

Financial Inclusion Statement

July 2024

This document describes a.s.r. Nederland N.V.'s commitment to financial sustainability and creating social impact. As an insurer for all people living and/or working in the Netherlands, we recognise our responsibility to contribute to a financially healthy society. Our approach focuses on promoting financial awareness, preventing debt and supporting vulnerable target groups.

Financial Inclusion Statement

1. Introduction

a.s.r. aims to play a leading role in sustainable entrepreneurship in the financial sector. With our products and services, we want to contribute to solving issues that are prevalent in society and are related to our core activities, such as insurance and asset management. In doing so, we focus on themes, which have an impact on our business and on which we can make the greatest social impact.

One of the three core themes is: financial literacy and inclusion.

a.s.r. helps people make conscious financial choices, either to prevent people from getting into debt or to help them get out of it. In implementing this theme, we align with SDGs 1 (no poverty) and 8 (decent work and economic growth).

2. Promoting financial literacy

Supporting people with financial problems and preparing young people for financial choices and risks contributes to a financially aware, resilient and resilient Netherlands.

This means that we fund projects in the field of financial education and teaching programmes and social programmes of organisations that help their participants with (impending) financial problems to prevent worse.

3. Supporting vulnerable groups

The theme of financial literacy at a.s.r. divides into a two-part structure. On the one hand, we focus on an educational offering that specifically targets the proactive prevention of financial problems. On the other hand, we support projects and programmes aimed primarily at mitigating (impending) financial difficulties.

In both prevention and mitigation, we can use the expertise of our staff.

At a.s.r. we call this social programme Doenkracht.

3.1. Indirect effects in mitigating (impending) financial difficulties

For companies striving to have a positive impact on society, creating sustainable value and strengthening capitals are essential aspects.

The social programme Doenkracht has a number of indirect effects that it aims to achieve, formulated in a Theory of Change (ToC) and in 5 capitals. Psychological Capital, Social Capital, Human Capital, Economic Capital and Social Capital.

To these capitals, the Doenkracht programme aims to contribute with the commitment of partner organisations. The capitals have a prominent place in a.s.r.'s Theory of Change

4. Debt prevention

Money plays a role in all stages of adults' lives. a.s.r. helps people make conscious financial choices. With tips via our website, for example, and with an online platform that aims to help Dutch people get ahead financially. 'Ik denk vooruit' offers inspiration, insight and solutions to financial issues.

a.s.r. is committed to helping customers who cannot or cannot pay their bills. We aim for clear communication on our website

about premium payments and the consequences of non-payment. We offer customers with payment problems various solutions, including payment arrangements, which we confirm clearly and in writing. The policy applies the human touch, which includes providing tailor-made solutions when necessary.

The Protocol on Late Payments contributes to dealing effectively with customers in arrears.

Our collection policy aims to treat customers fairly, treating equal cases equally.

4.1 Training employees with customer contact

Bringing the Protocol on Late Payments to the attention of all employees involved in collection and debtor management is an ongoing process. By implementing the protocol in work instructions, successful integration into daily work processes has been achieved. Implementing and streamlining this process is continuously reinforced by training courses that ensure the continuous improvement of our employees' knowledge.

4.2 Collaborating with other companies to expand outreach

We realise that collaborating with external parties can help create a wider impact and promote financial inclusion in society. This is why a.s.r. joined the Creditors Coalition with other large companies and signed the manifesto on social debt collection policies. This manifesto describes how we want to help people pay their premium and mortgage payments in a responsible and respectful way when things get tough financially.

To reach customers with debt worries faster and offer effective help, a.s.r. has also joined the Dutch Schuldhulproute (NSR). The NSR works towards a centralised debt relief route through various activities. One of these is Geldfit, a national initiative aimed at effective referral to other financial aid organisations at local level.

In our role as an employer, we join the National Financial Health Coalition so that we can also share best practices around addressing employees with financial concerns.

5. Our employees

a.s.r. is a socially engaged organisation that values social responsibility. Employees often feel motivated to give something back to society as volunteers and to share their expertise with others.

6. Our results

Every year, a.s.r. reports

- the number of colleagues who have taught;
- the number of children and young people reached by giving lessons;
- the number of hours taught;
- the number of households helped.

7. Our organisational structure

The Doenkracht department is part of the Corporate Communications Department of ASR Nederland N.V. The manager of the Doenkracht department reports to the Director of Corporate Communications, who in turn reports to the CEO of ASR Nederland N.V.

The Supervisory Board, advised by the Nomination & ESG committee, oversees decision-making on sustainability and ESG. The Nomination & ESG committee advises the Supervisory Board on sustainability targets and discusses quarterly the developments and results of a.s.r.'s sustainability strategy, including with regard to financial soundness and inclusion.

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