



Fortitude Re Bermuda Benefits Overview

At Fortitude Re, our Total Rewards package is designed to support your overall well-being including your physical, mental, social and financial health. In addition to base salary and incentives, we are committed to providing comprehensive benefits to support the needs of you and your family.

Financial Health

- Bermuda Allowance – Annual stipend provided to employees based on level
- Payroll tax – Employee portion capped at 6%
- Social Insurance – 100% company-paid
- Pension/Retirement plans based on nationality including NPS, GRST and 401(k)
 - Fortitude Re matches up to 6% of employee contributions up to IRS annual limit
 - Eligibility for additional 3% profit sharing after one (1) month of employment
- Basic Life and Accidental Death & Dismemberment Insurance (3x annual salary up to \$1,000,000*) – 100% company-paid
- Short-Term and Long-Term Disability Insurance if you are unable to work due to an accident, illness or injury – 100% company-paid

Physical Health

- Comprehensive major medical, dental, and vision through Argus (Guardian Plan)
 - Available to you, your spouse/domestic partner, and children (see plan documents for definition of eligible dependents)
- 100% of premiums paid by the company

Mental Health

- Unlimited PTO
- Fortitude Re Unplugged Week (Company Closure)
- Modern Health - 100% company-paid and available to employees and dependents
 - 1:1 virtual coaching sessions with certified professionals and 1:1 virtual sessions with licensed clinical therapists (10 of each per year)
 - Unlimited group support through Circles
 - Unlimited access to self-paced digital resources
- Employee Assistance Program (EAP) through Benedict + Associates – 100% company-paid and available to employees and dependents

Social Health

- Ignite Allowance – Annual \$5,000 allowance for your personal and professional learning and development
- Employee Resource Groups
- Company match for charitable donations
- Paid volunteer days to support causes meaningful to you

Benefits are as of July 1, 2024 and subject to change.

*Non-medical limit of \$605,000. Amounts greater than non-medical limit require Evidence of Insurability (EOI) through Argus.