



2025 Benefits and Programs Highlights

Deutsche Bank



When you build your future with Deutsche Bank, we'll empower you to be yourself and grow both personally and professionally. We're a large, diverse organization - a place where individuals make all the difference. Through our benefits and programs, we will encourage you to value your life outside work and enjoy it to the fullest, so that you join us each day with enthusiasm and purpose. The 2025 benefits and programs highlighted below are Deutsche Bank's investment in you.

Health & Insurance Plans

You are eligible for coverage if you are an active, full- or part-time employee who works at least 20 hours or more per week.

Medical Plan Options: Aetna

- High Deductible Health Plans (HDHP) with HSA option
- Preferred Provider Organization (PPO)
- Exclusive Provider Organization (EPO)

Prescription Drug Plan is administered by CVS Caremark.

Dental Plan Options

- Delta Dental Preferred Provider Organization (DPPO)
- Aetna Dental Maintenance Organization (DMO)

Vision Coverage: Vision Service Plan (VSP)

- Two levels of vision coverage

Spending and Savings Accounts

Health Savings Account (HSA)

- Save money on a pre-tax basis to pay for health care expenses if enrolled in a HDHP
- Triple tax-advantaged way to save
 - Tax-free contributions
 - Tax-free withdrawals when money is used to pay eligible health care expenses
 - Tax-free growth as an investment
- No "use it or lose it" rule – any money you do not use rolls over every year, even if you retire or leave Deutsche Bank

Health Care Flexible Spending Account

- Set aside pre-tax dollars to pay for qualified expenses; a limited-purpose FSA (for dental and vision expenses only) is available if you enroll in an HSA

Dependent Day Care Flexible Spending Account

- Set aside pre-tax dollars to pay for qualified day care expenses for qualified dependents

Commuter Reimbursement

- Set aside pre-tax dollars for commuting expenses

Insurance Plans

Basic Life Insurance¹

- We provide life insurance coverage equal to 1x base pay (minimum \$50,000/maximum of \$400,000)

Business Travel Accident (BTA)

- We provide coverage equal to 5x base pay up to a maximum of \$2,000,000

Supplemental Insurance

- Option to buy additional life insurance for yourself of up to 7x base pay to a maximum \$4,000,000 (when combined with Basic Life)

Spouse and Child Life Insurance

- Spouse: option to purchase up to \$100,000 of coverage
- Child: option to purchase \$5,000 or \$10,000 of coverage

Accidental Death and Dismemberment (AD&D)

- Option to buy AD&D up to 10x base pay in \$10,000 increments up to a maximum of \$1,000,000

Other Voluntary Benefits

- Option to purchase legal insurance and/or accident coverage

¹ Hypothetical salary is used if you are a commissioned employee.

Disability Plans

Short Term Disability (STD)

- 100% of base pay for the first 90 days
- 75% of base pay for the next 92 days

Long Term Disability (LTD)

For disabilities extending beyond the STD period:

- We provide 50% of base up to a maximum monthly benefit of \$10,000¹
- Option to buy up to 60% of base pay plus two-year average above-base cash bonus compensation up to a maximum monthly benefit of \$25,000²

Retirement Savings Plans

You are eligible to participate in the Deutsche Bank Matched Savings Plan (401(k)) if you are a full-time or part-time employee.

Deutsche Bank Matched Savings Plan (401(k))

- You may begin contributing as soon as administratively possible after your hire date. Rollovers from other qualified 401(k) plans are accepted
- You will be automatically enrolled after 60 days at a rate equal to 4% of your base pay on a before-tax basis and invested in the plans default fund, if you do not make an election
- After 6 months of service, you are eligible for the Bank's matching and fixed contributions
- We will match 100% of your contributions up to the first 4% (IRS compensation limits apply)
- Depending on years of service, the fixed contribution is 4% or 6% on the first \$100,000 of eligible compensation
- Both the matching and fixed contributions are invested into participants' accounts annually by the end of the first quarter of the following calendar year
- The Bank's contributions vest 20% per year

Annual Paid Time Away

- Combined total of 13 holidays and personal days
- 10 sick and safe days
- 10 COVID sick days through Dec. 31, 2025
- Vacation allowance is determined by corporate title and years of service:

Corporate Title	Years of Employment		
	1-9	10-24	25+
No Corporate Title	15	20	25
Analyst, Associate, & AVP	20	20	25
VP, Director & MD	25	25	25

Work/Life Balance Programs

Family Building Benefits Program³

- Up to \$16,810 reimbursement per employee, per year for eligible adoption expenses
- Up to \$50,000 reimbursement per lifetime for eligible surrogacy expenses
- Egg/sperm cryopreservation for social preservation covered up to \$10,000
- Infertility benefits of up to \$30,000 for medical procedures and an additional \$20,000 for prescriptions, per lifetime

Parental Leave

- Up to 16 weeks of paid parental leave for the birth or adoption of a child
- Birth or adoption must occur after your hire date
- Birthing parents also receive 2 weeks antepartum leave, and 6-8 weeks disability leave before parental leave begins

New Child Transition Plan

- Helps manage the demands of being a new parent and balancing work. Allows additional work flexibility during the first year with your new child

Support for New Mothers

- Lactation rooms available at all locations
- Reimbursement for the transport of breast milk to the home of women who travel for work

Family Concierge

- A dedicated team who does the work of finding care and education answers for employees
- One-on-one help in finding a solution for center child care, in-home care, in-person/virtual camps and school break programs, tutoring/homework help/test prep and after-school care, and housekeeping and pet care

Backup Care and Virtual Tutoring

- Provides temporary, alternative care during a lapse or breakdown in regular child/adult/elder care arrangements. Available both in-home and at most Bright Horizons locations
- Backup care can be exchanged for virtual tutoring support throughout K-12, college, graduate school and professional skill development
- Limited to 10 uses per child/adult/elder, per year

Enhanced Family Support

- Preferred enrollment and a registration fee credit at select Bright Horizons centers and discounted tuition for full-time care at select partner centers in Bright Horizons child care network
- Free access to Sittercity's premium marketplace of sitters, virtual sitting, pet care, and housekeepers, and personalized nanny placement through Jovie
- Discounts on tutoring, STEM programs, summer camps, and group classes for school-age children
- Exclusive elder caregiving planning resources through Years Ahead

¹ Hypothetical salary is used if you are a commissioned employee.

² If you are a commissioned employee, your benefit will be based on 60% of compensation (fixed pay, year-end annual cash bonus, commissions, if applicable) paid to you in the year prior to your date of disability. Hypothetical salary is used if you have less than one year of service.

³ Subject to certain limitations. See HR Connect > Family Building for additional details.

Elder Care Support

- Ongoing, personalized guidance from an experienced Care Coach who can help facilitate in-home needs assessments and coordinate specialized referrals
- Access to an online platform for planning and coordinating care, as well as legal and financial assistance referrals

Working Parent and Caregiver Coaching

- Navigate dual roles as parent and professional, no matter what age or stage of parenting
- Available to those who enroll in a company medical plan

Flex Working

- Alternative work arrangements are available to help you balance your work and personal life

Educational Resources

College Coach

- Assists you through important educational challenges, including preparing, selecting, applying to and financing college. The program offers web-based training workshops, personalized counseling sessions and an on-demand education help desk

Student Loan Refinancing

- Offers discount student loan refinance rates

Health and Wellness

Employee Assistance Program (EAP)

- The EAP provides up to 8 free, confidential counseling sessions for all employees and their adult household family members. On-site counseling is available in New York and Jacksonville

Medical Ally

- Access to a team of experts, including doctors and nurses who can help you understand a diagnosis, make more informed medical decisions and get better care

On-Site Health Centers

- Health Centers in New York and Jacksonville provides acute care of illness and injuries and preventive care

Mental Health First Aiders

- Colleagues, ranging in corporate titles, who have voluntarily trained to act as first responders for colleagues looking for extra wellbeing support or are concerned about their mental health

Employee Resource Groups (ERG)

Unites colleagues from different backgrounds, experiences and business areas to inspire inclusiveness in our daily transactions. ERG is open to all employees, even if you do not self-identify with a particular group.

dbEnable

- Enables an inclusive and supportive workplace where all people affected by visible or invisible disabilities can flourish

dbPride

- Empowers LGBTQIA colleagues and their allies to advance inclusion and advocate for equality

Multicultural Partnership

- Enriches the experience of multicultural talent, includes Asian, Black and Hispanic/Latino Leadership Forums

NextGen Network

- Bridges the gaps between generations with a focus on the future of work

Veterans on Wall Street (VOWS)

- Honors the value that veterans bring to the workplace

Women on Wall Street (WOWS)

- Advances a gender inclusive organization

Community Involvement

Matching Gift Program

- Matches personal donations made by you to non-profit organizations dollar-for-dollar, up to \$5,000

Volunteer Programs

- You may take one day of paid leave per year to volunteer with a Bank-organized activity
- One-time and ongoing opportunities available for individuals and groups (e.g., tutoring, mentoring, job skills training, financial literacy)
- The Bank also participates in annual community service events (e.g., New York Cares Day)

Other Services Available

(May not be available in all locations)

- Discounts to fitness centers
- All faith rooms
- On-site cafeterias
- Gender neutral restrooms
- Perks at Work discount purchase program
- Corporate discounts to museums, entertainment parks and zoos (vary by region)

More information regarding these valuable benefits and programs can be found on the Americas Portal, on HR Connect.

This is a summary of the benefits and programs currently offered at Deutsche Bank in the United States. This overview is provided for informational purposes only. All programs and policies are subject to change or terminate at any time.