment, or a guarantee of employment, between SVB Financial Group and any employee. The complete details of each plan are in the legal documents under which the plans are administered. The legal documents will prevail in case of conflict between anything written here and the legal documents. SVB Financial Group reserves the right to amend or discontinue any program at any time with or without notice and as in its sole judgment may be necessary. Updated December 20, 2018.