



SVB Life and Benefits: Beijing, China 2023

At SVB, we support the whole you.

SVB benefits programs are designed to meet our employees where they are in life. Which means they show up at home. Your home. We embrace and support diverse families, however they're defined. SVBers can opt in and out of benefits programs, plus take advantage of customized perks and offerings. And of course, this support shows up on a day-to-day basis, in a rewarding work environment that encourages lasting relationships.

The benefits in this summary apply to SVB employees in Beijing, China. Since this is a summary, there may be additional terms, conditions and limitations that apply (such as medical underwriting approval). Please refer to the actual policies for additional information.

SVB makes all statutory benefit contributions, such as pension, housing fund, and unemployment, medical, work injury and maternity insurance.

SVB Holidays 2023

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|------------------------|----------------------------|
| DEC 31- JAN 2 | New Year's Holiday |
| JAN 21-27 | Chinese Spring Festival |
| APR 5 | Qingming Festival |
| APR 29- MAY 3 | Labor Day |
| JUN 22-24 | Dragon Boat Festival |
| SEP 29- OCT 6 | Mid-Autumn Festival |
| OCT 1 | National Day |

Private Medical and Dental Insurance

You and your declared dependents (spouse and children) are eligible to enroll in SVB's private medical and dental insurance plans through MSH. The insurance premiums are fully paid by SVB and are subject to local tax laws.

Features of these plans include:

Medical:

- 100% coverage for outpatient services up to RMB 50,000 per insured per year.
- 100% coverage for hospitalization.
- A wellness benefit of up to RMB 4,000 per year, which can be used for health screenings at any time during the year.
- Maternity expenses (up to RMB 30,000 per year).
- A total medical policy limit of RMB 1,000,000 per insured per year.

Dental services:

- Up to a maximum of RMB 2,000 per insured per year.
- Preventative dental services covered at 100 percent.
- Basic dental services covered at 80 percent.
- Major restorative services covered at 50 percent.

Life and Personal Accident Insurance

As an SVB employee, you are covered by a life and personal accident injury insurance policy (through Taiping) in the amount of 36 times your base monthly salary. The coverage includes death by disease and accidental death.

Payroll Schedule: Payday is the last working day of each month.



Benefits Summary

Supplemental Sick Leave

SVB provides you paid sick leave of up to 10 days per year; with up to 100 percent of base salary combined with the statutory benefit.

Serious Illness Insurance

After 30 days of employment, you will be entitled to a lump sum benefit of RMB 150,000, in the case of any serious disease as defined in the policy).

SVB China Employee Supplemental Pension Plan

SVB supports employees in saving for retirement. For employees who have completed their probationary period, we offer employees a supplemental pension plan with a fixed contribution of 3% of base salary. Additionally, you may make voluntary contributions from your post-tax salary and receive a 100% employer match contribution on the first 5% of your voluntary contributions.

Employee Assistance Program

SVB provides an Employee Assistance Program through ICAS at no cost to you to support your success at home and at work. You may have up to ten visits per incident per year. The ICAS website offers many resources for work/life support, and assistance with personal, family or work issues.

Holiday and Vacation Leave

Full-time employees are eligible to accrue 20 days of vacation leave per year up to a maximum accrual of 25 days to provide paid time off for relaxation or personal time away from the office. This is in addition to the statutory holidays (outlined above).

Transportation Allowance

SVB provides a monthly transportation allowance of RMB 400 for all employees. Receipts are required.

Learning Opportunities

SVB invests in each employee's learning and development. To support this, we offer learning in group and individual settings on several platforms to enhance your development. SVB provides employees access to getAbstract and SVB's internal learning management system BLUE Learning.

Additionally, you may be eligible for education assistance and receive reimbursement of up to the local currency equivalency of USD 5,250 per calendar year based on the approved work-related programs of study that meet certain requirements. Please refer to the Source for program details.

Business Travel Accident Insurance

SVB provides coverage to employees while traveling on SVB business. The policy from the Chubb Group includes benefits for lost or damaged checked baggage, emergency evacuation, medical and travel assistance. In the event of an employee's accidental death while traveling on SVB business, an additional lump sum death benefit of 10 times base salary up to US\$750,000 is provided. The benefit is fully paid for by SVB.



Benefits Summary

SVB in the Community: Matching Gift and Community Involvement Program

At SVB, we're working for something bigger. Together, we're working for something larger than a bank. We're working to help those we serve become more successful and make a greater impact as citizens of the world. And whether it's with our clients by our side or out there on our own, we pride ourselves on getting involved with the community and supporting the causes that align with our values. Because at SVB, we believe this is true power. The power to make a difference.

Silicon Valley Bank's Matching Gift Program is designed to support our employees' personal philanthropy by matching their donations to eligible non-profit organizations who are recognized as tax exempt or designated a public charity. SVB will match employee donations up to USD \$2,000 each calendar year. Examples of eligible organizations include, but are not limited to: schools, colleges and universities, civic, arts, cultural, health and science organizations, human services agencies such as food banks and temporary and transitional housing shelters, and environmental groups. You may check Benevity to confirm if your donation is eligible for matching under SVB's program guidelines

SVB is committed to the communities we serve and encourages employees to volunteer their time in service to the community. SVB will match donations of time with Volunteer Rewards to employee Giving Accounts of USD \$25 per hour (up to 40 hours or USD \$1,000 per calendar year) for volunteer time reported with qualifying charities.

For more information about matching gift and volunteer program, visit SVB in the Community on the Source.

Employee Referral Program

SVB provides generous incentives to encourage employees to refer top talent. Employees may earn up to RMB 16,500 for candidate referrals. If your candidate is hired, they must successfully complete the requisite period of employment (90 days) with SVB before payment can be authorized. Program details are located on the Source.

SVB Values

At SVB we have a culture of unity and curiosity.

We are SVB. We are collective of driven, forward-thinking individuals united as one, for one singular goal: to help those who are creating the future. When we put the team first, work across silos and truly come together, we better serve our clients. We enable and bring to life bold ideas around the world, backing those who courageously make next happen. Together, we relentlessly execute on our own strategies. We feed our own curiosity and never stop learning. We harness our collective power to deliver on our commitments to our clients, and the communities we serve.

- We start with **empathy for others**
- We **embrace diverse perspectives**
- We take **responsibility**
- We keep **learning and improving**
- We speak and act **with integrity**

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 January 2023.