

NN Group is a financial services company, active in 18 countries with a strong presence in a number of European countries and Japan. The strong foundation of our purpose, brand, values and ambition, combined with our focus on our strategic priorities, enables us to create long-term value for our company and our stakeholders.

Who we are

NN Group includes Nationale-Nederlanden, NN, NN Investment Partners, ABN AMRO Insurance, Movir, AZL, BeFrank and OHRA.

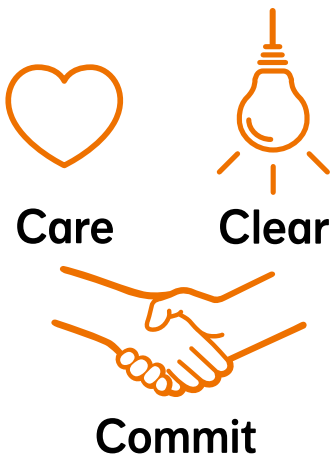
What we do

Our purpose is to help people secure their financial futures. We offer retirement services, and insurance, investments and banking products.

Our strategy

To create long-term value for our company and stakeholders we have four strategic priorities:

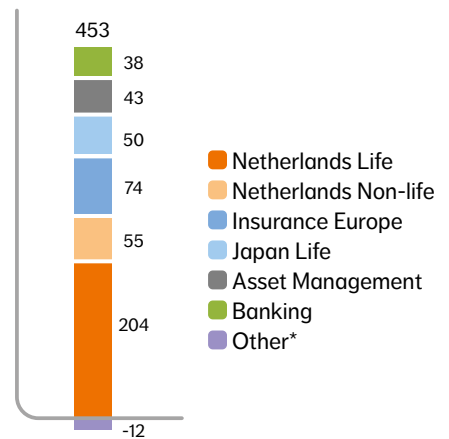
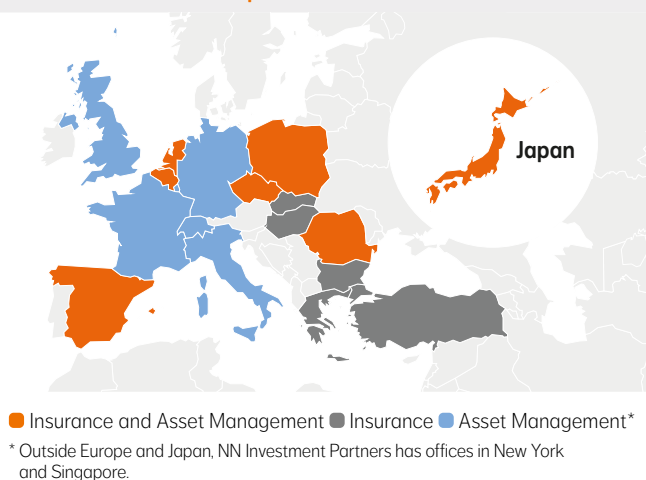
1. Disciplined capital allocation
2. Innovate our business and industry
3. Agile and cost efficient operating model
4. Value added products and services.

Our values

How we are structured

With about 15,000 employees, we aim to deliver high-quality products and services to retail, SME, large corporate and institutional customers.

Our business activities are structured in reporting segments. Their contribution to the NN Group 3Q 2019 operating result is depicted in the graph (in EUR mln).

* Japan closed block VA, the reinsurance business, the holding results, and other results.


Countries in which we operate

General

Employees
±15,000

Customers (excl. NN IP)
17 million

Countries in which we operate
18

Credit ratings (Financial Strength Rating)
S&P A | Fitch A+

Responsible investing

In our long-term investment decisions we take environmental, social and governance (ESG) into consideration.

Responsible investing is based on the following four pillars:

- 1 Active ownership towards investee companies
- 2 Integration of ESG factors into our investment processes
- 3 Application of restrictions based on our policy framework
- 4 Sustainable and impact investing strategies

Sustainability ratings

Sustainalytics
86/100
 FTSE4GOOD
Included

Dow Jones Sustainability Index
78/100
 Carbon Disclosure Project
B

For more information

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Management Board NN Group



David Knibbe
Chief Executive Officer *



Delfin Rueda
Chief Financial Officer **



Satish Bapat
CEO NN Investment Partners



Tjeerd Bosklopper
CEO Netherlands a.i. ***



Jan-Hendrik Erasmus
Chief Risk Officer ****



Dailah Nihot
Chief Organisation &
Corporate Relations



Fabian Rupprecht
CEO International Insurance



Janet Stuijt
General Counsel

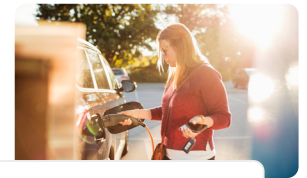
* CEO and chair of the Management Board and the Executive Board ** CFO and member of the Management Board and the Executive Board; will assume the CRO portfolio ad interim as of 1 January 2020 *** Appointed as CEO Netherlands ad interim. Subject to approval by the Dutch Central Bank. **** Will step down as of 31 December 2019

Delivering on our strategy



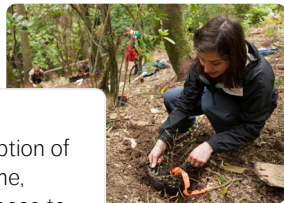
Nationale-Nederlanden Netherlands
Launched a simplified term life insurance product (available via www.nn.nl) aimed at customers who wish to take out a policy to provide financial protection for their relatives, without seeking (financial) advice.

Nationale-Nederlanden Spain
Launched a partnership with Runnea, a leading running community. The collaboration provides customised training systems for runners via a dedicated website.



NN Investment Partners (NN IP)
Partnered with Irish Life Investment Managers to expand its Enhanced Index Sustainable Equity range with three new funds with a more sustainable profile.

3Q19



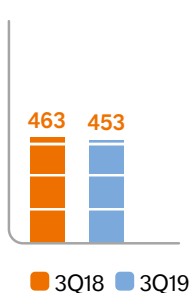
BeFrank
Now offers customers the option of a sustainable pension scheme, whereby companies can choose to make their invested pension capital completely CO₂-neutral through a tree planting scheme.



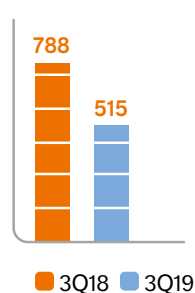
NN in Slovakia
Launched an awareness PR-initiative that prompts single parents to prepare financially for unexpected events.

Results

Operating result
(in EUR mln)



Net result (in EUR mln)



Solvency II ratio (in %)

