



Supporting communities to build a brighter future

NN Group N.V.
2023 Community Investment Overview



You matter

At NN, we empower people to live life to the fullest by providing sound financial products and services, by being a trusted advisor, and by contributing to the well-being of society. We are committed to helping people care for what matters most to them. Because what matters to you, matters to us.



About this overview

This Community Investment Overview is presented alongside other publications, including the 2023 Annual Report. All reports are published on NN Group's corporate website in the Investors/Annual Reports section.

 Read more in 'Annual Reports' on www.nn-group.com.

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1 Our impact in 2023



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As societal challenges continue to impact people and their livelihoods, we're proud to join organisations, volunteers and communities to make a meaningful difference and offer help.

David Knibbe
CEO and member of the NN Group Management Board

Through our support of societal initiatives, we contribute to a more positive and sustainable future for all. In 2023, we remained dedicated to driving societal good and creating a stronger tomorrow.

The past year was again marked by many events that had a profound impact on people's financial, physical and mental well-being. The uncertain economy, growing debt and rising inflation resulted in more people living in, or near, poverty. Meanwhile, geopolitical instability and natural disasters caused suffering and posed serious risks to people's health and livelihoods.

As a company, we fully recognise the importance of joining forces and offering targeted support to people and communities. We believe that by working together and investing in society, we can all become more resilient and better prepared for the future.

To help create sustainable long-term value for our stakeholders, we committed to contributing 1% of our

operating result before tax to our communities by 2023. We have reached this goal and are now well on our way to our 2025 goal of supporting the financial, physical and/or mental well-being of one million people through our community investment activities.

We are proud of the expertise and networks we brought together for the advancement of communities in the eleven different markets in which we operate. With more than 165 partnerships and our colleagues contributing 40,447 volunteer hours, we together aimed to drive positive change for people and the communities they are part of.

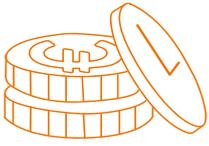
We are very grateful to all NN volunteers and to our partners for their valuable contributions throughout the year. Your commitment and hard work matter!



Dailah

Dailah Nihot
Chief People, Communications and Sustainability Officer and member of the NN Group Management Board

Facts & figures*

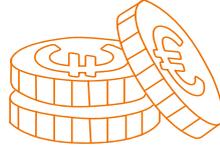


EUR 20.1m

Total contribution to communities

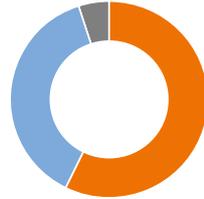


- Total cash contributions: EUR 16.0m
- Total volunteer hours (monetised): EUR 2.0m
- Total management costs: EUR 1.6m
- Total in-kind donations (monetised): EUR 384k

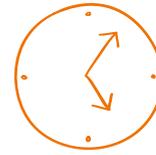


EUR 16.4m

Total donations (cash and in-kind)

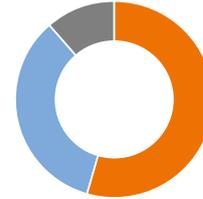


- Financial well-being: EUR 9.4m
- Physical and mental well-being: EUR 6.3m
- Other: EUR 0.8m



EUR 2.0m

Total volunteer hours (monetised)



- Financial well-being: EUR 1.1m
- Physical and mental well-being: EUR 695k
- Other: EUR 231k

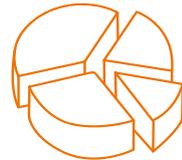


172k

People supported

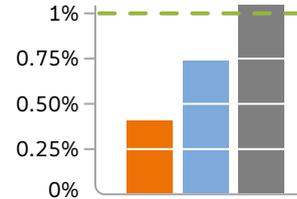


- Financial well-being: 121k
- Physical and mental well-being: 51k



1.1%

Of operating result before tax

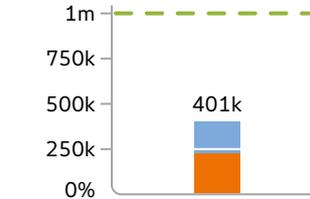


- 0.4% in 2021
- 0.7% in 2022
- 1.1% in 2023
- Target average of 1% in 2023



172k

People supported



- 2022: 229k
- 2023: 172k
- Target of 1m in 2025

*All numbers are rounded to the nearest thousand or hundred thousand.

Contributing to the SDGs

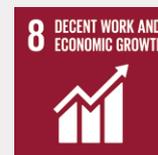
In 2015, the UN launched the 2030 agenda for sustainable development. At its heart are the 17 Sustainable Development Goals (SDGs), which address the world's biggest global challenges, including ending poverty, improving health and education, reducing inequality and combating climate change. Here, we highlight the SDGs on which we are striving to have the biggest impact through our community investments.



Improve access to sustainable livelihoods, entrepreneurial opportunities and productive resources



Ensure healthy lives and promote well-being for all at all ages



Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

2 Contributing to people's well-being



Caring for what matters most

For more than 175 years, our company has grown and changed. We've merged with other companies, adjusted to changing customer needs, and adapted to an ever-evolving society. Yet, at our core, we have remained the same. We help people care for what matters most to them.

Contributing to people's well-being continued

At NN, we contribute to the well-being of the people in the communities in which we operate. We provide solutions that create sustainable long-term value. We develop products and services that meet real needs through every phase of people's lives. Our community investment programme focuses on those whose well-being is under pressure or at risk. Because looking after one another, especially in times of change or challenge, is rooted in who we are as a company.

Through our support of various societal organisations with (in-kind) donations, capacity building and volunteering, we aim to demonstrate our commitment. We also work towards systemic change by bringing different societal partners together to help them reach more people in more places.

Supporting positive change

We believe that with dedicated support and the right resources, people can emerge from a seemingly hopeless situation into a future where they know they matter. To achieve this, we put our resources, expertise and networks to use

for the advancement of our communities and promote a society in which everyone can participate and thrive for many generations, by focusing on two key impact areas:

Financial well-being

The key to financial well-being is the feeling of control over one's personal financial situation. We aim to improve people's ability to meet financial obligations, increase their confidence in their financial future and improve their ability to succeed in work and life.

Physical and mental well-being

We aim to provide access to quality health care at home and at work, while also fostering social engagement to reduce loneliness, so people can live a happy and self-sufficient life.



“Our impact on the financial, physical and mental well-being of our communities is amplified by the personal time and effort our colleagues dedicate to community investment activities.”

Frank Eijnsink

CEO of International Insurance and Member of the NN Group Management Board

Milestones



2014

Launch of NN's societal programme to improve people's financial well-being

Launch of Group-wide partnership with Junior Achievement



2015

Expansion of community investment programme to include all NN countries



2020

Pledge to contribute 1% of our operating result before tax to our communities by 2023



2021

Alignment with B4SI framework

Expansion of scope to include physical and mental well-being

Launch of first Group-wide Your Community Matters Volunteer Week



2022

Commitment to support the financial, physical and/or mental well-being of 1 million people by 2025

Launch of NN Social Innovation Fund



2023

Achievement: contributed 1% of operating result before tax to society

Launch of Group-wide Disaster Relief Fund

3 Financial well-being



Securing people's financial futures

Around 95 million people in Europe are at risk of poverty or social exclusion¹, and the highest risk is among children. Low income – or lack of income – prevents people from covering their basic living expenses or taking part in social activities.

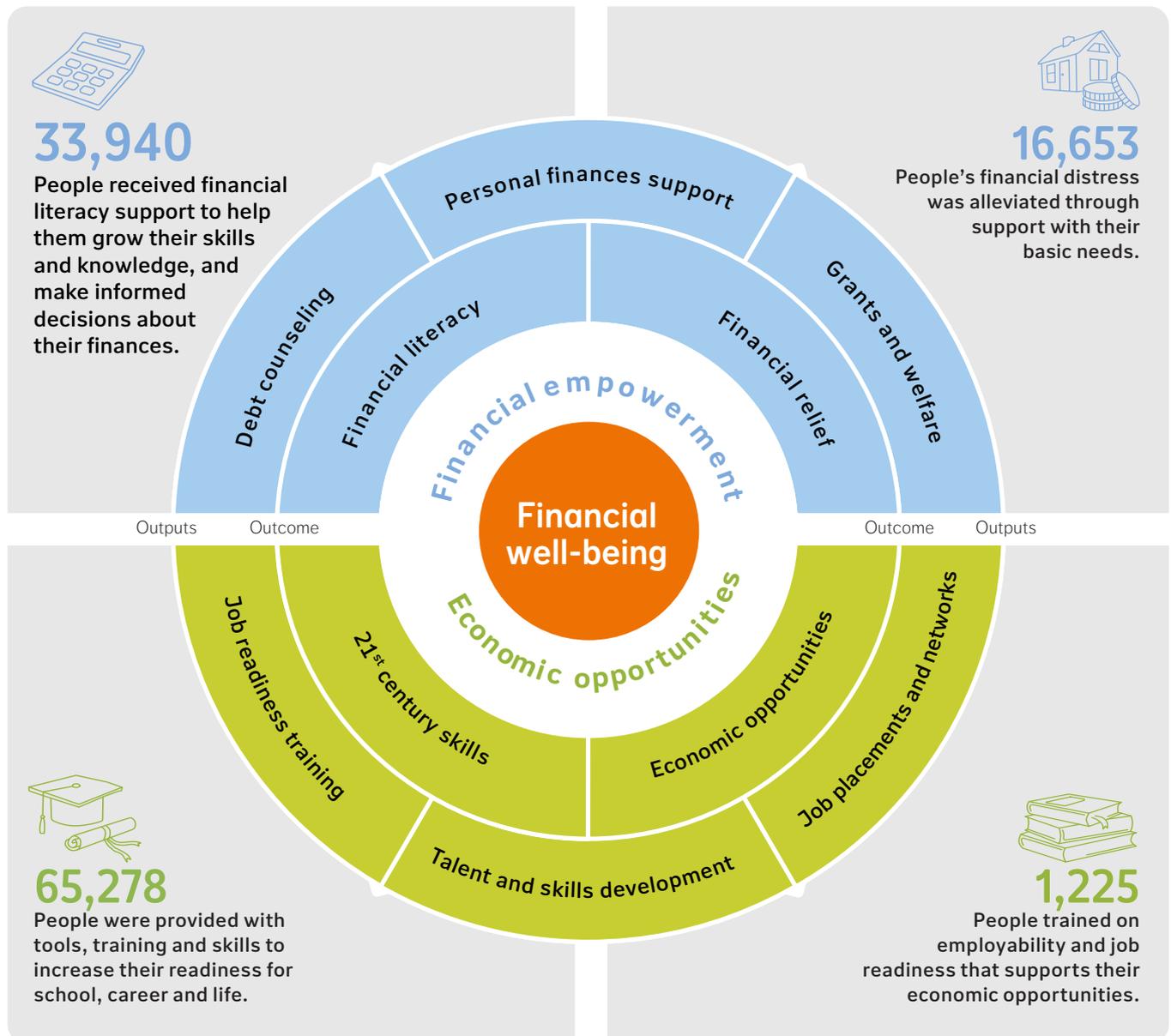
Financial well-being continued

More than 20% of European families² struggle to meet their financial obligations. Children who live in poverty are more likely to underperform at school and have more difficulty finding a suitable job later in life. As a financial services provider, we feel a responsibility to contribute to people's financial well-being, now and in the future.

We contribute to financial well-being through financial empowerment and by increasing economic opportunities. We aim to improve people's ability to meet financial obligations, increase their confidence in their financial future and improve their ability to succeed in work and life.

Financial empowerment

To empower people to secure their financial well-being, NN focuses on strengthening their financial literacy: the skills, knowledge and behaviours that enable an individual to make informed financial decisions. We also contribute to financial relief in the form of debt counselling, support with personal finances and financial support.



Figures here may differ from those on page 5, due to different calculation methods.

Enhancing Financial Literacy

Socialdebt empowers young adults (aged 18-27) to break free from the cycle of generational poverty and attain financial well-being. Through its platform and smart app, Socialdebt facilitates the refinancing of early stage debt up to EUR 2,500, allowing users to pay it off without incurring more penalties or fees. Socialdebt's primary goal is to foster a more equitable, sustainable financial landscape by dismantling the for-profit debt industry.

Besides debt management, Socialdebt now aims to instil a culture of savings by encouraging young adults to save a minimum buffer of EUR 2,500. During the celebration of SchuldenlabNL Foundation's fifth anniversary, Socialdebt collaborated with experts from NN, the Ministry of Social Affairs and Employment, ING, and other financial institutions to refine this initiative and enable scalability.

Offering financial relief

In 2023, approximately 265,000 children in the Netherlands lived in poverty³. Statistics Netherlands (CBS) predicts that this number will rise even higher in 2024 due to high inflation⁴. In 2023, we began our partnership with the **Jeugdeducatiefonds**, an NGO committed to equal opportunities for primary school-aged children living in poverty. Together with the Jeugdeducatiefonds, we offer primary school children who grow up in poverty the opportunity to explore the power of art. During the 2023 NN Art Festival, we announced our goal to provide 30,000 children the chance to visit a museum by 2025. Art can stimulate the imagination, enables us to explore abstract ideas and is good for our mental health⁵. Providing children with the opportunity to visit a museum broadens their horizons. In 2023, NN funding enabled 10,095 children to visit museums throughout the Netherlands.



Queen Máxima, Honorary Chair of SchuldenlabNL, at the anniversary event.

Reducing poverty and debt

NN and **Oranje Fonds** founded the 'Stronger Together Against Poverty' programme in November 2022. The programme focuses on strengthening local strategic collaborations that provide a broad, accessible range of financial support to those living in poverty or with problematic debt. The aim is to enable 9,100 people to cope with or recover from financial challenges (i.e., become financially resilient) by 2025. In 2023, NN and Stronger Together Against Poverty supported 10,471 people. As of 2024, the programme will support six impactful initiatives that help reduce poverty and debt problems: Buurtwerkkamer, Het Kandidatennetwerk, Leren voor de Toekomst, Over Rood, Schuldhulpmaatje and Talentcoach.

Relieving financial stress

In the Netherlands, 80% of employers report having employees who struggle with financial problems⁶. The **National Coalition for Financial Health** (Nationale Coalitie Financiële Gezondheid) aims to improve the financial health of Dutch households by 50% by 2030. Two NN colleagues, Willem Los and Frank Brinkmans, are leading the coalition's SME Working Group. They are creating a toolkit of resources that SMEs can use to reduce their employees' financial concerns. 'There are many solutions to help solve financial problems, but they are fragmented, and people often don't know where to go,' Willem says. 'People are also ashamed and afraid to ask for help, so we make it more accessible to them.'

Financial well-being continued

The coalition is a public/private initiative that enables financial institutions, other commercial businesses, civil society and government organisations to support Dutch households as they work towards financial health. Employers already affiliated with the coalition have 660,000 employees between them, so the initiative's potential reach is significant. 'The goal is to help people before it's too late and they're faced with wage garnishment or other measures', Frank says.

Access to economic opportunities

To build financial resilience and break the cycle of poverty, people must be able to use their skills, talent and ambitions to seize economic opportunities. Through training, reskilling and networking, more opportunities become available to secure a financial future. NN aims to increase people's readiness for school, for jobs and for life by broadening their horizons.

Improving employability

In 2021, NN and **Junior Achievement (JA) Europe** launched the 'Economic Opportunities for All' initiative, with the goal of improving young people's employability and work readiness. In 2023, the programme reached 28,822 young people in Greece,



“There are many solutions to help solve financial problems, but they are fragmented, and people often don't know where to go.

Willem Los

National Coalition for Financial Health, SME Working Group

Romania, Spain and the Netherlands, with JA adding Turkey as the fifth country of implementation.

JA Turkey hosted a workshop on entrepreneurship and employability, in collaboration with the Ministry of National Education. The workshop aimed to enhance high school students' understanding of entrepreneurship and the business world, empower them to make informed career choices and bridge the gap between classroom learning and real-world expectations through hands-on training and development of 21st-century skills.

JA Turkey is also conducting a comprehensive labour market assessment to understand the employment status of youth, especially those within underserved communities. It aims to identify prevailing skill gaps, determine employer needs, and explore potential job prospects across various sectors.

Developing critical skills

NN Romania partnered with **Teach for Romania** to help educate children in disadvantaged communities. Our colleagues volunteered to encourage students to continue their education. Around 120 students from rural schools benefitted from educational materials, accessed needs-based literacy classes, learned critical thinking and communication skills, and developed social and emotional skills for integration into society.

Fostering talent and skills

In the Czech Republic, unequal access to quality education was identified as one of the causes of a steadily growing gap in social equality. As the world rapidly evolves, it is expected that fewer Czech citizens will have the necessary skills to navigate life and work challenges, making it increasingly difficult for companies to find qualified employees.

The **EduChange Foundation** is working towards a large-scale transformation. Its ambition is to increase children's motivation to learn, stimulate parental involvement, and build respect and support for teachers and school



“Achieving financial health requires a systems approach, and challenging times require teamwork. At NN, it is part of our role to empower the financial well-being of people in the communities we serve.

Tjeerd Bosklopper

CEO Netherlands Non-Life, Banking & Technology and member of the NN Group Management Board

Financial well-being continued

directors. The project also aims to inspire relevant authorities to provide adequate support to schools.

In the Kutná Hora region, schools were part of the successful pilot project from 2021 to 2023, and 97% of schools in the region now participate. The goal is to expand the initiative to four additional regions. With NN's contribution, EduChange will support 98 children and 9 teachers.

Reskilling for the future

TechMeUp is a Netherlands-based fund that provides interest-free loans for reschooling into tech jobs, thereby investing in people's potential to increase their economic opportunities. The organisation believes that education should be accessible to everyone, no matter what their situation is. That's why they work towards creating a more diverse and inclusive tech ecosystem. Together with **Coaching for Impact**, an initiative NN started with **CRZY!**, NN helped TechMeUp to scale their organisation, so that it could become more independent. With NN's financial help, TechMeUp supported 24 people with financial problems with retraining/reskilling for a tech job with good opportunities for future employment.



“ Together, we answer the question 'what should happen tomorrow, so your moonshot is within reach in ten years?' ”

Patrick Anthonissen
Coaching for Impact

On average, each person who completes the reskilling increases their income by 220%⁷.

Networking for work

Prevocational (VMBO) and senior secondary vocational (MBO) students from less-advantaged backgrounds in the Netherlands often find it intimidating to approach strangers and ask for help securing a job. Through its long-standing partnership, NN and **JINC** aimed to make the transition easier by adding a networking component to JINC's learning pathway. Through the one-day 'NetwerkWijzer' (formerly 'Networking for Work') event, students gain the skills they need to build and

maintain a network that can help them secure a job. In 2023, 63 students and 49 NN volunteers participated in the NetwerkWijzer events.

NetwerkWijzer is the final step in JINC's learning path, which begins with career guidance. 'That truly is an important addition to our system', says Jonna Wiersma, Director of Research & Development at JINC. 'Nationwide, we reach 80,000 students a year, and this networking project is one of the key skills we can offer them. It is very valuable, because we know that most young people find their first job using their network.'

Offering entrepreneurs a path to stability

Among the 1.8 million entrepreneurs in the Netherlands, about 14% run into financial difficulties⁸. Boris Wielinga accumulated EUR 150,000 in debt because he did not know where to turn for help. That inspired him to work with **Over Rood** - a volunteer organisation that helps entrepreneurs return to financial health by, for example, clearing administration backlogs or getting a grip on income and expenditures.

With support from NN and **SchuldenLabNL**, more than 1,800 entrepreneurs in 122 municipalities received training in 2023. With a 79% success rate, Over Rood averages a financial impact of EUR 28,914 per participant, at a cost of only EUR 447 per project⁹.

NN supports Over Rood's work in the municipalities that have not yet officially signed on to the programme.



Sadik Harchaoui, SchuldenLabNL founder and Boris Wielinga, Over Rood director

SchuldenLabNL helps Over Rood boost its impact and expand its reach. 'We're talking about life-saving help', Boris says. 'I've helped entrepreneurs who've said to me: "without your help, I'd have given up." This is what it's all about. That's the impact you have and it's priceless.'

4 Physical and mental well-being



Addressing health decline

The WHO calls the rise in non-infectious diseases ‘an epidemic that poses devastating consequences for individuals...and communities’ and emphasises prevention¹⁰. Mental health issues have increased more than 13% and affect 20% of children¹¹.

Physical and mental well-being continued

Poor physical health not only impacts us physically and financially, but also mentally, as it can lead to loneliness, social isolation and other related issues. Moreover, the current challenging times are causing more anxiety and depression than ever before, driving a growing need for support.

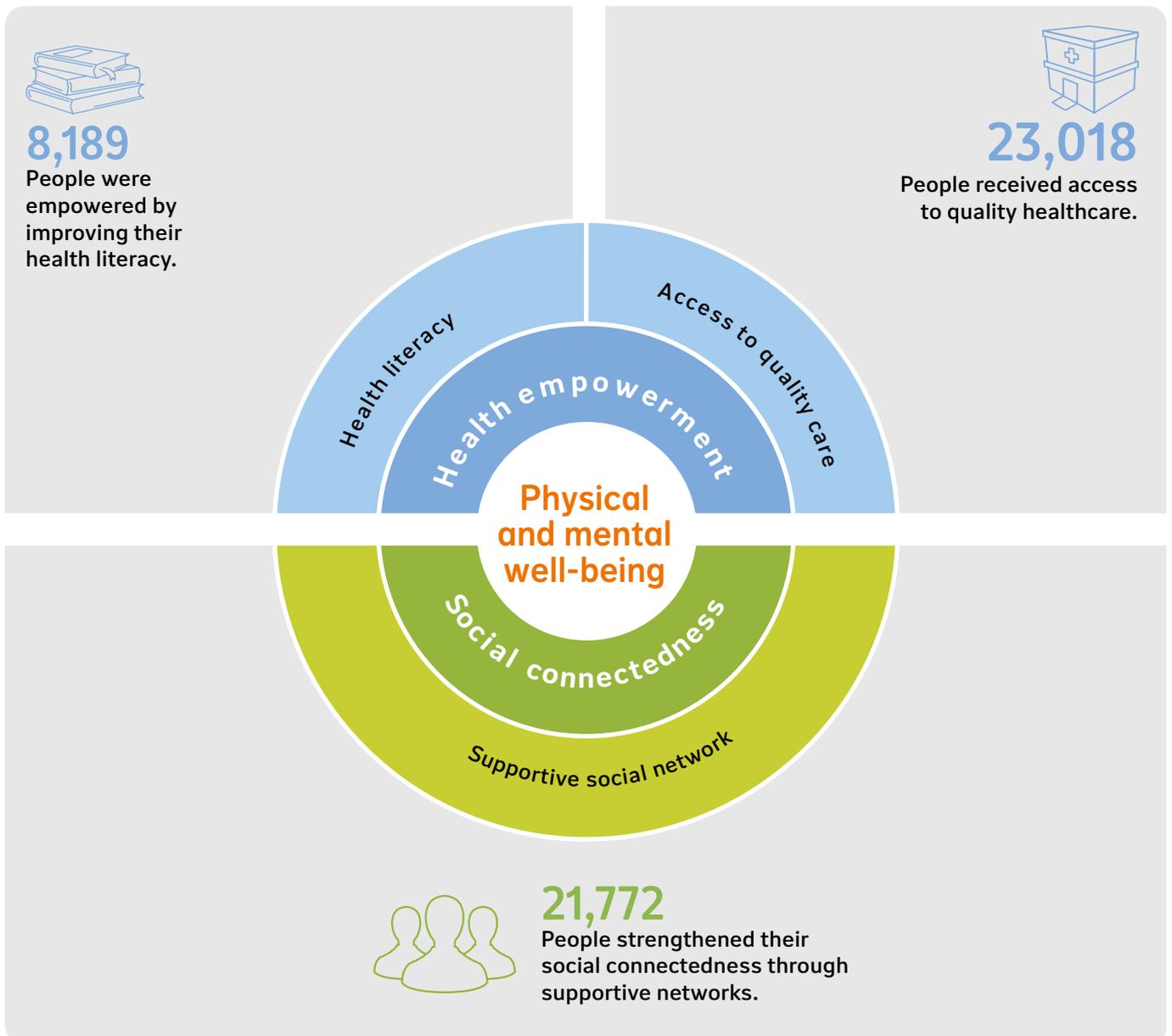
A Eurobarometer survey indicates that 89% of respondents consider mental health to be as important as physical health, and yet less than half feel that mental health issues receive enough

attention. In 2023, more than 46% of EU citizens report having had an emotional or psychosocial problem¹².

In addition, non-contagious diseases like cancer, cardiovascular disease and diabetes caused 80% of all deaths in Europe¹³, but prevention and early detection of them can offer significant relief. NN chooses to address both physical and mental well-being in our community investment activities, as the impact of each can be equally challenging.

Health empowerment

In our work towards physical and mental well-being, NN prioritises health empowerment: enabling people to take an active role in their own health and well-being and make informed decisions about it. This includes the health literacy to access, understand and use information that promotes health and well-being. It also includes access to quality care that is affordable, supportive and inclusive.



Figures here may differ from those on page 5, due to different calculation methods.

Physical and mental well-being continued

Encouraging health literacy

Since 2022, NN Greece has been a proud supporter of the 'Caring for my child' initiative implemented by **Prolepsis Institute**. The programme focuses on building resilience, supporting children facing mental health challenges and helping them to establish boundaries. Topics addressed include bullying, addictions, sexual education, coping with grief or divorce, and more.

In 2023, the initiative launched a free digital platform to offer parents and guardians reliable information, practical ideas, solutions and useful tools. It also ran an awareness campaign and educational activities, including webinars and workshops. In total, the initiative conducted 10 webinars and 9 workshops, engaging more than 5,700 parents, guardians and teachers in 2023.

Enabling prevention

In Poland, we partnered with **Rak'n'Roll Foundation** to launch the 'Day for U' campaign, which emphasised the importance of prevention in health and encouraged Poles to undergo regular preventive medical examinations. Online and offline information was distributed across Poland. NN offered free medical examinations in a mobile medical bus in five Polish cities, performing a total of 670 examinations.

For supporting the 'Day for U' campaign, as well as another preventive health campaign for men called 'Mosznowladcy', NN received the prestigious 'Dobroczyńca Roku' award, which is awarded to socially engaged companies.



NN colleagues participating in Sport & Family Day with SUHANJ! Foundation.

Access to quality care

Physical and mental well-being starts with having access to care. Unfortunately, certain communities are often left behind. Our goal is to promote greater equity and accessibility in healthcare by supporting organisations that provide quality, affordable, supportive and inclusive healthcare to more people.

Inspiring inclusion

People with disabilities often face social barriers or are excluded from regular sport and community activities. This deprives them of opportunities for social development, health and well-being. The **SUHANJ! Foundation** has created a gym in Hungary that is barrier-free for visually impaired and physically disabled people. It is open to able-bodied people as well.

NN's financial support enabled the SUHANJ! Foundation to accommodate more people and provide a more extensive range of exercise opportunities. Currently, 15 people with disabilities exercise daily at the gym, with the potential to increase to 25. The foundation has also doubled the number of groups of children who can use the gym free of charge. NN and the foundation are also developing a video platform so that people with disabilities can train online.

To create better understanding of the challenges and triumphs related to disabilities, NN is supporting the foundation to create a new 'ability track', where able-bodied people can experience what it is like to have a disability. NN Hungary also hosted the foundation on NN Sport and Family Day. Colleagues could participate and gain understanding of the challenges.

Recruiting life-saving donors

In Slovakia, there is an extensive list of onco-haematological patients who are waiting for suitable haematopoietic cells that can save their lives. These unique cells are found, for example, in bone marrow, and can develop into a variety of types of blood cells.



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The importance of supporting mental health in these turbulent times is indisputable.

Marta Pokutycka-Mądrala

PR & Corporate Communications Director,
NN Poland

Physical and mental well-being continued

With NN's financial support, the NGO **Drop of Hope** launched a nationwide information campaign to encourage people to have their saliva tested for potential matching. With this campaign, the NGO was able to extend its database and increase the chances of finding suitable haematopoietic cell donors.

Since NN joined this campaign in September 2023, Drop of Hope has conducted 28 informational and recruitment lectures and participated in 13 public events, reaching more than 5,000 potential donors. In 2 months, more than 800 people registered in the donors' database.

Social connectedness

Another key to physical and mental well-being is the social connectedness that stems from a supportive social network and the social skills to effectively interact with others. This promotes a feeling of security and overall well-being.

Building social networks

For those coping with the loss of a loved one, emotional support is crucial for promoting resilience and facilitating the grieving process. Unfortunately, children and young adults may not always have the necessary space or tools to navigate their grief, and may feel uncomfortable

discussing their emotions with friends or family members. However, they are often more willing to share their experiences with peers who have had similar experiences.

With NN's support, **Missing You** has launched a project in Belgium aimed at encouraging young people to share their stories with friends and acquaintances in their daily lives. They also implemented an awareness campaign in schools to reach a broader audience.

As a result of this partnership, Missing You has been able to establish 170 talking groups and provide support to a greater number of young individuals who are navigating the grieving process. NN colleagues volunteered during the Missing You summer camps.

Supporting youth with autism

Around 40,000 children in Romania have been placed on the autism spectrum¹⁴. Daily therapy, ranging from two to six hours, is required for children and young adults with autism to lead a comfortable life and better integrate into society. However, the biggest challenge for those with autism in Romania is the significant therapy costs and the lack of financial means to benefit from proper care and support.

“
NN's brand promise is 'You matter'. And I really felt that.”

Ellen Vaneker

Head of People, Change & Comms - NN Customer and Commerce

In partnership with the Autism Voice Association in Romania, NN opened the Autism Voice Institute, the first multifunctional recovery and research centre for autism in the country. Every year, the institute helps more than 500 people with autism receive the therapy, professional training and independence counselling they need. It also equips more than 300 therapists and 300 teachers with the necessary skills to better support those with autism.

In 2023, the Autism Voice Institute won the European Citizen's Prize from European Parliament. The institute also won first place at the Romanian CSR Awards, which recognises social causes with a relevant impact on society. NN's support for the institute and overall community investment initiatives received a Bronze Stevie Award at the International Business Awards 2023.

Bringing well-being closer to home

Ellen Vaneker, an NN colleague, felt supported when she continued to work while receiving cancer treatment. 'No-one made decisions for me. They just asked me what I needed. I remained in control of my life and work.'

Since 40-50% of the European workforce will get cancer in their working lives¹⁵, Ellen recognised the significance of reintegration issues. People who have survived a life-threatening illness want to take out insurance and open bank accounts again, but they face rejection or higher costs. So, Ellen encouraged NN to examine its own processes. 'We looked at several customer journeys for product requests. It's shown us there is room for improvement, for example in how we communicate with customers.'



NN now donates to the Dutch Cancer Society (KWF), and the funds are earmarked for research into a good return to work. The KWF also developed a practical toolkit for employers to make a real difference in employee reintegration.

5 NN Social Innovation Fund



Investing in social enterprises

The NN Social Innovation Fund was launched on 1 December 2022. It committed to investing EUR 5 million by 2025 to champion social enterprises with solutions that relate to financial, physical and/or mental well-being.

NN Social Innovation Fund continued

In 2023, the NN Social Innovation Fund invested EUR 500,000 in the **Shaping Impact Group's** SI3 fund. The fund focuses on initiatives that contribute to increasing equity in opportunities and creating a solidarity-based society. It aims to improve opportunities for one million people within ten years, regardless of ethnicity, gender, disability, age or sexual orientation.

The fund targets initiatives that use a business model to decrease societal inequities for migrants and their children, people living in poverty or debt, youth excluded from the job market, people with disabilities, or those disadvantaged due to skin colour or gender.

The NN Social Innovation Fund supports SI3 in its mission to create a more equitable and inclusive society by investing in social entrepreneurs who are making a difference in their communities.

SI3's first investments

Plinkr: Plinkr contributes to fighting poverty and solving debt problems. With 2.5 million financially insecure families in the Netherlands, Plinkr provides municipalities with digital tools that enable them to monitor and deploy a wide range of financial assistance providers in their communities. Those providers can, in turn, assist people more swiftly and enable them to live a life free of financial worry.



“
The investment that NN Social Innovation Fund has made to the SI3 fund is encouraging for all entrepreneurs who are intensively committed to a more equitable and inclusive society.”

Jamy Goewie
SI3 Fund Manager

Deeploy: Deeploy makes AI more transparent and explainable. It enables organisations that use AI and machine learning (ML) to make ethical decisions that align with their values and government regulations. This solution reduces the risk that AI and ML solutions will harm individuals or society.

Efiko: Efiko Academy is the one-stop learning hub that empowers professionals with green and social impact skills to accelerate the shift to a climate-friendly, regenerative and equitable economy. Through online learning and live mentoring, Efiko aims to unlock individual, organisational and societal progress.

&Wider: &Wider supports businesses in making continuous improvements in workers' lives, their business practices and their supply chains. Using scalable technologies, strong data and support to unlock better visibility into working conditions, &Wider enables businesses to address hidden exploitation and promote better working conditions.

6 Our colleagues in action



Volunteers increase social impact

Volunteering enriches our relationships with community partners and the people they help. Our colleagues are encouraged to volunteer during their working hours. As volunteers, colleagues dedicate their time and/or knowledge to help our partners make more impact.

Volunteering continued



“
It reflects on NN's DNA that they care so much for their communities.”

Alberto Alonso Marcos
NN Spain Data Architect and volunteer

In the annual employee engagement survey, NN colleagues rate supporting charitable organisations and volunteering with an 8.4 out of 10 in importance. NN also recognises that volunteer opportunities enable colleagues to grow personally and professionally while helping their own communities.

We look for diverse ways to create value through our volunteer activities. We support our partners with hands-on volunteering and fundraising, and through more skill-based and strategic support to strengthen their organisational capabilities. In 2023, there were 15,750 moments in which an NN colleague volunteered their time (2022: 6,865 moments). In the Netherlands, we saw growth in team-based volunteer activities.

NN Volunteer week

In May, we organised a successful third edition of 'Your Community Matters week/the NN Volunteer week'. Over the course of the week, colleagues across NN markets spent time with the elderly to combat loneliness, ran or walked to raise money for our community partners, renovated a volunteer centre, completed maintenance at a children's educational care facility, packed gifts and birthday boxes for children and much more. In total, 3,215 NN colleagues spent 8,766 volunteer hours – twice as many as last year – on more than 35 activities. Together, they supported the financial, physical and/or mental well-being of nearly 9,339 people in a single week.

Engaging colleagues for impact

NN Spain launched the **Volunteering League** to promote monthly volunteering activations organised with our societal partners. NN engaged employees through a social competition, wherein the volunteers with the most hours and those with the biggest variety of volunteer activities received awards and recognition.

The Volunteering League significantly contributed to NN Spain's volunteer hours, with 43 employees participating in February when the league was launched, compared to only 10 employees in February 2022. By the end of December, NN Spain had logged 2,024 volunteer hours, with 541 volunteers reaching 3,700 people. 'For me, it feels great to work with like-minded people', says Alberto Alonso Marcos, Data Architect, NN Spain. 'I feel the sincere support of the organisation and management.'

Organising for change

NN Turkey colleagues participated in a Social Innovation Camp in partnership with the **Young Success Education Foundation**. NN mentors inspired high school students to design technological solutions on the theme of 'diversity and inclusion in education' and helped them to transform their ideas into business plans. Galatasaray University hosted the camp, and the students worked together to develop solutions to a diverse range of societal problems. A jury presented awards to the best projects.

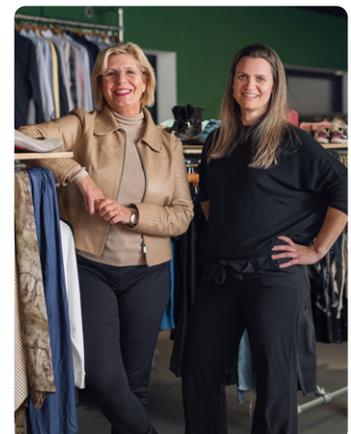
Enabling a strong restart

In 2011, Futaba Town had a population of 7,000 when the East Japan Earthquake and subsequent tsunami devastated its coastal area. The earthquake triggered the accidental meltdown of Fukushima Daiichi's Unit 1 reactor, and all residents were forced to evacuate their homes. Although the decontaminated areas are limited, Futaba Town started to welcome residents back in 2022. Fewer than 90 residents currently live there.

NN Japan is committed to supporting the recovery of this community by participating in events with employee volunteers. For example, NN employees helped operate an annual festival in Futaba Town by providing reception and sanitation support. In total, 43 employees supported Futaba's restart of the community in 2023.

Connecting for impact

In the Netherlands, Stichting Present connects willing volunteers to people who are in serious need of a helping hand. The organisation works with groups of volunteers and offers the chance to make an impact on projects with a distinct start and end. The aim is always to impact the volunteer, too. 'When volunteers are touched by their experience, they are more likely to volunteer again,' says Ineke Jonker, Present Director. 'This works well at NN: entire teams and departments volunteer. Within 2 years, Stichting Present has deployed 1,685 NN volunteers throughout the Netherlands.'



7 When disaster strikes



Aid for earthquake victims

In 2023, south-eastern Turkey, north-western Syria and western Morocco were hit by devastating earthquakes. These caused widespread destruction. More than 53,000 people died, many more were injured, and more than 3 million people lost their homes.

When disaster strikes continued

NN has operated in Turkey since 2009 and has more than 190 employees in the country. NN offices are in Istanbul, where no direct damage was reported. Given the devastating impact of the earthquakes, we were in direct contact with our colleagues in Turkey and we did our utmost to support them, our customers and the people in Turkey and Syria affected by it. Among other things, we made direct and matched donations of more than EUR 347,000 to the Red Cross and local NGO Foundation of Anatolian People and Peace Platform (AHBAP) for the provision of humanitarian aid in the region.

Immediately after the disaster, the Red Cross helped rescue people and provide them with life-saving aid. They staffed ambulances and transported people to hospitals. The organisation also sheltered people who lost their homes and provided blankets, tents, hygiene kits, catering and mobile kitchens. After the first weeks, this aid made a shift towards financial support to the victims, recovery and reconstruction. NN contributed to all this work with our donations.

Mobilising NN colleagues

In addition to direct aid, NN colleagues donated more than EUR 87,000 across our 11 markets, through a fundraising page to support the Red Cross. NN matched these donations as part of the company's direct contributions. NN offices in Belgium, Greece, Slovakia, Spain and Turkey collected goods (food, sleeping bags, bedding, blankets, household appliances, etc.) and organised volunteer activities. In the Czech Republic, colleagues were given the option to donate their cafeteria points instead of making direct donations to the victims, and in Belgium, a group of employees cooked traditional Turkish food and pastries that their colleagues could buy to raise money.

Scholarship project

AHBAP is using part of NN's donation to implement a scholarship programme together with NN Turkey. The programme will help 28 university students from the regions affected by the earthquakes to continue their education. In addition, NN will donate second-hand laptops, tablets and other devices, and NN volunteers will mentor the students during one academic year.

Aid for Morocco

In September 2023, a devastating earthquake struck western Morocco, claiming nearly 3,000 lives and destroying an estimated 50,000 homes. Our colleagues were eager to help. Through colleague donations and NN matching, more than EUR 68,000 in humanitarian aid was provided to the victims through the Red Cross.

Disaster Relief Fund

At the end of 2023, NN Group set up a Disaster Relief Fund with the Red Cross that enables a timely and effective response to disasters affecting NN markets. NN Group donated more than EUR 1,950,000 to the fund. Therefore, in 2023, NN contributed a total of over EUR 2.4 million for both current and future humanitarian aid.



“
When disasters like these occur, it is our duty to step up and provide whatever support we can. This is a matter of humanity.”

Fleur Hudig
Head of Corporate Citizenship

8 Key principles of our approach



Creating synergies

Guided by our key principles, we aim to maximise impact by creating synergies between our stakeholders. We connect partners to each other to broaden the scope and impact of their work and work for systemic change.

Key Principles of our approach continued

Living the principles

Our aim is always to support the communities in which we operate as best as we can. That is why we combine financial contributions with donations of our time, energy and expertise to organisations that focus on social impact and improving people's well-being.

We fund projects, co-develop new programmes and share our time and networks to build stronger communities. We collaborate with a variety of partners with complementary expertise to address societal issues. And we work with the utmost professionalism and transparency to ensure accountability.



“
Our partners truly understand society's challenges, and I am proud that we provide them with needs-based support, so they can make the impact they envision.”

Lonneke Roza
Head of Community Investment

Five key principles

We are transparent and accountable.

Using the Business for Social Impact (B4SI) framework, we ensure a professional, consistent and credible approach to reporting and impact measurement (see Appendix).

We bring the best of NN.

Whether through funding, volunteering, (in-kind) donations or our own expertise, we work to strengthen our communities by bringing the best we have to offer.

We take a systems approach.

By working with a variety of partners with complementary expertise, we stimulate stakeholder dialogue, collaboration and research.



We build strong partnerships for lasting impact.

We not only support individual organisations that make a social impact, but also bring different partners together to increase scope and strengthen our partners' organisational capacity with our own expertise.

We are globally consistent and locally relevant.

Challenges in one community are different than those in another. Our global, Group-wide standards provide clarity and consistency to our work, and yet we always take local context into account.

9 Progress on our ambitions and strategy



Commitments, progress and areas for improvement

We are keen to deliver on our ambitions and make progress on our strategy to create societal impact in the communities in which we operate. We have also identified key areas for improvement in 2024.

Progress on our ambitions and strategy continued

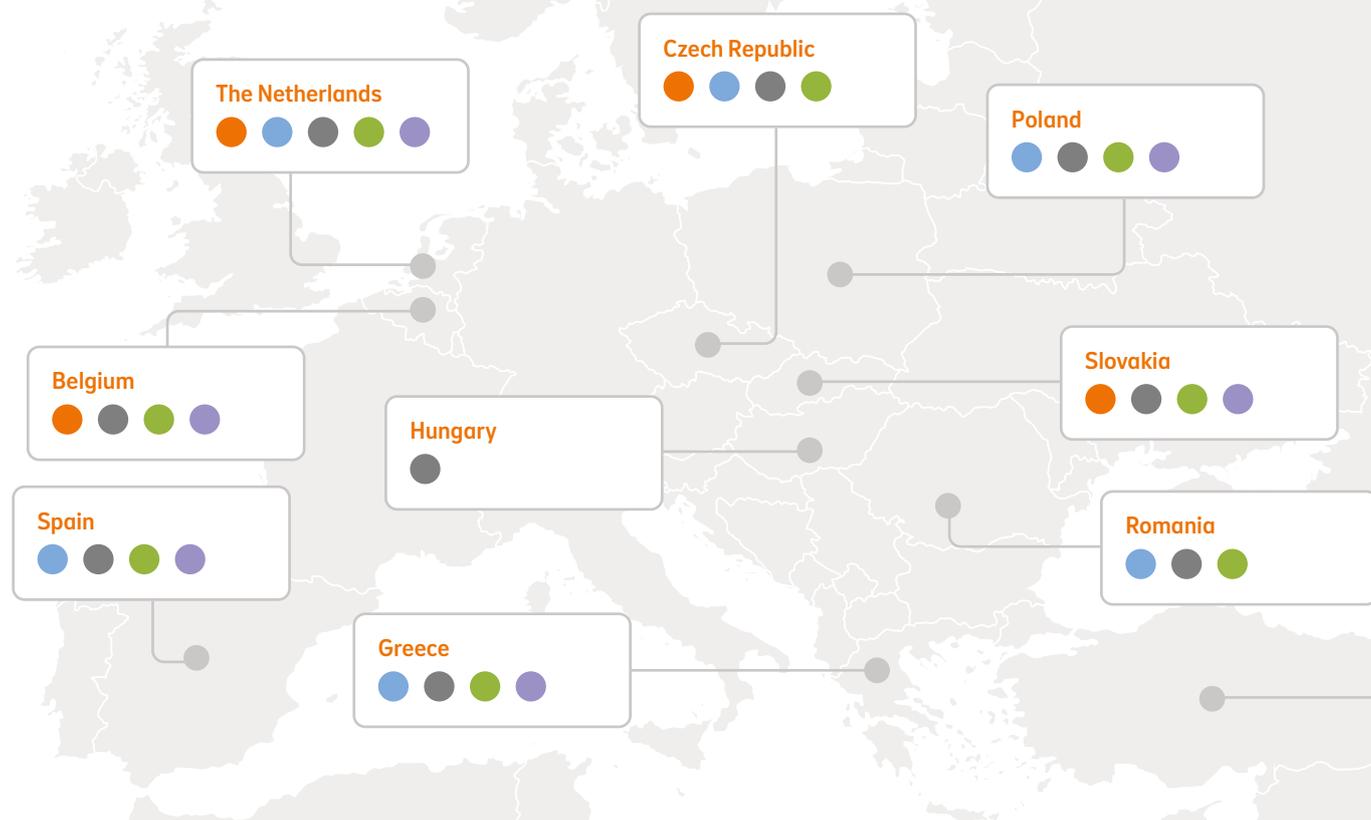
Our commitments	Our progress	Our areas for improvement
We will support the financial, physical and/or mental well-being of one million people by 2025 through our community investment programme	<ul style="list-style-type: none"> Supported the financial, physical and/or mental well-being of 172k people in 2023 and 401k since 2022 Partnered with the Red Cross to establish a disaster relief fund aimed at reducing our response time during crises and providing aid quickly and effectively 	<ul style="list-style-type: none"> Continue finding the balance between the scale, breadth and depth of impact when we support people Further develop our physical and mental well-being strategy by exploring a global partnership Deepen and expand existing programmes and explore new partnerships to support more people in the coming years
We will contribute 1% of our operating result before tax (based on a three-year average) by 2023	<ul style="list-style-type: none"> Reached our target of contributing 1% of our operating result before tax to our communities 	<ul style="list-style-type: none"> Maintain the same level of investment in our communities and aim to support the financial, physical and/or mental well-being of one million people through community investment by 2025
Our strategy	Our progress	Our areas for improvement
Scaling our impact: building towards 1% of operating result before tax by 2023 (based on three-year average of 2020-2022)	<ul style="list-style-type: none"> Grew from 0.4% in 2021 to 0.7% in 2022 to 1.1% of the annual operating result before tax (average 2020 - 2022) Volunteer hours increased from 13,575 hours (2021) to 30,970 hours (2022) to 40,447 (2023) Cash contributions related to physical and/or mental well-being initiatives increased to 6.3m in 2023 (2021: EUR 1.2m; 2022: EUR 2.8m) Supported more than 165 partners in 2023, compared to more than 100 in 2022 	<ul style="list-style-type: none"> Further develop current partnerships and create new funds on key topics for greater impact Further invest in collaboration with other social investors to co-create new funding opportunities. In this way, we are better able to unlock financial and non-financial resources related to our strategic themes
Deepening our impact: becoming impact- and data-driven, developing and sharing our expertise in practicing community investment through dialogue	<ul style="list-style-type: none"> Further refined and developed our impact framework and approach to improve our strategy, transparency and accountability Participated in several stakeholder dialogues, such as events on equal opportunities and exchanged knowledge during various conferences and speaking opportunities Contributed to knowledge development through research on social issues such as (in)equality, well-being and longevity Developed a Theory of Change for physical and mental well-being 	<ul style="list-style-type: none"> Continue to work based on needs, and actively seek feedback from partners
Broadening our impact: further developing our Venture Philanthropy approach	<ul style="list-style-type: none"> Further applied the Venture Philanthropy approach by growing the NN Social Innovation Fund to champion social enterprises Increased our non-financial support to our partners, such as organisational capacity-building for partners with the Coaching for Impact programme 	<ul style="list-style-type: none"> Strike a further balance in our activities related to direct support for beneficiaries through our partners, capacitybuilding for partner organisations and systemic change activities

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We thank all our partners for a great and impactful year*

* This list is not exhaustive.



Financial empowerment partners

- Ahbap Association NGO
- Buurtwerkkamer Cooperatie
- Cesta von
- Cizinec není otrok
- Douane- en belastingmuseum
- ETIC
- Fedasil
- Inštitút bankového vzdelávania NBS
- Jeugdeducatiefonds
- Kandidatenmarkt
- Klub svobodných matek
- LINDA.foundation
- Nationale Coalitie Financiële Gezondheid (NCFG)
- NSR (Geldfit)
- Okinawa Social Welfare
- Oranje fonds
- Over Rood
- Pro Dynamik
- School van jong talent / Cultuurfonds
- Schuldeiserscoalitie

- SchuldenLabNL
- SchuldHulpMaatje
- Social Debt
- Solidarité Grands Froids
- Sons of Famers
- Stichting Jarige Job
- Take over as venture
- Week van het geld

Economic opportunities partners

- Aldeas Infantiles
- American College of Greece
- Brand New Job
- Cultuurmenu
- Eduzměna
- Elixír do škol
- Emma at Work
- Fundacja Digital University
- Genç Başarı Eğitim Vakfı (JA Turkey)
- Higashi-no-Shoku-no-Kai
- IMC Weekendschool
- JA Greece
- JINC
- Jong Ondernemen

- Junior Achievement
- Leren voor de Toekomst
- Mensa Česko
- MONO JAPAN
- Otevřeno
- Refugee Talent Hub
- Nuffic
- Shibuya Tourist
- Talentcoach
- Teach for Romania
- TechMeUp
- The Entrepreneurship Academy
- Vanuit Autisme Bekeken
- Vital Voices Chapter Poland
- Young Impact

Health Empowerment partners

- Adem
- Autism Voice
- Banco de Alimentos
- BASTRNG
- Centrum Chůvička
- Centrum pro dětský sluch Tamtam
- Cesta domů

- Charita Brno
- Curando
- De Ark Vlaanderen
- De Overbron
- Diagnose.me
- Dobrý Anděl
- EDA
- Fokus Praha
- Fond ohrožených dětí
- Fonds Gehandicapten Sport
- Fundacja Dzieciom "Zdążyć z Pomocą"
- Fundacja Kapitan Świątełko
- Fundacja Na Ratunek Dzieciom z Chorobą Nowotworową
- Fundacja Pokonaj Raka
- Fundacja Rak'n'Roll
- Fundacja Synapsis
- Fundacja Twarze Depresji
- GIVMED
- GPK Ružinov
- Hama
- Het Gielsbos
- Hospic sv. Alžběty
- Hospic sv. Štěpána

Global



Japan



Turkey



- Huize Maison Sint Monika
- Inima Copiilor
- Inkendaal
- Kaleidoskop
- Kom op tegen Kanker
- Krása pomoci
- KWF
- Le Cerisaie
- De Kriekenboomgaard
- Liga proti rakovine
- Liga vozíčkářů
- Linka bezpečí
- Mathilda
- Nadace Národ dětem
- Nadácia KVAPKA NÁDEJE
- Národná transfúzna služba SR
- National Institute of Oncology in Warsaw
- OTL Centrum
- Paracentrum Fenix
- Prolepsis Institute
- Résidence du point du jour
- Résidence Porte de Hal
- Running Blind

- Sociální klinika Báry Janečkové
- Spartanie Dzieciom
- Spolek Rarach
- SUHANJ!
- UNICEF Polska
- Unoentrecienmil
- Warsaw Marathon Foundation
- WZC Floordam

Social connectedness partners

- Adopta Un Abuelo
- Apostoli
- Boroume
- Centrum paliativní péče
- Dejme dětem šanci
- Děti patří domů
- Dítě a rodina
- Elpida
- Eurofirms Foundation
- Female CEO.net
- Fundacja Dajemy Dzieciom Siłę
- Fundacja Dobrych Inicjatyw

- Fundacja Pora na Seniora
- Futbalová akadémia AS Trenčín
- Hellenic Red Cross
- Hogar Sí
- Hope and Homes for children
- Kyada
- La 2ème base
- Missing You
- Nadační fond La Vida Loca
- Návrat
- Organisation Earth
- Saint Sostis Church
- Scouts of Greece
- SOS Children's Villages
- Stichting Present
- Techô
- Thuisgekookt
- Verts de Terre
- Wens Ambulancezorg
- Wise Greece
- Womens Business Succession
- Zonienzorg

Other partners

- ASBL Parc Parmentier
- Canal It Up
- Fundación Piel de Atún
- Give a day
- Gray (Again Young)
- Hestia
- Instytut Wolontariatu Pracowniczego
- Internationaal Instituut voor sociale geschiedenis
- La cité joyeuse
- Nationaal fonds 4/5 mei
- Nationale Nederlanden Plogging Tour
- Plastic Whale
- Proper Strand Lopers
- Red Cross
- Turkish Marine Environment Protection Association (TURMEPA)
- Universiteit van Amsterdam
- Volunteer Forest Firefighting and Rescue Team

Appendix: key figures & methodology

Overview of our contribution to communities	2023	% of total contribution
Cash contributions (EUR)	16.0m	80%
In-kind donations (monetised)	384k	2%
Volunteer hours (monetised at EUR 50 p/h)	2.0m	10%
Management costs	1.6m	8%
Total contribution	20.1m	
% of operating results before tax¹	1.10%	
People supported with financial well-being	120,705	
People supported with physical and mental well-being	50,896	
Total number of people supported	171,601	
Cumulative progress on target of people supported (2022-2025)	400,880	

1 Based on the average of 2020-2022 results.

To accurately report our contribution, we follow the industry standard Corporate Community Investment of Business for Societal Impact (B4SI). Using B4SI definitions, we can accurately measure our community investments' financial value and impact. Below, we provide B4SI definitions as described in the B4SI Guidance Manual and explain how they apply to NN Group. We refer to the B4SI Guidance Notes 2021 for further details on valuation of specific examples.

Cash contributions

'Cash contributions' include "...the gross monetary amount a company pays in support of a community organisation/project, and can include: direct donations/grants to charitable organisations or activities, social sponsorship of cultural events or institutions (e.g. museums), matching employee giving, ... paying for a new facility or service (e.g. a website) for a community organisation, ... and subscriptions to community organisations." Reference: Chapter 1.2, B4SI Guidance Manual, 2021 (p.10).

NN Group's cash contributions are measured in euros. We account for

our cash contributions through, e.g., contracts and invoices.

Time contributions: volunteering (monetised)

We account for a monetary value for our colleagues' volunteer hours based on time contributions. B4SI defines this as "... the cost ... of the paid working hours contributed by employees to a community organisation or activity. The term 'volunteering' is often used to describe time contributions, but it can ... include any active engagement in community activity during paid working time. Examples include: employee volunteering, active participation in fundraising activities, ... and supervision of work experience placements." Reference: Chapter 1.2, B4SI Guidance Manual, 2021 (p.11).

As of 2022, we calculate time contribution costs based on the average NN hourly rate of the previous year and round down to approximate actual costs. In 2023, the hourly rate is calculated based on the total employee remuneration across NN Group as disclosed in our 2022 Annual Report, divided by 1650 hours a year, as this is the NN Group standard for a full-time equivalent (FTE). This is rounded down to

a total cost of EUR 50 per hour. In 2022, the hourly rate was calculated based on the total employee remuneration across NN Group as disclosed in our 2021 Annual Report, divided by the total number of hours per FTE and was based on 52 weeks/36 hours per week, rounded down. In 2021, we calculated the hourly rate based on average 2019 hourly rate and rounded down (EUR 40 per hour), using the same calculation of the rate as for 2022. Our external counterparties confirm the hours volunteered (e.g., reports, email). We then reconcile the hours confirmed and our internal registration.

In-kind giving (monetised)

'In-kind giving' "...can include donations of the company's product or services or other corporate resources such as IT equipment, used furniture, meeting rooms or other space. Examples include: donation of products, provision of pro bono legal, accounting or other professional services, ... office equipment ..., use of company premises... so that in-kind contributions can be assessed on the same basis as cash and time contributions, all in-kind contributions must be valued at what it has cost the company to make, not at

what the beneficiary organisation would otherwise have had to pay in the open market.” Reference: Chapter 1.2, B4SI Guidance Manual, 2021 (p.12).

‘In-kind giving’ applies to the donations of NN Group products and services. It is measured in euros, at day value (e.g. day value at amortised costs and based on evidence from internal finance/service department or against actual costs for NN through invoices). We account for our in-kind donations based on, e.g., contracts, invoices or external sources that confirm the value.

Management costs

In ‘management costs’, we include “... salaries, benefits and other overheads of community affairs staff along with research/communications spend if used to help the community engage with the company. Examples of inputs that can be included...: community affairs staff – salaries, pension, national insurance, benefits & recruitment costs, running costs & overheads – phones, IT, travel, subsistence for business as a whole, professional advice – ... to improve the programme, communicating the community programme to relevant audiences, research. It is essential to capture only those costs incurred in managing the community programme. If managing the programme is just one aspect of someone’s job, count only the proportion of the cost that relates to time spent managing the programme” Reference: Chapter 1.2, B4SI Guidance Manual, 2021 (p.13).

Management costs are measured in euros. We account for management costs based on, for example, contracts and invoices. Costs for FTEs include employer’s expenses. We account for costs for FTEs based on the internal overview of cost allocation of FTEs at the respective department where the community investment programme is run.

Total contributions

The sum of cash contributions, volunteer hours (monetised), in-kind giving (monetised) and management costs in one year.

% of operating result before tax

Until 2023, the % of operating result before tax was calculated by taking the percentage of total contributions versus the operating result before tax in the same year. As we needed to plan budgets and thus for the target in 2023, we take a three-year average of 2020/2021/2022 for the % of our operating result before tax in 2023.

Foreign currency

If contributions are accounted for in a foreign currency, we use the average exchange rate of the month of the contribution to calculate the euro amount. These exchange rates are based on GFRS Exchange Rates in GAUDI and aligned with NN Finance. The number of transactions in foreign currency are limited, therefore a monthly average exchange rate instead of a daily exchange rate has no material impact on the community investment value reported.

Output

Outputs “...are a measure of ... the result of the contributions that a business makes to a community organisation or activity. Output can include the people reached, organisations supported, activities delivered, and funds raised.... This also includes recording activity ... (e.g., through employee involvement, stakeholder engagement or media coverage). Outputs are an expression of what happens ... through a community activity... B4SI counts the number of people reached by or engaged in a community project. For example, count the number of children benefitting from a school refurbishment, or the number receiving vaccinations from a public health programme. The Framework does not include people impacted indirectly by an activity.” Reference: Chapter 2.1 B4SI Guidance Manual, 2021 (p. 18).

For outputs, NN only accounts for the part that is directly attributable to NN’s contribution. NN accounts for ‘people reached’ (i.e., people supported) through reporting from external partners. For ‘organisations supported’, we count the number of different organisations that received a cash contribution or non-financial support (e.g., in-kind or volunteer hours), and organisations of which we are a member.

People supported

We define ‘people supported’ as the number of beneficiaries who receive a product or service as a result of our contribution. We divide that into two categories: ‘Financial well-being’ and ‘Physical and mental well-being’. Allocation to one of these categories is based on how resources we contributed were allocated within the theme. For example, in 2022, our cash contribution to Brand New Job is part of the ‘financial well-being’ strategic theme. Our contribution resulted in 321 people who now have a job. We then added 321 to the number of people supported in their financial well-being. The number of people supported is a cumulative figure as of 2022 till 2025 in line with our target.

To avoid double-counting, NN only accounts for people supported when they have completed the activity and only for that portion of people that can be attributed to NN support. In addition, in many instances, people who received support do not return for the same support again. Yet, for a small portion of activities, there is a small risk of double-counting. For the privacy of beneficiaries, we cannot track this, but consider this risk to be limited.

Data collection and analysis

For data collection, we use an internal tool in Microsoft Office, combined with Power BI (Business Intelligence). This tool is based on B4SI’s reporting tool and available year-round for data input. When we retrieve data for the Annual Report and half-year results, we close data inclusion temporarily until we finalise the data disclosure. Each business unit inputs data for the above-mentioned categories and confirms that all data and evidence is in line with our reporting requirements and internal community investment policy. They also upload proof for each claim. NN Group headquarters checks a representative sample of projects to ensure the input reflects the proof. Power BI aggregates all data on a business unit, regional (Netherlands and Insurance International) and Group level. We use these Power BI data in our internal and external reporting.



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