

Sustainability at Achmea



Ambitious goals
and solid
performance
to create
sustainable value



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Achmea at a glance

At the heart of society for more than 210 years

Founded
in **1811**
with a
cooperative identity

18,000
Employees in
seven countries

**>12
million**
Customers

**EUR 20
billion**
Premium

#1
Insurer in
Non-life and health in
the the Netherlands

>1,3 million
Pension
participants

**Strong
brands**



Zilveren
Kruis



Centraal
Beheer



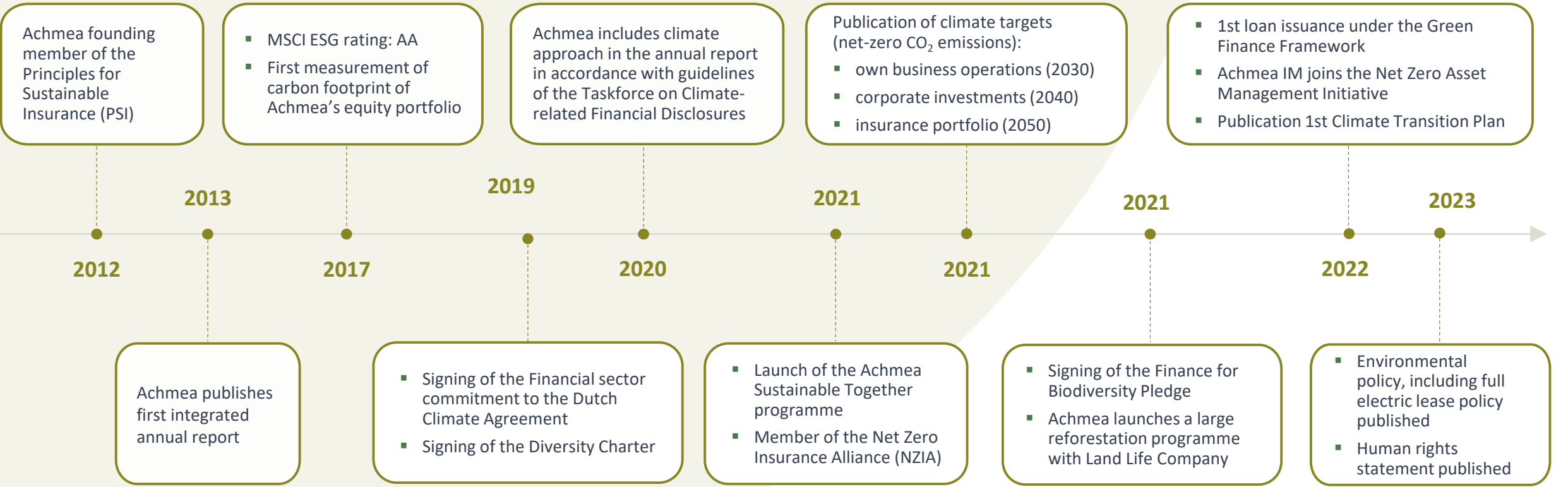
Interpolis.
Glashelder

EUR 206 billion
AUM
>EUR 28 billion
Mortgages

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Our sustainability initiatives over time



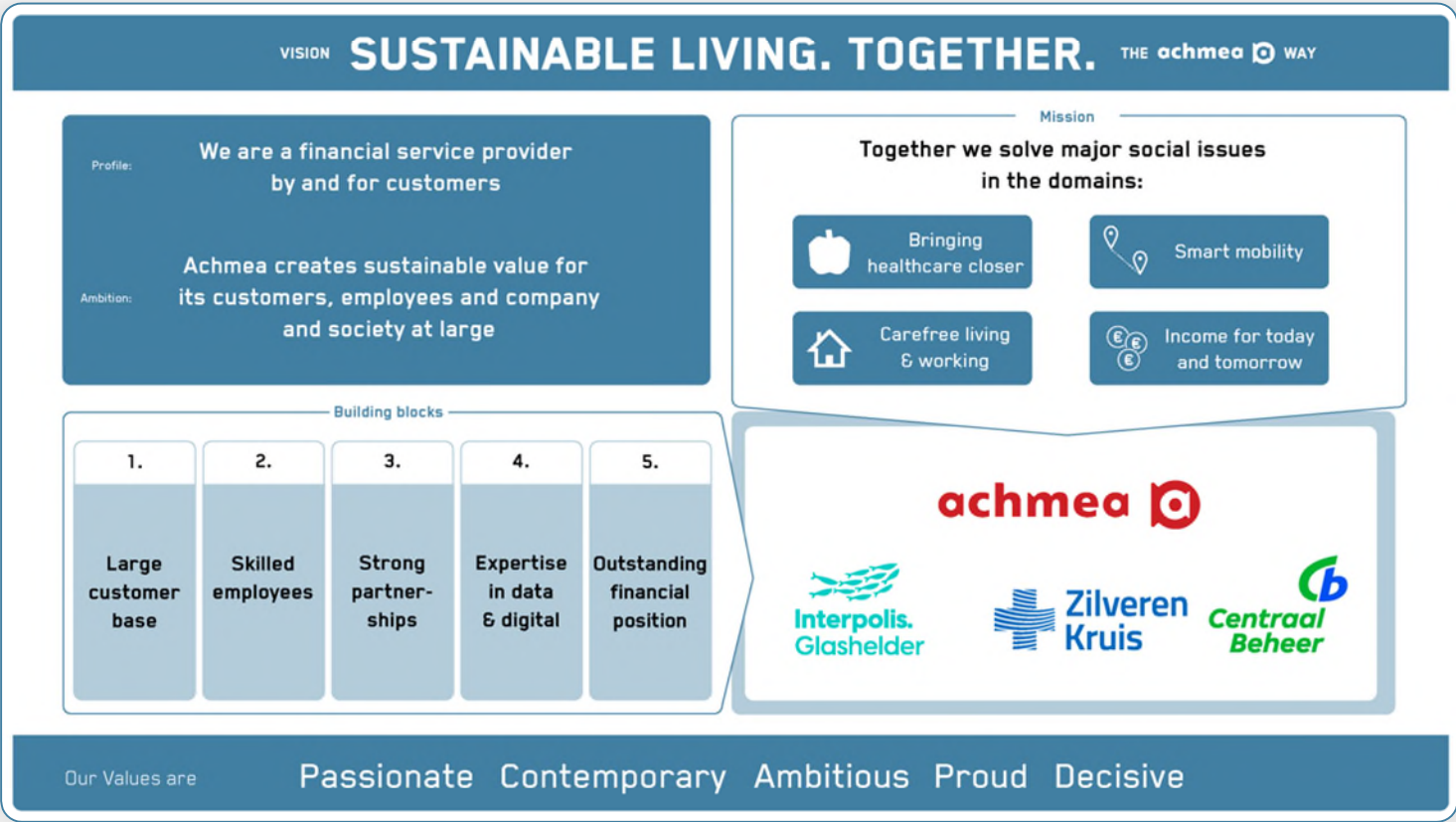
Sustainability at Achmea

Embedded in our purpose and integrated in our strategy

Achmea stands for Sustainable Living, Together. We aim to create a sustainable and inclusive society where we can live in harmony alongside each other, and no-one feels excluded

Together with our customers, partners and relations we want to solve major social issues related to health, living & working, mobility and income. That is our mission

Our ambition is to create sustainable value for our customers, our employees, our company and society



Our ambitions in addressing climate change

Transitioning towards net-zero CO₂ emissions across our activities

Own operations (net zero by 2030)

- Reducing energy consumption, paper use, waste and mobility (car and air travel)
- Purchasing green electricity, generating renewable energy locally and realising an electric lease fleet
- Offsetting remaining CO₂ emissions through reforestation
- Embedding sustainability criteria in procurement



Investment portfolio (net zero by 2040/2050)

- Equities and corporate bonds portfolio net-zero by 2040; Other asset classes by 2050
- Investing in making our real estate portfolio more sustainable; At least energy label A by 2030
- Helping customers making their homes more sustainable; Mortgage portfolio average energy label A by 2030
- Grow investments in green bonds and sustainable infrastructure



Insurance portfolio (net zero by 2050)

- Member of the Net Zero Insurance Alliance (NZIA) and the Green Deal on Sustainable Healthcare 3.0
- Products and services that help customers with climate mitigation (e.g. solar panels) and climate adaptation, such as coverage against flood risk
- Making the damage repair chain more sustainable (Manifest Sustainable Claims Repair)
- Integration of sustainability criteria in healthcare procurement



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Our social ambitions

Contributing to a society in which everyone can participate

Own operations

- Diverse and inclusive workforce regarding gender equality, cultural diversity and work disability
- Skilled employees, for example by means of an unlimited training budget
- Healthy workplace, work-life balance and free health check
- High employee engagement
- Integrating human rights and labour standards in procurement and partnerships



Investment portfolio

- Integration of social aspects into our investment process, including human rights and labour rights
- Engagement with companies to drive positive change
- Exclusion of companies and countries that structurally violate international standards for example regarding human or labour rights standards
- Impact investing, such as investments in healthcare real estate



Insurance portfolio

- Focus on safety and prevention and a society in which everyone can participate (a just transition)
- Offering products and services to work and live more sustainably
- Accessible, sustainable and affordable health care for everyone in solidarity
- Helping customers to stay fit and healthy in a healthy living environment
- Helping customers in (preventing) payment problems and debts



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Sustainable value creation for stakeholders

Non-financial targets and performance

| | Target 2025 | HY2023 | FY2022 | FY2021 |
|---|----------------------|--------|--------|--------|
| Improving customer satisfaction | | | | |
| NPS-r Centraal Beheer (consumer market) ¹ | Above market average | +24 | +22 | +22 |
| NPS-r Interpolis (consumer market) ¹ | Above market average | +13 | +12 | +17 |
| NPS-r Zilveren Kruis (consumer market) ¹ | Above market average | +8 | +16 | +8 |
| Making our investment portfolio more sustainable (own risk) | | | | |
| % reduction in CO ₂ emissions from equities and corporate bonds ² | 32% | 54.3% | 63.7% | 52% |
| % energy label A or better real estate portfolio ³ | 79% | 58% | 56% | 57% |
| Average energy label of mortgage portfolio | Avg. label B | C | C | C |
| Investments in green and social government and corporate bonds (in EUR billion) | | 1.9 | 1.5 | 1.4 |
| Sustainable employment practices | | | | |
| % women in top management ⁴ | 35% | 33% | 30% | 31% |
| Employee engagement | ≥ 8 (out of 10) | n.a. | 8.1 | 8.2 |
| Making our business operations more sustainable | | | | |
| % reduction of CO ₂ emissions ⁵ (net zero by 2030) | 50% | 57% | 54% | 57% |

1. Source: Centraal Beheer, Interpolis: average NPS over 4 quarters, Metrixlab for Achmea; Zilveren Kruis: MarketResponse

2. Reduction percentage as of 30/06/2023 compared to the market benchmark at year-end 2020

3. Based on book value

4. Executive Board, directors and senior management

5. CO₂ emissions from buildings, mobility, waste, paper, data centres and cloud services as compared to 2019. HY figures give a distorted picture due to seasonal influences throughout the year

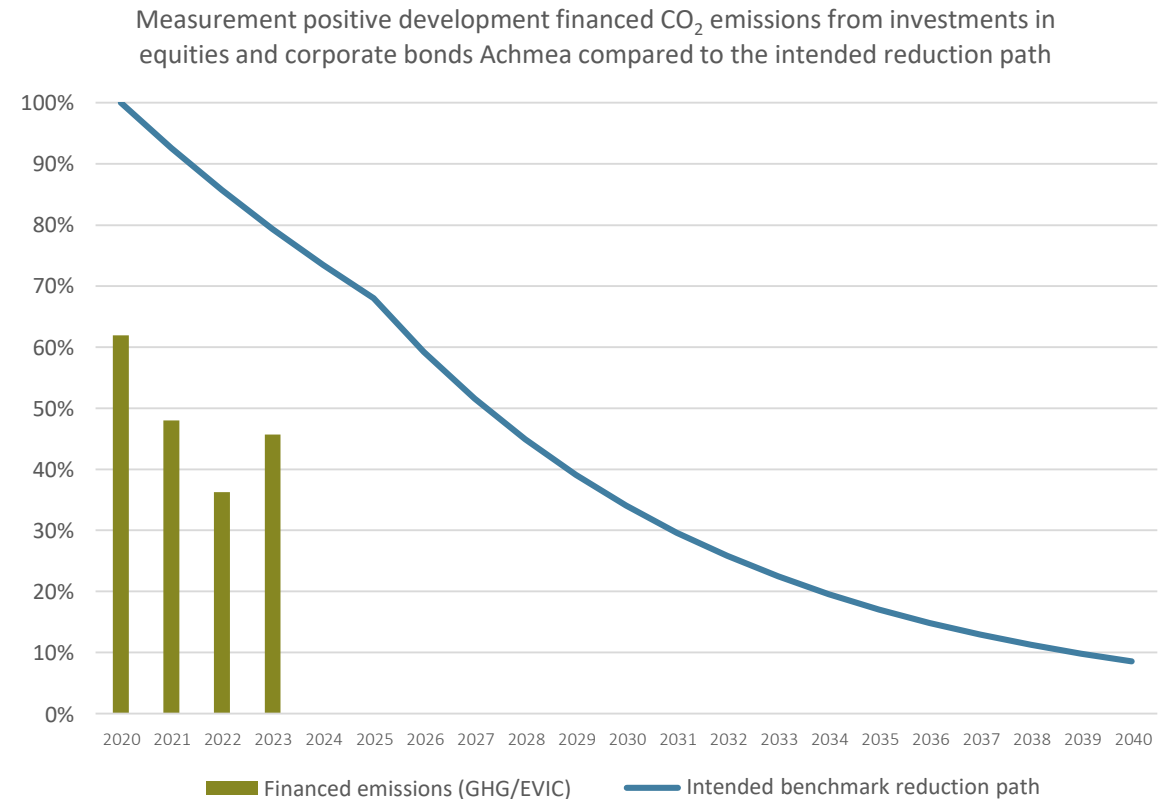
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Net-zero CO₂ emissions through our investments in companies by 2040

Decrease in financed CO₂ emissions ahead of the intended reduction path

- Intermediate targets: 32% CO₂ reduction by 2025 and 68% CO₂ reduction for equity and corporate bonds by 2030 (compared to the market benchmark of 2020)
- Result HY2023: 54.3% CO₂ reduction
- We believe dialogue is the best way to encourage companies to formulate climate strategies, set reduction targets and to reduce their CO₂ emissions
- In 2023 we started a new engagement programme with 20 CO₂ intensive companies. In addition, we run 8 collective dialogues with oil & gas companies through the Dutch Climate Coalition
- In the event that engagement yields insufficient results, we use our voting rights to exert additional pressure on a company. We vote in favour of climate-related resolutions
- We do not invest in companies that derive more than 5% of their turnover from coal, tar sands oil, Arctic oil and gas extraction or shale oil and gas extraction



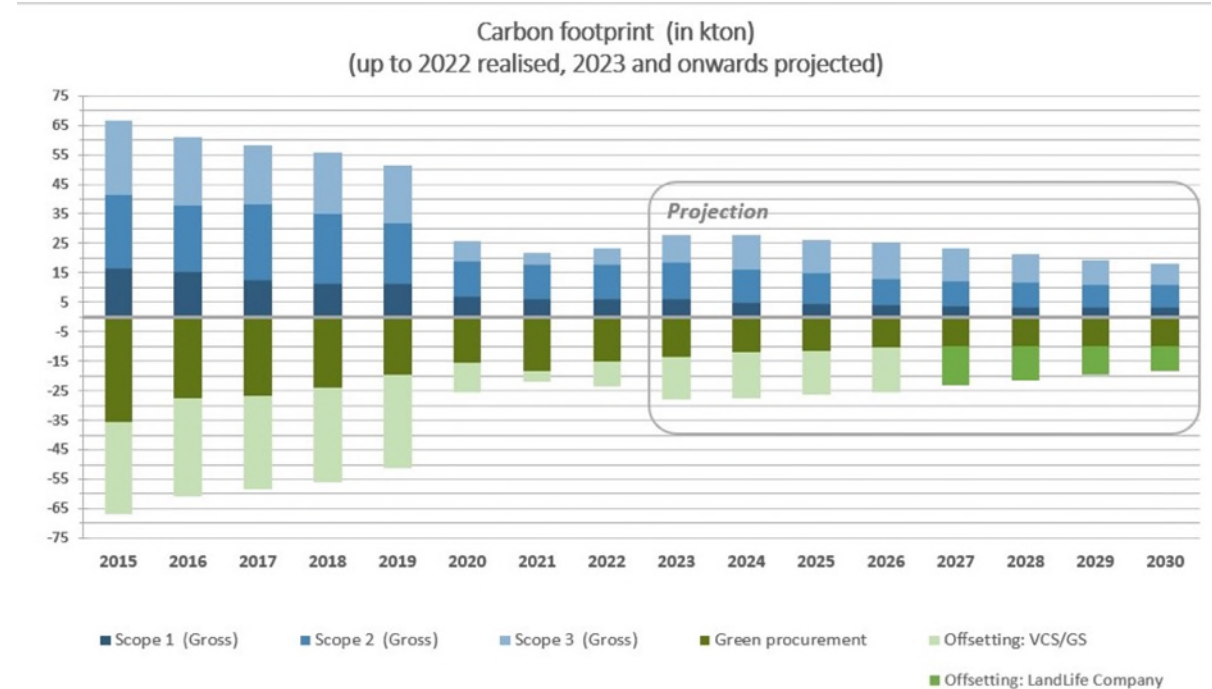
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Realising climate-neutral business operations by 2030

Maximum reduction and compensation of remaining emissions through large-scale tree planting

- As an employer and with our own operations, we strive for circular and climate-neutral business operations by 2030
- Goals for energy consumption in buildings: in 2025 CO₂ emissions will be reduced by 42% (compared to 2019)
- Goals for work-related traffic mobility for employees: in 2025 CO₂ emissions will be reduced by 58% (compared to 2019)
- We compensate the remaining CO₂ emissions through large-scale tree planting. In 2021-2024 we will plant 1,000,000 trees with which we will offset the remaining CO₂ emissions from 2027 onwards for a period of 40 years
- To safeguard our ambition, an environmental policy for our business operations has been drawn up and published



In 2020, 2021 and 2022 there was a lower carbon footprint. Due to corona, there was less work-related travel and employees did not come to the office

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Ratings and benchmarks tell us where we stand

And where we can improve our practices

AA



MSCI measures and compares financially relevant corporate ESG risks and opportunities. Achmea has had an AA rating since 2016

Low risk



Achmea has an ESG score of 19.3 (Low risk) at Sustainalytics. Achmea's management of ESG risks is judged to be strong



Achmea has reported on its sustainability impact via CDP in 2023. The report and score will be published in the second half of 2023

C
(Prime)



Achmea has had a C (Prime) rating since 2022. Prime status is awarded to companies that are leaders in their industry and meet high performance expectations

Bronze



EcoVadis is a platform that enables more than 115,000 companies across 150 industries and 110 countries to assess supplier ESG performance. Achmea has been connected to the platform since 2021 and belongs to the top 50% best performing companies. In 2023 we received a bronze medal



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Ratings and benchmarks tell us where we stand

And where we can improve our practices

4th



Benchmark responsible investment by insurers

Since 2009, the Dutch Association of Investors for Sustainable Development has investigated how the largest Dutch insurers perform in the field of responsible investment. Achmea is in 4th place (out of 28 Dutch insurers)

3rd

Eerlijke
Verzekeringswijzer

Benchmark sustainable investment policy insurers

The Fair Insurance Guide assesses and compares the responsible investment policies of 16 Dutch insurers on 14 different sustainability themes. Achmea is in 3rd place with an average score of 7.5

9th



Tax Transparency Benchmark

Since 2014, the Dutch Association of Investors for Sustainable Development has been investigating the tax transparency of 76 companies in the Netherlands. Since 2022, 25 European companies have been added. Achmea finished in 9th place

5 stars



Global Real Estate Sustainability Benchmark (GRESB)

The GRESB assesses and compares real estate funds and portfolios worldwide on their sustainability performance. 7 real estate funds and portfolios managed by Achmea Real Estate have the highest rating (five stars)

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Creating sustainable value for our stakeholders

How does Achmea fulfil
its sustainability
ambitions for
customers, employees
and society?

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Supporting customers in the transition to a sustainable society

Raising awareness of climate risks and social solutions

Public-private
solution for flood
risk primary flood
defences

Sustainable
claims repair

Insuring
sustainable
technologies

Sustainability creates new dilemmas in insurability, accessibility and solidarity

- Climate change is causing an increase in claims due to flooding and extreme precipitation. We are committed to keeping these risks insurable and at the same time paying attention to prevention (adaptation)
- We support customers in the transition to a climate-neutral and circular society through sustainable innovations, such as insuring wood construction and hydrogen (mitigation)
- We promote social equality by making sustainable solutions more accessible, for example, by offering services (such as electric charging stations and solar panels)
- We actively seek cooperation with partners, other insurers and governments to find solutions



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Creating value for our customers and society

Focus on societal impact and innovation in four domains

Bringing healthcare closer

- Providing care in a trusted environment
- Helping policyholders to live and work healthier with >700k employees in collectivities
- Finalised 11 regional health sketches in accordance with the national Integral Care Agreement, laying the groundworks for transformation plans to achieve more accessible and affordable healthcare



Smart mobility

- Providing services and solutions in the transition from ownership to usage, and from fossil to renewable
- Using data, smart models and systems
- Interpolis 'MisNiks' campaign, contributing to the public debate on the risk of smartphone use in traffic



Carefree living and working

- Making homes more sustainable by offering innovative services (e.g., climate store)
- Cooperating with partners on Centraal Beheer platform
- Interest rate discount on Centraal Beheer mortgage loans for sustainable home improvements



Income for today and tomorrow

- Helping people make informed financial choices with insight, oversight and understandable products
- Ensuring adequate financial resources now and in future
- IT-platform selected to enable the transition of our clients to the new Dutch pension system



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Investing in a responsible way

Contributing to a sustainable and inclusive society through our investments

We have invested EUR 57 billion for both our own account as well as for policyholders. We also manage the investments of institutional clients such as pension funds. Totalling approximately EUR 194 billion¹. With this money we can create societal impact

ESG integration

- Integrating information on environmental and social aspects (ESG integration) is a structural part of our investment process. This helps to reduce negative impact. In addition, we believe that this also creates financial value in the long term
- Within our investment policy we focus on 5 themes: Nature & Environment, Climate Change, Human Rights, Labour Standards and Health

Endorsements

Achmea is a signatory to the UN Principles for Responsible Investment (PRI). Furthermore, we endorse the UN Guidelines for Multinational Enterprises and the UN Global Compact principles

Signatory of:



Achmea Investment Management



Real Estate

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Investing in a responsible way

Active ownership plays an important role in our approach

Driving change through dialogue and engagement

We engage with companies to promote desirable environmental and social behaviour and we vote for ESG resolutions at shareholder meetings

Thematic engagement

Our asset manager Achmea Investment Management conducts thematic engagement on a wide range of social and environmental topics, including:

- Climate change
- Biodiversity
- Availability of medicines
- Good and affordable nutrition
- Working conditions

Collective engagement

We collaborate with other institutional investors, among others through Climate Action 100+, Eumedion, Platform Living Wage Financials and the Finance for Biodiversity Pledge

125

Companies in
ESG dialogue

10,033

votes
at 698 general
meetings

12

Engagement
themes



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Investing in a responsible way

Exclusion as a measure of last resort

We do not invest in activities that do not fit our values

- Companies that produce tobacco
- Companies that develop, produce, sell, trade and maintain controversial weapons
- Companies that derive more than 5% of their turnover from coal, tar sands oil extraction, Arctic oil & gas or shale oil & gas

We exclude countries and companies that structurally violate human rights, labour standards and other international norms. In doing so, we follow:

- Principles of the UN Global Compact
- OECD Guidelines for multinational enterprises
- UN Guiding Principles on business and human rights

The exclusion list is updated twice a year and is publicly available on our website

>900
Companies
excluded

55
Countries
excluded



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Investing in a responsible way

More than €7.5 billion invested in sustainable assets

Green Bonds and Social Bonds

Achmea has invested €1.87 billion in Green Bonds, Sustainability Bonds and Social Bonds. These bonds are used to finance sustainable projects, e.g., aimed at renewable energy, sustainable water or waste management

Sustainable infrastructure

Achmea has invested €55 million in the Achmea IM Climate Infrastructure Fund. This SFDR article 9 fund invests mainly in new sustainable energy projects in Europe.

Sustainable mortgages

Achmea has invested approximately €1.3 billion in mortgages with an energy label A or better. In addition, Achmea Bank has financed approximately €2.5 billion in mortgages with a minimum energy label A

Green Shipping Fund

Achmea has invested €95 million in the Green Shipping Fund (GSF). The GSF provides loans to pioneers in the shipping industry with the aim of supporting them in reducing emissions

Healthcare real estate

Achmea has invested €76.6 million in the Achmea Dutch Health Care Property Fund. This fund invests in sustainable real estate for healthcare providers and residents aimed at inclusion and a healthy living and working environment

Social housing

There is a great shortage of social rental housing in the Netherlands. Achmea has approximately €1 billion in loans outstanding with housing associations that are used to build and renovate social rental housing

Impact Funds

Achmea has invested €45 million in 5 impact funds that focus on promoting healthcare in Africa, healthy food and microfinance in developing countries

Real estate

Achmea strives for a sustainable real estate portfolio. Of the proprietary real estate portfolio, 58% has at least an energy label A. This corresponds to €440 million

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Being a sustainable employer

An inclusive culture and broad employability

Training and development

Maintaining job security through broad and sustainable employability of employees, inside and outside Achmea. Lifelong learning with an unlimited training budget

Diversity and inclusion

Achmea strives for an inclusive culture, in which diversity is embraced, including gender and cultural diversity. Our target for gender diversity: 35% women in top management in 2025

Employee engagement (ambition: ≥ 8 in 2025)

Annual employee engagement survey. Focus on vitality (7.2) and talent development (7.4)

Creating sustainable value

Achmea offers a climate budget (EUR 2,500 pp) and opportunities for volunteering and informal care by employees

33%

Women in
top management

8.1

Employee
Engagement
score

**EUR
14.1m**

Expenditure for
staff training¹



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Striving for climate-neutral business operations

Climate neutral and fully circular in 2030

Net-zero CO₂ emissions in 2030

- Maximum reduction of energy consumption (electricity and gas), paper and waste
- Purchasing green energy and where possible generating our own local renewable energy
- Reducing and making business travel and commuting of our employees more sustainable
- Offset remaining emissions with Gold Standard certificates. For the long term by means of reforestation in partnership with Land Life Company

Sustainable procurement in 2030

- Procurement of 100% circular products and materials
- Collaboration with partners/suppliers to contribute to Achmea's sustainable business operations
- EcoVadis ratings to assess impactful suppliers for sustainability and conduct dialogue

57%

Reduction of the
CO₂ footprint
compared to 2019

100%

Green energy
purchased

57%

Suppliers with
EcoVadis rating



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Contributing to an inclusive society

Through loans, donations and facilitating employee volunteering

Achmea Foundation supports activities that contribute to an inclusive society via 4 programmes:

- **ImpactPlus** helps social entrepreneurs professionalise their businesses and increase their social impact
- With **Expert assignments**, we make knowledge and expertise of Achmea employees available to charity organisations
- **Impact fund** invests in sub-Saharan African countries in organisations that offer vulnerable people a perspective (in agriculture and financial services)
- Through our **Voor Elkaar** ('For Each Other') platform, employees start or support social initiatives through crowdfunding or crowdsourcing

Achmea also partners with several societal organisations, including Stichting LEF and Stichting Lezen en Schrijven

207

Employees volunteer
via platform
Voor Elkaar

30

Expert
assignments

0.5%

of Achmea's
net profit¹



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Our governance and the organisation of sustainability

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Executive Board

Focus areas and responsibilities



Bianca Tetteroo

Chairman

Strategy & Transformation
(including IT, CSR)
Human Resources &
Management Development
Corporate Secretariat
Corporate Communications
& Public Affairs
Internal Audit



Michel Lamie

Deputy Chairman and
Chief Financial Officer

Finance
Balance Sheet Management
(including responsible
investing)
M&A
Achmea Reinsurance



Michiel Delfos

Chief Risk Officer

Governance, Risk
& Compliance
Central Services
Legal Affairs
Coordination Supervisors
Sustainability Programme



Daphne de Kluis

Executive Board member

Pension & Life Division
Achmea Pension Services
Achmea Investment
Management
Achmea Real Estate
Achmea Bank



Robert Otto

Executive Board member

Zilveren Kruis
Eureko Sigorta
Interamerican
Union
Achmea Australia
Onlia Canada
InShared



Lidwien Suur

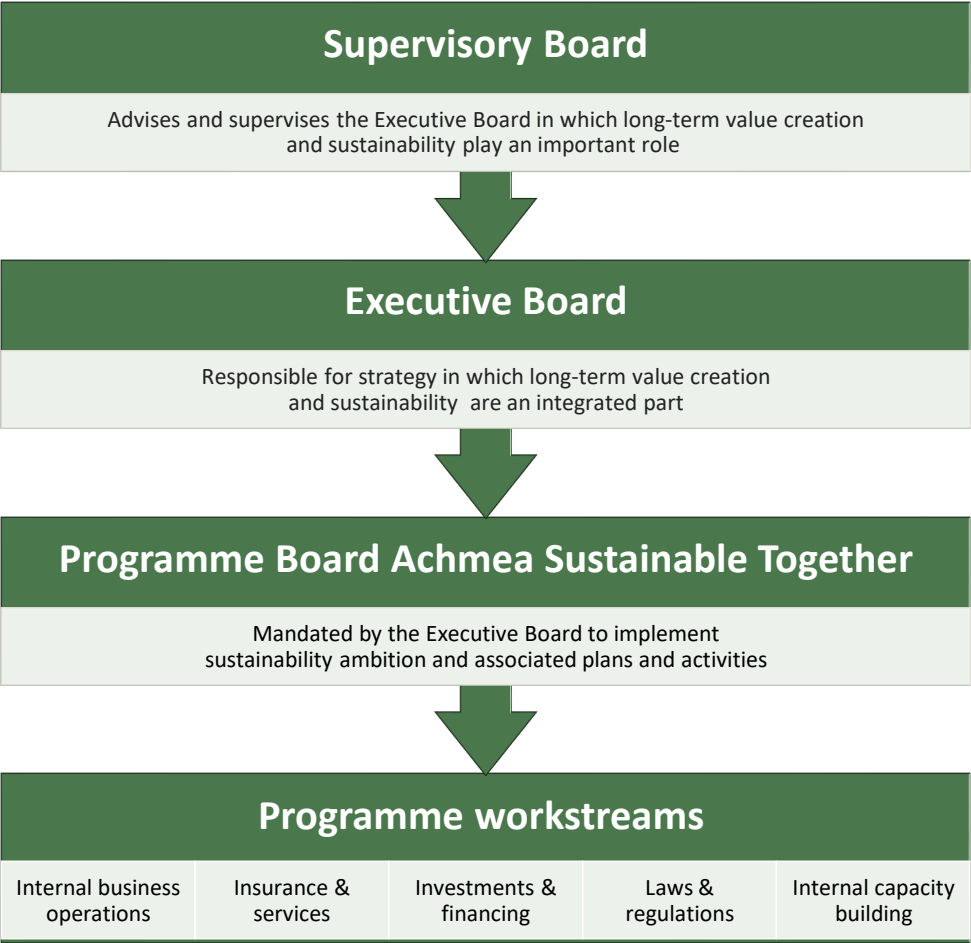
Executive Board member

Non-Life Division
Centraal Beheer
Interpolis
Distribution, Innovation &
Brand

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Governance and organisation of sustainability



- In 2021 the programme Achmea Sustainable Together was launched
- The Programme Board is chaired by the CRO, member of the Executive Board. In addition, several division chairs and department directors are on the Board
- The workstreams are headed by the chairs of the respective business units and departments
- The workstreams work closely with business units and departments, such as Risk Management, Finance, Legal & Compliance, HR, Facility Management and Procurement
- In addition to the programme, Achmea has a Sustainability team at group level. In addition, there are ESG managers in various business units, such as Achmea Bank and Achmea Real Estate
- Achmea Investment Management has a dedicated SRI team in place

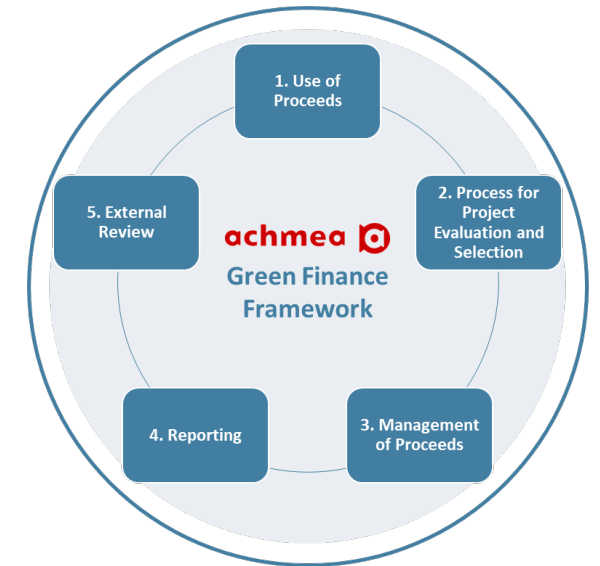
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Green Finance Framework

Issuing green finance instruments aligns with Achmea's strategy

- Attracting green financing is in line with our sustainability ambitions. With this we are offering our investors sustainable investment opportunities in high-quality Dutch mortgages and real estate
- Green finance instruments are an effective tool to channel investments towards assets that have demonstrated climate benefits or support a low-carbon economy
- Achmea has set up a Green Finance Framework (GFF) based on the Green Bond Principles (ICMA) and the Green Loan Principles (LMA/APLMA)
- The GFF has been independently assessed by ISS ESG. A Second Party Opinion is available. The methodology is also assessed by CFP Green Buildings (see the Methodology Report)
- Achmea intends to allocate the proceeds from the issue of financial instruments in this framework to (in)directly finance new and existing energy-efficient housing in the Netherlands and to energy-efficient commercial buildings within and outside the Netherlands



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Additional information

- [Sustainability according to Achmea](#)
- [Annual report Achmea 2022](#)
- [Socially Responsible Investment Policy \(Dutch\)](#)
- [Other documents regarding SRI \(Exclusions list, Voting Policy, SRI reports, Engagement guidelines\)](#)
- [Climate Transition Plan 2022](#)
- [Green Finance Framework](#)
- [ESG Impact Rapport Achmea Bank 2022](#)
- [ESG rapport Achmea Real Estate 2022](#)
- [Human Rights and Labour Rights statement](#)
- [Tax Transparency Report 2022](#)
- [Environmental policy internal business operations 2023](#)
- [Sustainability statement for suppliers](#)
- [Remuneration Policy 2023 \(Dutch\)](#)
- [Remuneration Report 2022 \(Dutch\)](#)

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Thank you for your
interest in Achmea

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