



α.s.r. foundation

—
2022

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

Foreword



Impact

With the current economic situation, learning to manage money well is more important than ever. And that's what a.s.r. foundation is committed to. We focus on the financial education of children and young people and we support households with (the risk of) problematic debts in their financial administration. The foundation also has a major impact through social team activities. Colleagues roll up their sleeves to help various social organisations. After several years with corona restrictions, colleagues went back to working mainly physically for the foundation last year. As a result, outreach through the social team activities was higher

than in previous years and financial volunteers visited their clients home again. But corona also brought us something. It has made us more aware of the benefits of online education. The foundation has joined several online initiatives over the past year to help even more people and will continue to do so.

The foundation works with various organisations to educate people and support them where needed. Through, for example, our colleagues Evelien and Mies to whom you'll be introduced in this annual magazine. You will also read the story of peer educator Rachid, who was in debt and now uses his experiences to teach young people the importance of making sound financial

choices. Furthermore, Wilke from the Abrona foundation tells all about the festive day we made possible for the residents of one of their locations. With the efforts of our colleagues, they were treated to a day full of activities and a delicious lunch.

I'm impressed by the impact we are making with our foundation. We create value for society and help by doing. With many colleagues who are committed to our foundation year after year - that's something I'm quite proud of! •

Jos Baeten, CEO a.s.r.

Marijke Troost Head of a.s.r. foundation



'Our commitment was more urgent than ever'

Inflation and high energy costs were the hot topics in 2022, causing financial concerns for an increasing number of people. But the foundation saw that not only their contribution to financial education and aid programmes was much needed. Marijke Troost, Head of a.s.r. foundation: 'Recent research again showed that reading comprehension is of great influence for later participation in society. We have been committed to increasing children's language skills for years and want to take this to yet another level'.

Looking back at the year 2022, corona seems far away, but it has brought about a change in the foundation's activities, according to Marijke Troost. 'During corona, we necessarily looked at how we could stay socially engaged online instead of physically. For example, by contributing to the online version of the Nibud workshop Ik krijg noooit wat (I never get anything) and KiKiD's digital teaching programme Money & Happiness for VMBO and MBO schools. It showed that every disadvantage has its advantage as we reached a much larger group this way than could have been reached by means of our employees'.

'Our goal is to help as many people as possible as well as keep our employees socially engaged'

Of course, this is not to say that the commitment of employees is not welcome. 'On the contrary. We are always very pleased with the many colleagues who work for society through a.s.r. However, we do notice that this is changing with working from home. Before corona, we consciously chose to make a real impact with our financial volunteers in Utrecht, where, after all, we are based. But we now regularly receive questions from colleagues as to whether they can also become financial volunteers in their hometown. Our aim is to help as many people as possible as well as keep our employees socially engaged. Therefore, since this year, we have been actively working with Humanitas' national Home Administration office so that we can match all applications from colleagues who want to work as financial volunteers. Also in their hometown.'

The foundation also saw the demand for MTAs - social team activities - grow again in 2022. 'There was some reluctance at first, even among social organisations. Everyone had to get used to physical activities again.' But soon the number of MTAs was back to pre-corona levels and activities on the 2022 calendar were fully booked by summer. By adding new chores, even more wishes of social organisations could be fulfilled.

Financial self-sufficiency

Besides the MTAs in the context of Helping by Doing, the foundation also promotes people's financial self-sufficiency. 'We have been dealing with this structurally since 2015, but with current inflation and skyrocketing energy prices, this is more topical than ever.' Marijke explains that a.s.r. does not literally help people get out of debt (by giving money), it is about giving insight into income and expenses, which requires you to have your records in order first. 'The volunteers also support clients, for example, in applying for allowances and benefits.'

And that is where the foundation's next pillar comes in: reading aloud, to enhance children's language skills. A recent survey of children in grade 8 shows that their reading skills are under pressure.

'And reading comprehension is essential to play a fulfilling role in society. So here too, our role is more urgent than ever. By increasing reading skills at an early age, we prevent problems later on.'

It is partly for this reason that the foundation is looking at how it can bring language teaching to another level by 2023. Preferably by linking up with start-up or existing

initiatives, such as the VoorleesExpress (Reading Express). 'The social domain is already fragmented enough. By acting together, we are stronger and reach a larger group more easily. A win-win situation.'

Successful win-win

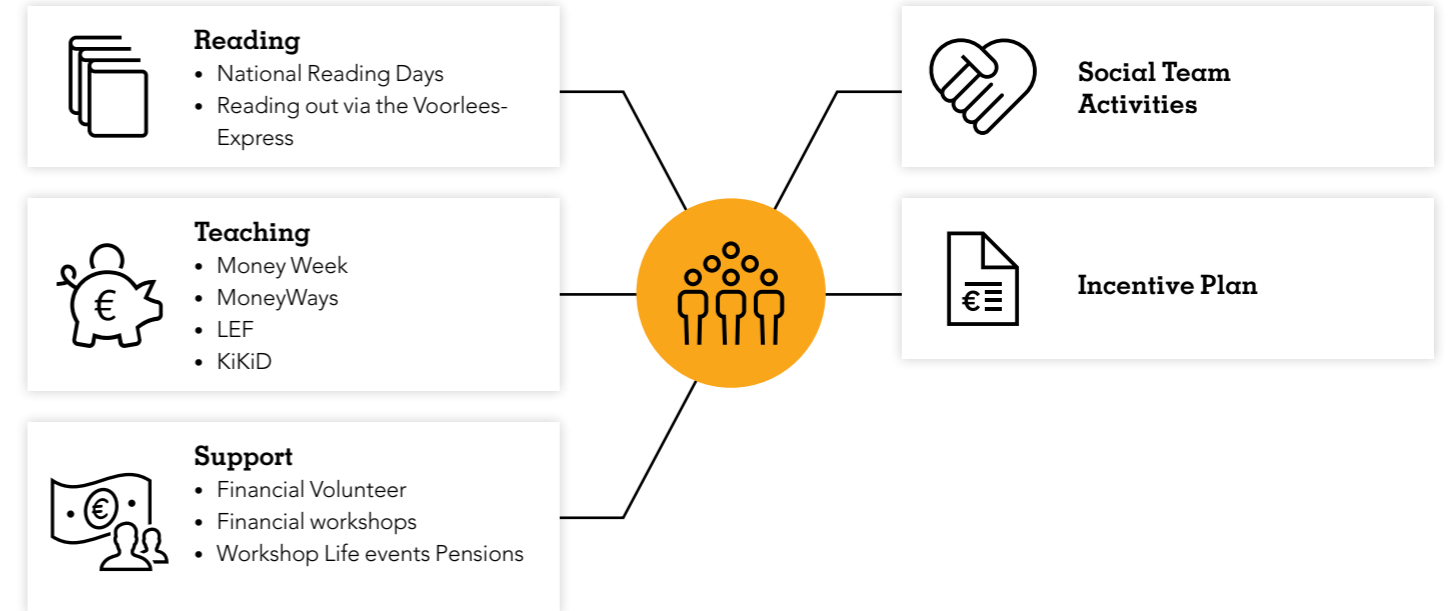
Such a win-win situation also applies to the collaboration with KiKiD. They give educational theatre performances at MBO and VMBO schools, including about money. Thanks to a financial contribution from a.s.r., KiKiD created two video lessons, which are offered free to these schools. The lessons cover, for example, the peer pressure to have the latest phone and name-brand clothes. 'The great thing is that they make use of young people who speak the language of the target group, and that works. Thanks to our support, this way - precisely because it can also be done online - we reach a lot of young people.'

It is not yet possible to answer the question of whether the proposed merger of a.s.r. with Aegon Nederland will change the foundation's focus. 'For now, we'll continue what we have been doing for years: helping people by doing, in multiple forms and in multiple areas. And we have been doing a proper job for years, according to enthusiastic feedback from employees as well as the organisations we work with - often also for many years. It is of course unfortunate that our work is needed, but I am grateful and proud that a.s.r. is in a position to do it.'

Activities a.s.r. foundation

Financial self-reliance

Reading and teaching to promote the financial education of children and young people and support households with (risk of) problematic debts.



Helping by doing

Deployment of employees at various social organizations.

READING

As many as half of the people with financial problems have the indication 'low literacy'. If a child grows up in a linguistically rich environment, there is less risk of low literacy*. This is why a.s.r. foundation want to contribute to children's language development.

*Source: Reading? Understanding, University of Groningen and Stichting Lezen en Schrijven (2018)



National Reading Days

During the National Reading Days, colleagues read out at primary schools or daycare centres of their own son, daughter, neighbour, etc. The 2022 edition, from 20 January to 5 February, could take place to a limited extent, taking into account the corona measures.



(online) Reading out via the VoorleesExpress

The VoorleesExpress ensures that children, who have difficulty with language, receive extra attention. Colleagues are paired with a family where they are guests for 20 consecutive weeks. They meet at the family's home or see each other online. In cooperation with the parents, the volunteers work on language and reading (out). The parents are given tools to give language a permanent place in their daily lives and thus to stimulate their children's language development.



TEACHING

People who have not been taught how to handle money during childhood are twice as likely to have payment arrears and three times as likely to have payment problems as adults*. That is why we believe financial education for children and young people is important.

* Source: Financial education and adult behaviour, Nibud (2016)



LEF

The LEF Foundation wants to give young people insight into their financial situation. LEF offers teaching modules about money and financial behaviour. a.s.r. is a partner of LEF and colleagues act as guest lecturers. In 2022 colleagues in Heerlen and Enschede were also trained to fill in the regional applications for the LEF guest lessons.



KiKiD

More than 19% of 15-year-olds in the Netherlands lack basic financial literacy skills. This is the conclusion of the Pisa study, an international comparative study that tests the knowledge and skills of 15-year-old pupils in the field of reading, mathematics and natural sciences. They often do not see the consequences of their choices or don't make any plans. This is especially true for lower secondary vocational (VMBO) students.



In order to educate these students on this subject, KiKiD Foundation, on behalf of a.s.r., offers all VMBO schools the free online lesson Money & Happiness. The lesson makes students think about money through videos, open questions and statements. a.s.r. foundation helped to further develop the lesson.



MoneyWays

MoneyWays is a nationwide teaching programme aimed at young people aged between 14 and 24 at MBO institutes, developed by Nibud and Diversion. This is necessary, because many MBO students have financial problems or even debts*. The lessons on dealing with money are given by peer educators: people of the same age who have themselves experienced financial challenges. To help them, they receive training and are paired with an a.s.r. buddy who is available online for insurance questions during the guest lesson. Diversion's evaluation shows that this is very effective.

*Source: Mbo'ers in geldzaken, Nibud (2015) Nibud (2021)



Money Week

Money Week is an initiative of Wijzer in geldzaken (Money Wise Platform), in which a.s.r. has participated since 2012. Colleagues give a guest presentation on money or insurance to primary school children. This is done playfully and interactively with the Fix your Risk game or the Eurowijs teaching programme. On the initiative of a.s.r. foundation, a coalition of 6 Utrecht parties was formed. Together with the municipality of Utrecht, Nibud, the Volksbank, Rabobank Utrecht, Dock and U Centraal activities are offered to Utrecht Schools, with the aim to reach as many pupils as possible.



SUPPORT

At least 40 percent of Dutch people struggle with their financial administration, while a disorderly administration increases the chance of running into debt*. That is why we support households with (the risk of problematic) debts and help parents with the financial upbringing of children.

* Source: *Financial administration in a digital age*, Nibud (2018).



Financial volunteer

Helping households with payment problems by providing financial and administrative knowledge; that's what our financial

volunteers do! They help to put the administration in order. They assist in making financial overviews and plans, sorting mail, digital banking and applying for allowances. a.s.r. foundation works together with Tussenvoorziening, U Centraal, Humanitas and the municipality of Utrecht to provide guidance to volunteers and clients. At home or during financial walk-in consultation hours.

HELPING BY DOING

There are many vulnerable groups in the Netherlands who could use a helping hand. The civil society organisations that dedicate themselves to these groups often depend on volunteers to do something extra. a.s.r. foundation encourages colleagues to volunteer for this.



Social team activities

Colleagues can sign up as a team or individually to roll up their sleeves for social organizations. It concerns odd jobs, gardening, painting or a day out with, for example, the elderly, young people or people with disabilities.



Financial education workshop

The workshop 'Ik krijg noooit wat' (I never get anything) was developed by a.s.r. together with Nibud to help parents with the financial education of their children. During the workshop, parents discuss propositions within 4 themes: pocket money, making choices, saving and safe payment.

In 2022, a.s.r. foundation updated the propositions based on Nibud studies and evaluations. 50 professionals and volunteers were also trained to give the workshop during Money Week.



Workshop Life Events Pensions

Life events can cause payment problems due to a temporary drop in income. Think of dismissal, divorce, but also pension. Together with U Centraal, a.s.r. volunteers give a monthly workshop in order to give people insight into income changes upon retirement.



Incentive plan

If colleagues volunteer for a civil society organisation, a.s.r. foundation can give them a helping hand with a financial contribution. Colleagues may submit an Incentive Plan once per calendar year.

Let me introduce, the a.s.r. foundation team

Marijke Troost

'With my team, I make every effort to use our volunteering staff and available resources as effectively as possible. Call me if you want to talk about a possible collaboration or have a policy question. Also, if you want to give feedback to the team, you have come to the right place.'



Daphne Visser

'I am the contact for any questions on financial self-sufficiency projects such as guest lectures, Financial Volunteer at Home and various workshops. One of my tasks is to recruit colleagues for this. For example, a courageous colleague overcame her embarrassment about the debts she had and signed up as a new financial volunteer. You can read her story in this magazine.'



Mandy van Schaaik

'We can always count on colleagues to put a.s.r. on the map as a socially engaged insurer. Last year, for example, they worked to provide senior citizens with a fun day by the sea. Do you have questions about social team activities like these? I'll be happy to answer them. For information on reading (aloud), the Reading Express and Stimulus Plans, you can also contact me.'



Mascha van Treijen

'I am the department's administrative "mainstay" and try to make it as easy as possible for colleagues to apply for foundation activities. I arrange for colleagues to be paired with a primary school to deliver a guest lesson Fix your Risk during Money Week. My aim is for us to provide more Fix your Risk guest lectures than other insurers participating.'



Ronald Cappon

'Would you like to get involved individually or as a team for one of our social relations in a social team activity? Then you can approach me. Last year, among other things, I organised an outing with residents of Abrona. This was their first outing since 2019 and it made quite a stir. Both among residents and colleagues. You can read all about it further on in this magazine.'



José la Fleur

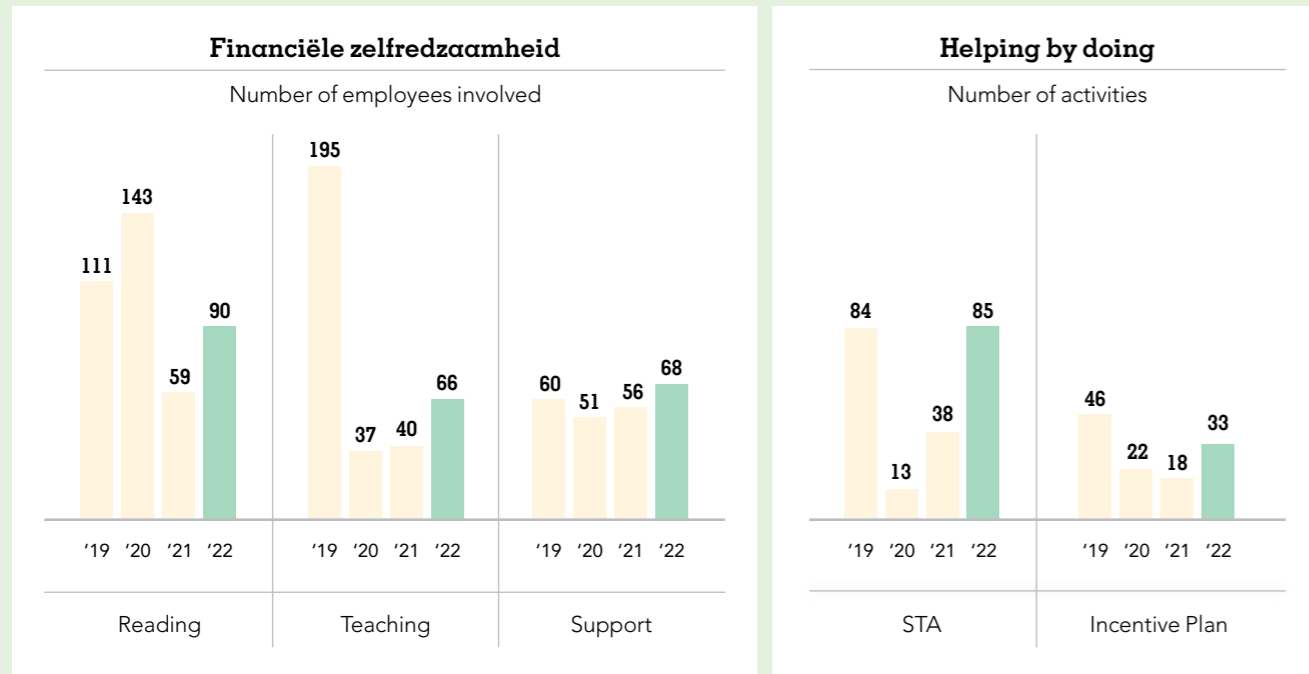
'I record all the volunteering efforts by colleagues for the foundation's activities. I am proud that with a.s.r. foundation we have the opportunity to make a real impact with households and children. And that our reports show that these figures are still rising.'



Figures 2022

In 2022, a.s.r. foundation has motivated and inspired colleagues to engage with their social relations. After the lifting of corona measures in the first quarter of 2022, the pre-2020 growth trend has resumed.

Commitment



Total number of deployments by colleagues	1.754	427	631	1.262
Financial self-reliance	366	231	155	224
Helping by doing	1.388	196	476	1.038
	2019	2020	2021	2022

Reach

Children and young people				Huishoudens			
8.671	3.542	9.706	15.546	153	147	141	169
2019	2020	2021	2022	2019	2020	2021	2022

Hours

2019	2020	2021	2022
12.413	4.397,5	5.571	9.420,5

Distribution number of hours

	Financial self-reliance	Helping by doing
2019	4.670	7.743
2020	3.446,5	951
2021	3.374,5	2.196,5
2022	4.074	5.346,5

Social organisation

Number of social organisations with which a.s.r. foundation has collaborated or reached out through employee engagement	76	48	43	77
	2019	2020	2021	2022

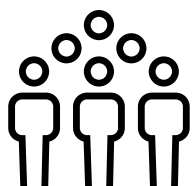
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a.s.r. foundation encourages a.s.r. employees to contribute to society, in addition to their work. a.s.r. makes hours and financial resources available annually for this purpose. a.s.r. foundation organises activities around financial self-sufficiency and 'helping by doing', activities in which employees individually and in teams help social organisations.