



SVB Life and Benefits: Germany 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.

SVB Holidays 2023

JAN 2	New Year's Holiday
APR 7	Good Friday
APR 10	Easter Monday
MAY 1	Labour Day
MAY 18	Ascension Day
MAY 29	Whit Monday
JUN 8	Corpus Christi Day
OCT 3	Day of German Unity
DEC 24	Bank Holiday
DEC 25	Christmas Day
DEC 26	Second Christmas Day
DEC 31	Bank Holiday

The benefits listed in this summary apply to SVB employees on Germany payroll. Since this is a summary, there may be additional terms, conditions and limitations that apply. Please refer to the actual policy for additional information.

Life & Long-Term Disability Insurance

SVB provides financial protection for you and your dependents in case of serious events such as death and long-term disability. The long-term disability pension amounts 60 % of your annual base salary (limited to € 120,000) and will be paid when you are unable to work for at least 6 months and the disability has been assessed for your own profession and a rate of 50 % or more. Your dependents receive a lump-sum payment in case of your deceasing of 2-times of your annual base salary, limited to € 500,000.

Accident Insurance

You are eligible to an accident insurance that covers you 24/7 worldwide and in both your private and occupational environment with a lump-sum in case of an accidental death (twice your annual salary), a lump-sum of 4 times of your annual salary for an accidental related disability and further cost related benefits that might be required after an accident (e.g., rescue costs, medical aids, cosmetic surgeries, cure treatment allowance).

Health Budget

SVB grants you an annual health budget of € 900 to be individually spend on medical benefits and services, independent of and additionally to your health insurance coverage. The health budget can be used for any medical related aids (visual, hearing, medical), drugs and dressings, dental care and prophylaxis, remedies, and additional services such as virtual GP, specialist appointment services, preventive medical check-ups.

Group Pension Scheme

You are eligible for a group pension scheme with an employer contribution of 3 % of fixed income below social security contribution ceiling and 10 % of fixed income in excess of SSC. Benefits provided through an external Support Fund.

Business Travel Accident

SVB provides coverage to employees while traveling on SVB business. The policy from Chubb 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 benefit of 10 times annual base salary up to US\$ 750,000, is provided. The premiums for this benefit are fully paid for by SVB.

Payroll Schedule: Pay day is the 15th day of each month

*The term **employee(s)** used throughout this document does not refer to a specific gender and is used for convenience purposes only.



Employee Stock Purchase Plan (ESPP) (SVB US)

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](#).

Lunchit Vouchers

You are entitled to lunch vouchers up to EUR 6.20 per day, tax-free, via the Lunchit app. The reimbursement is through the monthly payroll.

Wellness

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.

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. ICAS is the provider. 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.

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.

Family Bonding Time

All employees are entitled to time off for parental bonding. SVB complies fully with family leave provisions under German law. Employees are eligible to receive enhanced pay over statutory levels, regardless of your length of service.

Enhanced Maternity/Parental Leave for Primary Caregivers

If you are the primary caretaker, the first thirty (30) weeks of leave will be paid out at 100% of basic earnings inclusive of any statutory pay or parental allowances. The periods of statutory maternity leave are counted towards this duration.

Family Leave For Secondary Caregivers

If you are the secondary caregiver, the fully paid family leave is up to twelve (12) weeks to bond with your child during the twelve-month period following the child's birth, adoption, or foster care placement.

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 EUR 4,635 per calendar year based on the approved work-related programs of study that meet certain requirements. Please refer to the Source for program details.



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 to the organization. Qualified employees may earn up to €2,600 EUR for candidate referrals. Payment is made after the referred 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.

Employee Recognition

SVB's Annual Awards program is driven by employee participation through a peer-to-peer nomination process. SVBers are recognized for their dedication and commitment to SVB Values, community service, client care, operational excellence and innovation. SVB also recognizes employees for their milestone anniversaries with the organization through a bonus program.

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.