



SVB Life and Benefits: Denmark 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. The benefits listed in this summary apply to SVB employees on Denmark payroll. 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 Holidays 2023

JAN 1	New Year's Day
APR 6	Maundy Thursday
APR 7	Good Friday
APR 9	Easter Sunday
APR 10	Easter Monday
MAY 5	General Prayer Day
MAY 18	Ascension Day
MAY 19	Bank Holiday
MAY 28	Whit Sunday
MAY 29	Whit Monday
June 5	Constitution Day
DEC 24	Christmas Eve Day
DEC 25	Christmas Day
DEC 26	Second Day of Christmas
DEC 31	New Year's Eve

Annual Leave

In order to provide you with paid time off for relaxation or personal time away from the office, all employees are eligible to accrue 25 days plus an additional five holidays per year, in accordance with the Danish Holiday Act. In addition, a holiday supplement of 3.25% of base salary will be paid out in May.

Short-Term and Long-Term Sickness

You are eligible for sick leave with full salary without limitation from your first day of employment. You are required to provide sick leave documentation in accordance with the rules in Danish Sickness Benefits Act.

Medical and Vision

SVB offers cash in lieu of a medical insurance policy in the amount of 3,500 DKK per year and 200 DKK per year for vision coverage

Parental Bonding

All employees are entitled to time off for parental bonding with enhanced pay over statutory levels, regardless of tenure or seniority.

Enhanced Maternity/Adoption Leave for Primary Caregivers

SVB offers enhanced full pay for maternity & adoption leave for 30 weeks, including statutory provisions.

Special Parental Leave

Any parent welcoming a child to their family is eligible for up to 12 weeks of fully paid leave during their child's first year, even if they do not qualify for any form of statutory leave. The 12 weeks of leave and full pay are inclusive of any other leave and pay

Employee Assistance Program – EAP

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 and app offers many resources for work/life support, and assistance with personal, family or work issues.

Payroll Schedule: Pay day is the last day of each month.

Group Pension and Insurance Scheme

SVB offers cash in lieu of a formal pension and insurance scheme of 11% of the employee's base monthly salary intended to cover a defined contribution benefit plus 1.5% for the additional insurance coverage expense to maintain policies outside a group scheme for life, disability and critical illness, for a total of 12.5%. SVB can support employee personal pension contributions through payroll via PFA only.

Employee Stock Purchase Plan (ESPP)

SVB employees are able to purchase SVB stock at a discount through the ESPP. Employees can contribute up to 10% of earnings to the Plan up to a value of \$25,000 worth of company stock or up to the maximum annual share limit. 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. Contribution periods begin January 1st and July 1st. Shares are issued at the end of the six-month period to eligible participating employees.

For more information, please visit the [Source](#).

Mental Health Support

Enhance your mental health and wellbeing through the Unmind platform. Via the app you can access digital tools to support your wellbeing, including self-guided courses and tips, Meditation, storytelling and other relaxation and stress-relief exercises, mental health tracking through a daily mood diary, personalized insights and tips.

Financial Wellbeing

SVB enhances your financial wellbeing with evidence-based financial guidance through our financial wellbeing partner nudge. Nudge supports your money management with intelligent budgeting and savings tools, engaging content and cutting-edge technology. Smart reminders based on your personal situation will lead you step-by-step toward greater financial prosperity.

Business Travel Accident

SVB holds a policy through Chubb that covers you in multiple scenarios while away on business travel. The scheme includes benefits for lost or damaged checked baggage, emergency evacuation, medical and travel assistance. It also includes a lump sum benefit in the event of an employee death while traveling of 10 times annual basic salary up to US\$750,000. This benefit is fully paid for by SVB.

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 LinkedIn Learning, 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.

Community Service Day

SVB Encourages you to volunteer in your community. As such, you may take one day off per year to volunteer with a charity in your community.

SVB in the Community: Matching Gift and Community Involvement Program

SVB provides generous incentives to encourage employees to refer top talent to the organization. Qualified employees may earn up to 3,200 DKK for candidate referrals or leads. Payment is made after the referred



Benefits Summary

candidate completes 90 days of employment with SVB. Referral awards are taxable. There are some restrictions, please review the information on the Source for full program details.

SVB Values

At SVB we have a culture of unity and curiosity. 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**
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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.