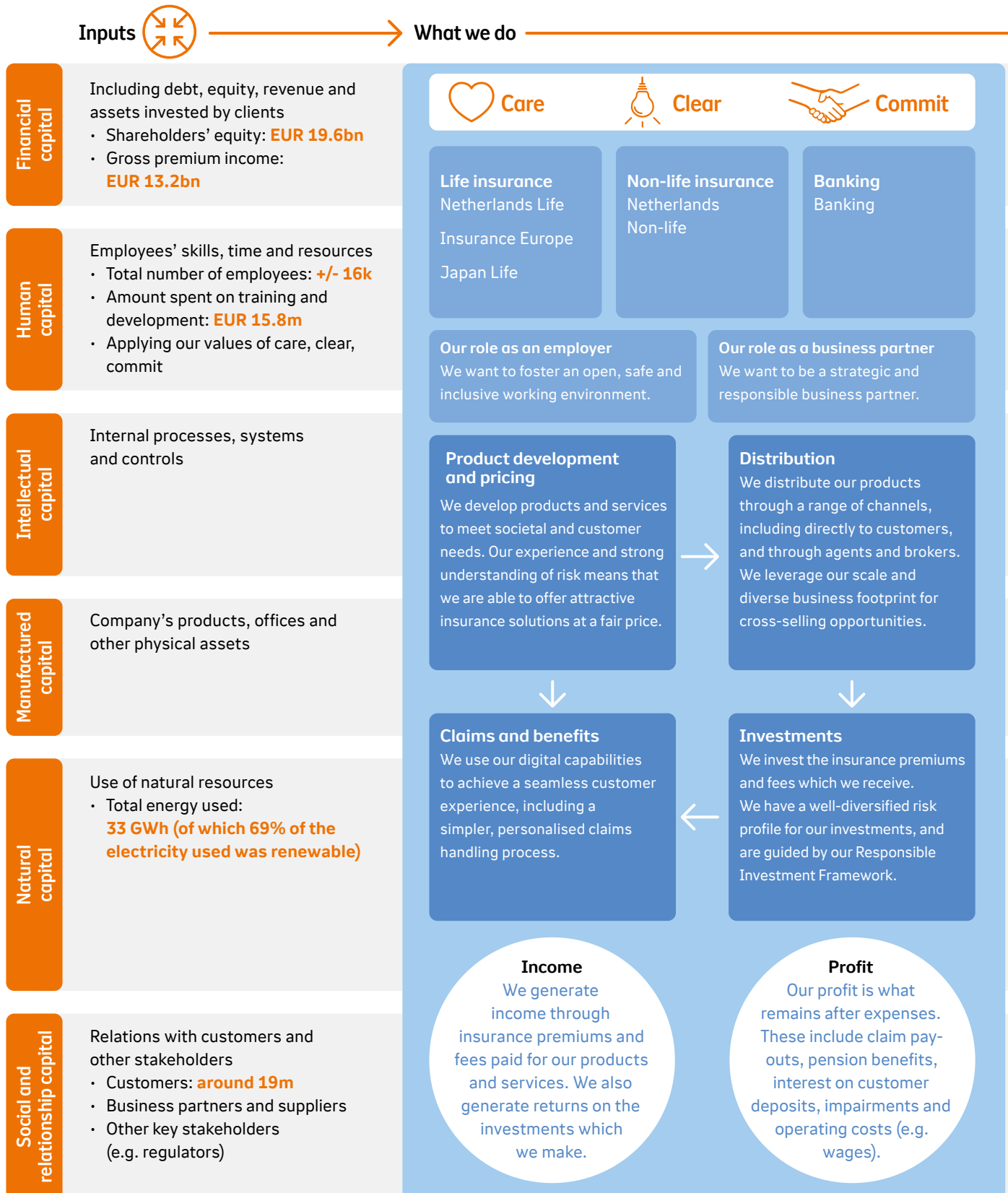


How we create value

We provide retirement services, pensions, insurance, banking and investments to around 19 million customers. In doing so, we aim to create sustainable long-term value for all our stakeholders.



How we create value continued



Outputs

Disciplined capital deployment

- Total dividend and interest payments to investors: **EUR 880m**

- Share buyback programme: **EUR 250m**
- Solvency II ratio: **197%**

Wages and benefits

- Total wages, benefits and pension contributions: **EUR 1,663.8bn**

Inclusive and inspiring working environment

- Women in senior management positions: **40%**
- Employee engagement score: **7.8**

Availability of services

- Digitalising and automating processes for customers and intermediaries

Efficient operating model

- Total administrative expenses: **EUR 2,206m**

High-performing products & services

- Relational Net Promoter Score:

- Netherlands businesses on par**
- International businesses above** (compared with market average)

Environmental impact from own operations

- GHG emissions: **10 kilotonnes CO₂ compensated by carbon credits**

Environmental impact from investments

- Carbon footprint relating to proprietary investment portfolio: **39 tCO₂e/EURm invested**
- Investments in climate solutions: **EUR 10.8bn**
- Estimated avoided emissions from climate solutions **770 KtCO₂e**

Returns to customers

- Pension benefits and claims paid: **EUR 13.3bn**

Positive contribution to communities

- Total contributions: **EUR 20.1m**
- Total number of people supported: **401k (cumulative 2022-2023)**

Responsible tax

- Total tax contribution: **EUR 2.578m**

Outcome for our stakeholders

SDGs

Customers

To our customers, we offer peace of mind; our products help protect their families, health, income, companies and property. We also safeguard their personal data, provide mortgages and a stable source of income in retirement.

See pages 34–36

Our people

To our employees, we provide wages and other benefits. We also contribute to their pensions. In addition, we offer skills training and opportunities for career development. We provide an inspiring and inclusive place to work.

See pages 37–40

Investors

To our investors, we are committed to deliver resilient and growing long-term capital generation. To do so, we maintain a strong balance sheet and create solid financial returns by using our financial strength, scale and international footprint.

See pages 41–43

Society

We contribute to the well-being of people and the planet. We take a long-term and responsible approach to investments and underwriting, work to reduce our direct and indirect impact on the environment. We contribute to our communities and support the economy through taxes and payments to intermediaries and other business partners.

See pages 44–59



1 Read more on how we contribute to the SDGs on pages 57–59.