

Nahom Abera  
901 Blue Sky Ridge  
30078 Snellville, GEORGIA,  
United States

Dear Nahom:

We are delighted to offer you the position of Engineering Summer Analyst in Risk Division at Goldman Sachs in our Dallas office. As you know, people are the key to our business, and we are excited that you will be part of our team. We are confident that Goldman Sachs will provide an excellent environment for your professional development and success. This letter will confirm certain terms and conditions of our offer of employment. We would like your decision on our offer no later than two weeks from the date of this offer letter.

### **Compensation Details:**

Your annual salary will be paid on a bi-weekly basis every other Wednesday at the rate of \$90,000 per annum, less applicable deductions. If a payday falls on a firm holiday, payment is generally made on the preceding business day. Please note that summer employees of Goldman Sachs are not eligible for any benefits coverage, including paid vacation. To ensure that you get as much as possible out of the summer experience, we expect that you will work for a period of 10 weeks.

### **Travel Details:**

The firm will cover round trip travel costs up to \$750 from / to your school or permanent home to your internship program location including fees for excess baggage (if applicable up to \$200 round trip). Arrangements for your travel may only be made directly through Goldman Sachs' exclusive online travel booking service. You will not be reimbursed for any travel arrangements that are made outside Goldman Sachs Travel Services. Closer to the start of the program, you will receive an email with instructions on how to use this online travel system. Other business travel during your summer internship will be covered by the applicable policy.

In addition, you are eligible to receive a one-time gross payment of USD 5,000, less applicable deductions (e.g., taxes), payable only after successful completion of your background check and within 30 days of your start date. In the event that you do not become employed by the firm for any reason after you receive this payment, you will be required to reimburse to the firm this one-time payment. Please note that if such repayment obligation is satisfied during the same tax year in which the payment was made, you will only need to reimburse the firm for the net amount of the payment. However, if your repayment is made in the following (or a subsequent) tax year, you will need to reimburse the firm for the gross (pre-tax) amount. To the maximum extent permitted by applicable law, you agree that the firm may deduct this amount from any monies owed to you by the firm on termination of your employment or otherwise.

### **Employment Details:**

Employment with the firm is contingent on your successful completion of your degree from your current educational institution prior to July of the graduation year indicated in your application. Changes to your graduation date may impact your ability to start at the firm; we ask that you reach out to your recruiting contact as soon as possible if you anticipate any updates to your graduation timeline.

Your employment will also be subject to various Goldman Sachs policies and procedures, including those currently contained within our recruiting and onboarding systems, as well as on our employee HCM portal, HCMforYou. Additionally, our offer is made contingent on you not being subject to any obligation that would in any way restrict the performance of your duties with us as of your start date. There are also a number of employment

prerequisites that are described in the Employment Requirements Attachment.

This offer and any employment with Goldman Sachs are conditional upon the satisfactory completion of pre- and post-employment background, reference, credit, criminal, education and other checks.

Employment with the firm is contingent on your eligibility to work in the United States.

If you are a foreign national attending a U.S. school and are currently in F-1 visa status, please work directly with your designated school official (DSO) to obtain the required documentation needed for employment purposes. If you are attending a non-US school and require US immigration assistance (i.e., J-1) please contact the Global Mobility helpdesk at +1 212-902-4030 and although we cannot guarantee any result, the firm may be able to provide support. Note that you must have the appropriate work authorization to commence employment and you must provide documentation establishing your authority to work within 3 days of your start date as specified by law. Please also note that the firm may alter or withdraw this offer in the event that it determines, in its sole discretion, that your lack of proper work authorization status could interfere with your ability to perform the job for which you are being hired.

Please indicate on the next screen whether you will need to obtain U.S. work authorization sponsored by Goldman Sachs or whether you will commence employment in OPT.

The firm may require you to travel to a location other than your primary work location (i.e., 'business travel'), which may generate immigration, regulatory compliance and/or tax requirements that you or the firm will be required to fulfil. Depending on the location and purpose of your trip, you may be required to obtain a business and/or employment visa before undertaking your trip. Employees must also ensure that either the appropriate licenses or registrations are in place before business travel occurs or that an exemption allows you to be accompanied by an individual who holds the appropriate licenses/registrations for the country of travel to conduct your proposed activities. The firm does not protect or otherwise reimburse business visitors for any tax and/or social security obligations that may arise from your business travel and you will be responsible for any personal tax and/or social security payable by you in the location of travel, including any tax return preparation. To the extent required by local law, the firm will withhold or deduct any applicable payroll taxes, social security or similar obligations from your compensation. In accordance with these requirements, please ensure your citizenship and travel documents are up to date in HCMforYou. For more information regarding business travel, please refer to the Global Business Traveller Tax Policy.

Your selection of "accept" in the dropdown will indicate your acceptance of our offer, your receipt of the Employment Requirements Attachment, and your understanding of the terms and conditions on which our offer is based. This agreement replaces and supersedes all other agreements, written or oral, with respect to its subject matter.

You agree that your employment constitutes "at-will" employment. As such, your employment may be terminated by you or the firm at any time for any reason, subject to any applicable notice policies or provisions. Nothing in this offer letter is intended to alter the at-will nature of your employment.

Nahom, we look forward to having you join the firm.

Your approximate start date is scheduled for June 2025. You will be notified separately of your actual start date.

If there is anything we can do for you, please contact the Offer and Onboarding Team at AmerCampusC@ny.gmail.gs.com.

Sincerely,

A handwritten signature in black ink that reads "Omer Tanvir". The signature is written in a cursive, flowing style.

**Omer Tanvir**  
**Managing Director**  
**Human Capital Management**

You are both agreeing to sign and signing this offer letter electronically. You acknowledge and agree that your electronic signature is the legal equivalent of a manual or handwritten signature and is as valid as if you signed the document in writing.