

Helping by doing

There are many vulnerable groups in the Netherlands who for various reasons can use a helping hand.

Social organisations that extend help to these groups often depend on volunteers to do something extra. a.s.r. foundation encourages colleagues to volunteer for a day or part of a day and to help by doing at these social organisations. This can be done either as a team or individually at home.



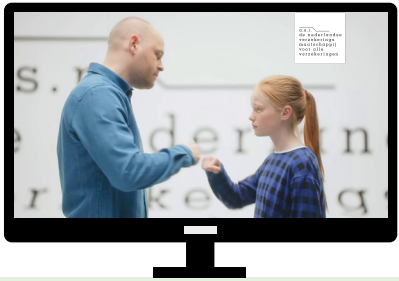
AS A TEAM Social Team Activities

Colleagues can perform social team activities as a team. A calendar with more than 40 activities was drawn up at the beginning of 2018, divided into two categories:

- Helping by doing: teams doing odd jobs, trimming bushes and paintwork at a children's farm or in a playground. They also gave elderly people, young people or people with an impairment an unforgettable day by going out with them.
- Fresh perspective: with their 'fresh (business) perspective', teams helped social organisations deal with strategic issues.

"On behalf of our director and all colleagues I want to thank you for your wonderfully positive and highly motivated efforts. Your energy and enthusiasm at the children's farm made it a happy and meaningful project day for us too!"

JOHAN VAN DEN DEIJSSSEL
Business manager Stichting Balans



On tv!

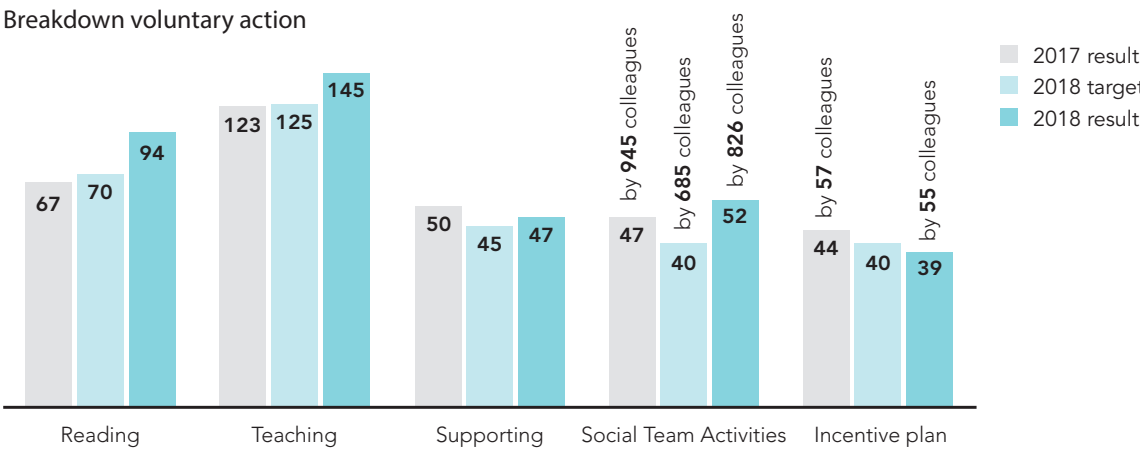
With the campaign 'the other proof', a.s.r. shows its social involvement and its sustainable investment policy. Rapper Sticks and Roos shared stories about their financial self-sufficiency and in this way we demonstrated that our colleagues volunteer to help people make financial choices. The campaign was shown on TV, at bus shelters and on social media.



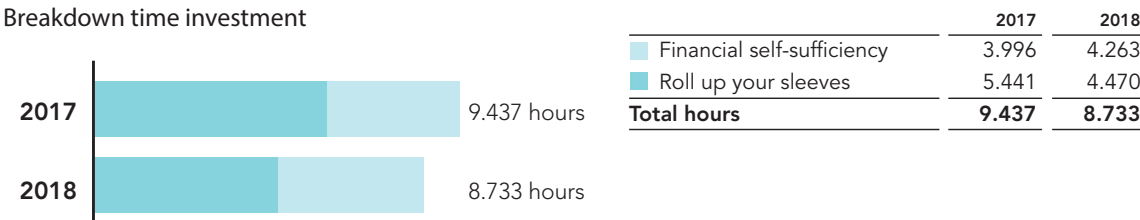
Rawena Plomp, Cindy van Atteveldt and Ruud Westein of a.s.r. bank cycled 450 km in three days for Giro di KiKa Nederland. With the bicycle ride from Groningen to Utrecht, they collected money for the improved treatment of child cancer. They cycled for Team Carpe Elke Diem. Elke is the name of the daughter of friends of Cindy, who was diagnosed with leukaemia when she was three years old.

foundation in figures

Breakdown voluntary action



Breakdown time investment



Breakdown voluntary action
1.167 keer*
(2017: 1.256 keer)

Time investment
8.733 hrs
(2017: 9.437 hrs)

Households reached
120

Children and youngsters reached
6.739
in 293 classes

(2017: 4.056 children
in 172 classes)

Social organisations
56

* Any individual colleague may have been involved in several projects.

... and we also did this in 2018:

- Introducing a digital teaching module with FC Utrecht
- Reading aloud during Talent week SV Gio
- Host social stock exchange
- Reading aloud FC Utrecht Oldstars by UMC Utrecht
- LEF Finance Run
- Luc Stevens school receives a lesson Fix your Risk at a.s.r. and sells children's stamps
- Guest lesson Fix your Risk at SV Gio
- Host NFF Positive Finance Day
- Financial guest lessons during FC Utrecht Municipality Weeks
- Meeting with social organisations for Social Team activities in 2019



JOS BAETEN
CEO a.s.r.

"As a financial service provider, a.s.r. considers it important that people are financially self-sufficient. Unfortunately, this is not self-evident for everyone. Because we are aware of the responsibilities that our position in society involves, we are keen to help these people. The activities of a.s.r. foundation are partly based on this. In order to press the importance of this, we have formulated a non-financial target: from 2019, we want our colleagues to do 5% more hours of volunteer work by a.s.r. foundation annually."

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a.s.r.
de nederlandse
verzekerings
maatschappij
voor alle
verzekeringen

2018 annual review a.s.r. foundation

Helping by doing



About a.s.r. foundation

a.s.r. foundation encourages employees to work for society, both as a team and at home, besides their work. a.s.r. makes time and financial resources available for this purpose annually. a.s.r. foundation initiates - always with the help of the voluntary commitment of colleagues - projects related to Financial self-sufficiency and Helping by doing.

Financial self-sufficiency

a.s.r.'s raison d'être is to help people. We help customers share risks and build capital together for the future. This requires customers to make well-considered financial choices. This includes: being able to read and do sums, dealing with money, and having one's financial administration in order. It is important to be financially self-sufficient. a.s.r. helps people with this.

In the Netherlands, 1 in 5 households have high-risk or problematic debts. The debt burden is € 40,000 on average, spread over fourteen different creditors. A combination of factors determines the probability of someone getting into debt. However, it has turned out that, among other things, an unorganised administration, the lack of proper financial education and functional illiteracy increase the risk of debt.*

With our projects we seek to:

- promote the financial education of children and youngsters (reading, teaching)
- support households with (a risk of) problematic debts (support).

* Households in the red (2015), Nibud (2016), Stichting Lezen & Schrijven (2018).



ReadingExpress

Together with the ReadingExpress we call for attention to children with language arrears. We called on colleagues to read aloud to children at home for a period of 20 weeks.

Collaboration
In 2018, we worked together with the following (social) organisations on financial self-sufficiency projects: De Tussenvoorziening, Diversion, FC Utrecht Maatschappelijk, Giovanni van Bronckhorst Foundation, Nederlandse Vereniging van Banken, Nibud, Stichting Leven en Financiën (LEF), U Centraal, Verbond van Verzekeraars and the Voorlees Express.

READING

As many as fifty percent of people with financial problems are labelled as having 'functional illiteracy'. With these projects, we wish to contribute to the language development of children. A child that grows up in a literate environment is much less likely to become functionally illiterate later on.*

* Lezen=/Begrijpen, RUG en Stichting Lezen en Schrijven (2018)



National Reading Aloud Days

During the National Reading Aloud Days of 2018, 86 colleagues read aloud to 100 primary school classes in Utrecht and the surrounding area. Children from the Utrecht primary school Voorschool Op Dreef visited us for a special reading aloud breakfast. Our CEO Jos Baeten and several of his colleagues had great fun reading aloud to these children.

"I read aloud to children to help them with language. This way they have less risk of running into money problems later on. Isn't it simply wonderful?"

MANDY VAN SCHAAIK
a.s.r. events

"The partnership with a.s.r. is very valuable to us. We are both firmly rooted in society. By joining our forces we can do just that little bit more and make a difference. A cooperation to be proud of."

NYNKE BAKKER
Manager Maatschappelijk FC Utrecht



Week of the Money

During the Week of the Money, primary schools and secondary schools in the Netherlands organise activities to teach children how to deal with money. This year, nearly 100 colleagues gave a financial guest lesson to groups 6, 7 and 8 of primary schools. Together, they gave about 140 guest lessons, with games including Fix your Risk and the Cash Quiz. The objective of the lessons is to teach children in a playful way about insurance, saving, pocket money and borrowing.

"This year, I've given a Fix your Risk guest lesson at the school of our children, together with an interme-diary. We were a bit tense before-hand, but all in all it was a great success and we enjoyed doing it. We were pleasantly surprised about the level of knowledge they already had on insurance."

KRISTIAN DE VRIES
accountmanager a.s.r. schade

NEW IN 2018 Digital teaching package

In 2018, together with FC Utrecht we developed the digital teaching package 'FC Utrecht teaches', aimed at a healthy lifestyle and financial education for groups 5 and 6 of primary schools. Throughout the year, colleagues gave financial lessons using this teaching package, in which players of FC Utrecht act as role models. The lessons were given, for example, during the Municipality weeks, which are organised by FC Utrecht in ten different municipalities.



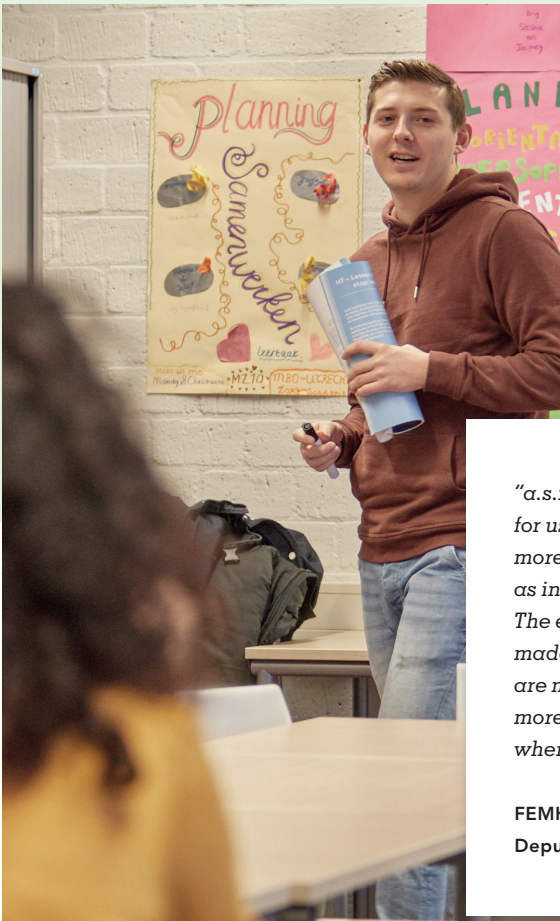
TEACHING

It turns out that people who haven't learned how to deal with money when they were young, as adults, have twice as many payment arrears and three times as many payment problems as people who did have financial guidance in their youth.* That's why financial education is important, by parents but also by schools and society at large.

* Financiële opvoeding en gedrag als volwassene, Nibud (2016)

LEF

Many students in senior secondary vocational education have financial problems or even debts. Stichting LEF wants to teach them to get a grip on their financial situation. It offers a teaching module of three consecutive guest lessons about money and financial behaviour. Colleagues follow a LEF training after which they give guest lessons.



"a.s.r. is an important partner for us in making youngsters more financially resilient as far as insurance is concerned. The efforts put in by a.s.r. have made that our peer-educators are more self-assured and have more insurance knowledge when giving lessons."

FEMKE PLUYMERT
Deputy manager Diversion



Didi, 2d left, on the first working day of her internship at Facilicom Buitengewoon.

SUPPORT

At least 40% of Dutch people have difficulty organising their financial administration* while an unorganised administration increases the risk of running into debt. We support households with (a risk of problematic) debts and help parents give their children a financial education.

*Financiële administratie in een digitaal tijdperk, Nibud (2018).

"I help Didi to make things that are difficult easier to understand, such as letters on allowances, benefits and rent increases. It's good to see that she has become more proactive and has more self-confidence, also thanks to her training at a.s.r. via Facilicom Buitengewoon."

CHRISTEL VAN CAPELLEVEEN
Marketeer a.s.r. brand and positioning

Workshop Financial education

Together with Nibud we developed the workshop 'I never get anything', to provide parents with tools for the financial education of their children. During the workshop, we play a 'learning objectives game' that focuses on five themes: pocket money, making choices, telephone, saving and paying safely.

"It is important that parents guide their children in the process from pocket money to earning money themselves. Together with a.s.r. we create wonderful projects, it's great fun working with them!"

BRIGITTE TER LAAK
Project leader Financial education Nibud



Workshop Life events Pensions

A - temporary - drop in income as a result of 'life events' such as dismissal or divorce, but also retirement, may cause payment problems. Each month, in collaboration with U Centraal, we give a workshop Life events Pensions, to give people a better understanding of the changes in income upon retirement.