

## Delta Lloyd Investor Day: delivering on our strategy

Delta Lloyd is holding an Investor Day for institutional investors and analysts in London today.

The day will focus on how Delta Lloyd will achieve our solvency and capital generation targets and deliver on our customer oriented, capital light strategy - 'Closer to the Customer'.

Our 'Closer to the Customer' strategy creates value through understanding our customers and their evolving needs; seamless multi-channel interaction with our distribution partners; and leveraging technology to improve processes and digitise customer experiences. Additionally, we will outline our near time priorities to build capital, improve our commercial and operational performance and fulfil customer needs.

Topics covered in the presentations include an update on capital management and our progress in enhancing control under Solvency II, including an update on UFR sensitivities. Additionally, management will highlight how Life, GI and Asset Management are focused on generating net capital through a consistent value over volume approach.

**Hans van der Noordaa, chairman of the Executive Board:** "Following the rights issue and capital measures we have stabilised the company and with our 'Closer to the Customer' strategy we have a clear vision for the future. We are now on track and have an ongoing commitment to sustainable net capital generation of € 200-250 million a year. Our strong commercial proposition will enable us to capture opportunities for profitable, capital generative growth. We will deliver on our promises."

The presentations will be available at [www.deltalloyd.com](http://www.deltalloyd.com) from 07.30 CET, where interested parties can also view the webcast of the event.

### More information about this press release:

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## Investor Day programme (times are approximate)

<i>Time (GMT)</i>	<i>Topic</i>	<i>Presenter</i>
09.00	Delivering on our strategy	Hans van der Noordaa
09.30	Capital management on track	Clifford Abrahams
10.00	Greater control under Solvency II	Annemarie Mijer
10.30	Q&A	
11.00	Break	
11.30	Life insurance: Building a capital light franchise	Leon van Riet
12.00	AM: Investing under Solvency II	Jacco Maters
12.20	GI: Strong platform, improving performance	Ingrid de Graaf
12.40	Q&A	
13.00	Wrap up	Hans van der Noordaa

## Important information

- Certain statements contained in this press release that are not historical facts are "forward-looking statements". Forward-looking statements are typically identified by the use of forward looking terminology such as "believes", "expects", "may", "will", "could", "should", "intends", "estimates", "plans", "assumes", "anticipates", "annualised", "goal", "target" or "aim" or the negative thereof or other variations thereof or comparable terminology, or by discussions of strategy that involve risk and uncertainties. The forward-looking statements in this press release are based on management's beliefs and projections and on information currently available to them. These forward-looking statements are subject to a number of risks and uncertainties, many of which are beyond Delta Lloyd's control and all of which are based on management's current beliefs and expectations about future events.
- Forward-looking statements involve inherent risks and uncertainties and speak only as of the date they are made. Delta Lloyd undertakes no duty to and will not update any of the forward-looking statements in light of new information or future events, except to the extent required by applicable law. A number of important factors could cause actual results or outcomes to differ materially from those expressed in any forward-looking statement as a result of risks and uncertainties facing Delta Lloyd and its subsidiaries. Such risks, uncertainties and other important factors include, among others: (i) changes in the financial markets and general economic conditions, (ii) changes in competition from local, national and international companies, new entrants in the market and self-insurance and changes to the competitive landscape in which Delta Lloyd operates, (iii) the adoption of new, or changes to existing, laws and regulations including Solvency II, (iv) catastrophes and terrorist-related events, (v) default by third parties owing money, securities or other assets on their financial obligations, (vi) equity market losses, (vii) long- and/or short-term interest rate volatility, (viii) illiquidity of certain investment assets, (ix) flaws in underwriting assumptions, pricing and/or claims reserves, (x) the termination of or changes to relationships with principal intermediaries or partnerships, (xi) the unavailability and unaffordability of reinsurance, (xii) flaws in Delta Lloyd's underwriting, operating controls or IT systems, or a failure to prevent fraud, (xiii) a downgrade (or potential downgrade) of Delta Lloyd's credit ratings, and (xiv) the outcome of pending, threatened or future litigation or investigations, or other factors referred to in this press release.
- Should one or more of these risks or uncertainties materialise, or should any underlying assumptions prove to be incorrect, Delta Lloyd's actual financial condition or results of operations could differ materially from those described herein as anticipated, believed, estimated or expected.
- Please see the Annual Report for the year-ended 31 December 2015 for a description of certain important factors, risks and uncertainties that may affect Delta Lloyd's businesses.

### About Delta Lloyd NV

Delta Lloyd provides life insurance, pensions, general insurance, asset management and banking products and services to 4.2 million customers in the Netherlands and Belgium. We use multiple channels to distribute our products and services under well-known and respected brands: Delta Lloyd, BeFrank, OHRA and ABN AMRO Insurance. We have 4,130 full-time employees, of which 3,647 are in the Netherlands and 483 in Belgium. Delta Lloyd is listed on Euronext Amsterdam and Brussels.