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Achmea at a glance

Environment

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Achmea at a glance

At the heart of society for more than 210 years



1811

Founded with a cooperative identity

#1

Insurer in non-life & health in the Netherlands

18,143

Employees

Countries

€262 bn

Asset under Management

€24.6 bn

In premiums

Achmea at a glance

Environment

Social

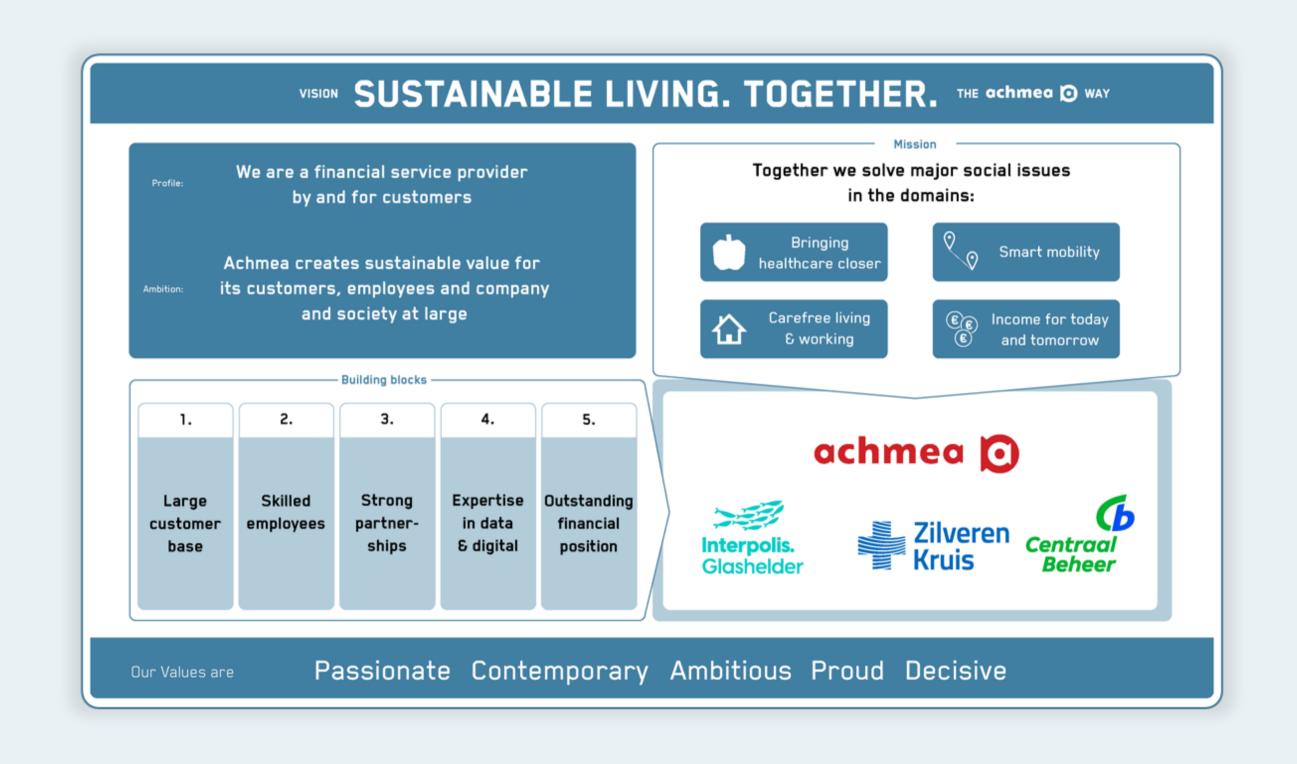
Governance

Sustainable living, together

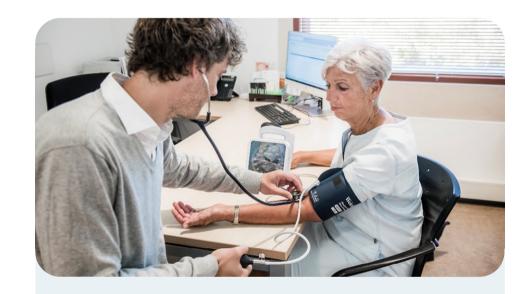
Achmea stands for Sustainable living, together. An inclusive society in which everyone participates and can live happily and healthily side by side in a way that can endure for many years to come.

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

In doing so, we aim to create sustainable value for our customers, our employees, our company, and society as a whole.



Creating financial and social wellbeing for our customers and society



Bringing healthcare closer

We encourage and support our customers in realising healthier lives and work environments. When people need care, we strive to ensure they receive it in their familiar surroundings wherever possible. Digitalisation can help in this process.

Smart mobility

In the transition from ownership to usage and from fossil fuels to green energy, we aim to offer consumers and businesses greater convenience, reliability, personalisation, and speed through our services and solutions, leveraging data and new technologies.





Carefree living & working

We promote sustainability in both new and existing buildings, while ensuring comfort and safety. Through innovation, partnerships, and financial support, we encourage sustainable living and work environments in all areas of society.

Income for today & tomorrow

We support people as a financial coach, offering insight, clarity, and intuitive products. We help them make informed financial decisions, so they have sufficient resources, now and in the future, and are prepared for unexpected challenges.



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Sustainability at Achmea

ESG principles guide us in translating our purpose into actions

'Sustainable living, together.' is our commitment to future generations. Our purpose is guided by firm Environmental, Social, and Governance principles: protecting our planet, empowering communities, and ensuring social responsibility and good governance.

We translate our purpose into clear steps to reduce our negative impacts and make a positive contribution to the world around us - and realise these ambitions through our operations and core activities.

We believe that sustainability is a journey, not a destination. Together with our stakeholders, we will continue to learn, adapt, and innovate as we strive to build a future that balances economic growth with environmental stewardship and social equity.



Achmea at a glance

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Our ESG framework

ESG principles are embedded in our policies and activities enabling us to address relevant matters in our different roles: an employer, insurer, investor, and business partner.

We use a variety of tools – from engagement with our clients and investee companies, to supporting and introducing innovation, and offering new products and services.

We aim for a just transition that prioritises inclusion over exclusion and creates equitable opportunities for all. Across all our efforts, we are committed to collaborating with partners and to contributing to industry-wide initiatives to drive systemic change.

Social Governance **Environmental**

Insurance & services



Investments & financing



As a leading insurer, we drive positive change through our underwriting and the products & services we provide. Our impact spans from climate related hazards and insuring new climate-focused technologies, to supporting sustainable healthcare.

Through our diverse investment portfolio, we drive positive change and use our leverage to accelerate progress in key areas such as the climate transition and human rights.

Own operations



Our commitment to sustainability starts from within, underpinning the external impact we seek to make. This includes reducing our CO2 footprint, fostering a healthy and inclusive workplace, and following responsible practices and governance.

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Our sustainability initiatives over time

Signing of Dutch Financial Sector Climate Commitment Achmea founding member of Principles for Sustainable Insurance MSCI ESG rating: AA Laun Toge

2022

- 1st green bond issuance under the Green Finance Framework
- Achmea IM joins the Net-Zero Asset Managers initiative (by 2024 renamed as FIT)
- Signatory to Dutch Green Deal on Sustainable Healthcare
- Publication of Achmea's 1st Climate Transition Plan

2024

- Impact investment target (10% by 2025)
- Tightening of fossil fuel investment policy
- Achmea joins National Coalition for Financial Health
- 2nd green bond issuance under Green Finance Framework
- Achmea joins UN Global Compact

1st measurement of the carbon footprint of Achmea equity portfolio

2017

- Launch of Achmea Sustainable
 Together programme
- Achmea joins Net-Zero Insurance Alliance
- Signing of Finance for Biodiversity Pledge
- Announcement of multi-year reforestation programme with Land Life Company
- Publication of climate ambitions (net-zero CO₂ emissions)

- Publication of interim CO₂ targets for insurance portfolio
- Signing of Sustainable Repairs Manifesto
- Publication of Achmea Human Rights Statement
- Publication of Environmental Policy
- Achmea IM joins Global Impact Investors Network

2023

- Publication of the first CSRD report (Annual Report 2024)
- Publication of Biodiversity whitepaper
- Launch of Achmea Dutch
 Residential Impact Fund (ADRIF)
- Achmea signs the Social debt collection framework
- MSCI ESG rating improved to AAA and Ecovadis rating improved to silver

2021

2025 HY

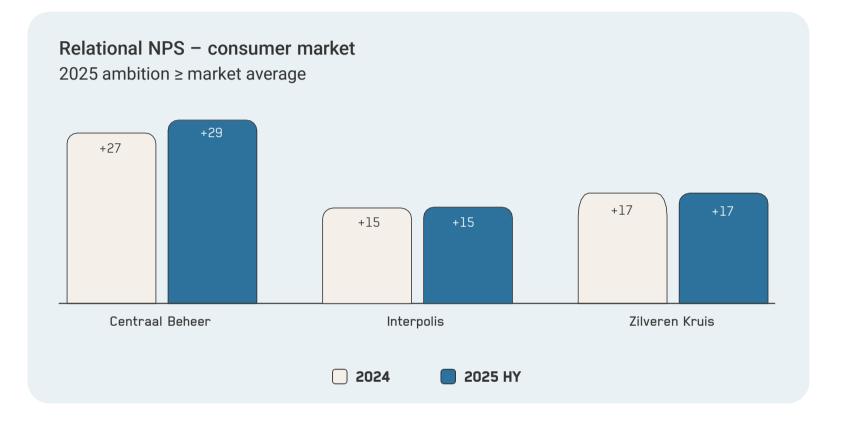
Achmea at a glance

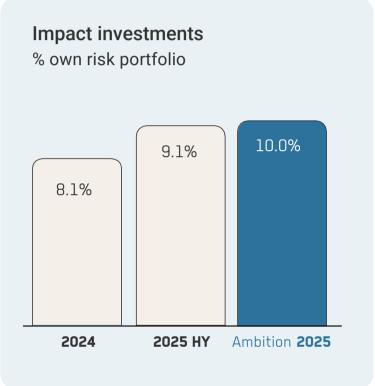
Environment

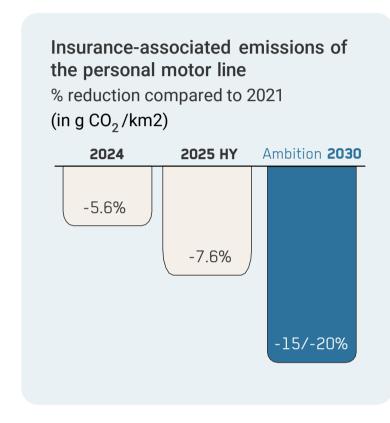
Social

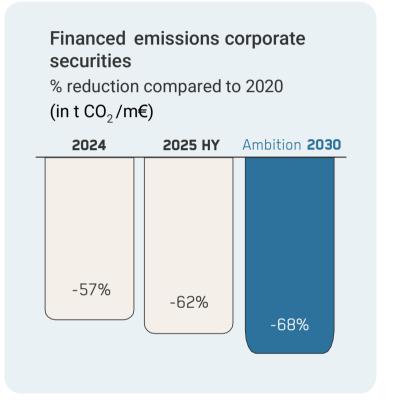
Governance

On track to achieve our sustainability ambitions

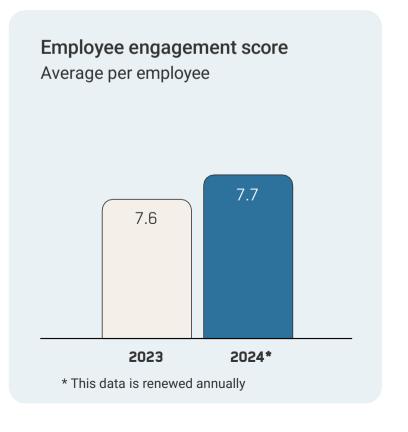


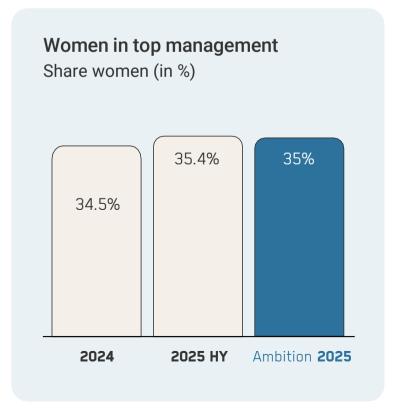


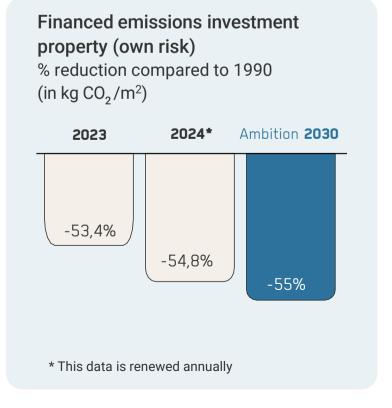


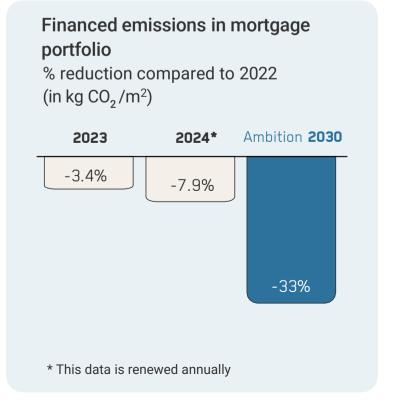












Achmea at a glance

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Ratings and benchmarks

Recognition of our performance

AAA

On a CCC to AAA scale



Low risk

#16 out of 302 Insurers



C (prime)

On D- to A+ scale

ISS ESG ⊳

On D- to A scale



10

Silver

Top 15% (93e percentile)

ecovadis

50

Score out of 100

S&P Global

#25

Out of 400 financial institutions



Out of 16 Dutch Insurers



Environment





Accelerating the transition to a net-zero and a climate resilient society

Achmea is committed to addressing critical environmental issues in all activities – from supporting customers and partners in the climate transition to setting strong emission-reduction targets for our own operations, and our insurance and investment portfolios.

We protect our clients by insuring them against damage from extreme weather events, prevention, creating awareness, and offering climate-related products and services. We are also taking action on other key environmental issues, including circularity and biodiversity conservation.

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Environmental ambitions

Reach net zero by 2050

Reach net zero by 2040/2050

Insurance & services



Investments & financing



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Non-Life Netherlands

Interim targets by 2025:

- Engagement strategy for 25% of commercial line portfolio
- 98% of home repairers ISO 14001 certified
- 99% of auto body repairers have sustainability certification *Interim targets by 2030:*
- 15-20% reduction of average emissions per car compared to 2021 of the personal motor line portfolio
- Engagement strategy for 50% of commercial line portfolio

Health Netherlands

• 55% CO₂ reduction by 2030 compared to 2018 (joint goal of the Dutch Green Deal on Sustainin able Healthcare)

Corporate securities:

• 68% CO₂ reduction by 2030 compared to 2020 and net zero in 2040

Investment property:

• 55% CO₂ reduction by 2030 compared to 1990 and net zero in 2050

Mortgage portfolio:

• 33% CO₂ reduction by 2030 compared to 2022 and net zero in 2050

Impact investments:

• 10% of own investment portfolio allocated to impact in 2025

Own operations



Interim target by 2025:

- 50% CO₂ reduction from energy consumption in our buildings, data centres, paper use and waste, and our mobility of Dutch operations compared to 2019
- Sustainable purchasing and 100% green energy
- 100% electric lease policy (EV: Netherlands, HEV: other countries)
- Compensation of the remaining CO₂ emissions through voluntary carbon certificates and certificates from reforestation

Reach net zero by 2030

Social

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Snapshot: Our progress on our environmental targets

59%

Reduction in carbon footprint for own Dutch business operations (compared to 2019)

100%

Purchased green energy for own Dutch business operations

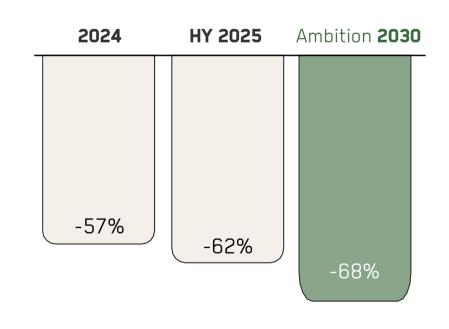
Insurance-associated emissions of the personal motor line

% reduction compared to 2021 $(in g CO_2/km2)$



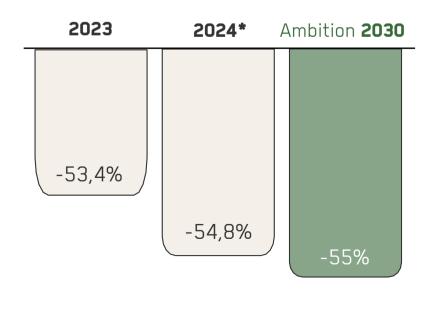
Financed emissions corporate securities

% reduction compared to 2020 (in t CO₂/m€)



Financed emissions investment property (own risk)

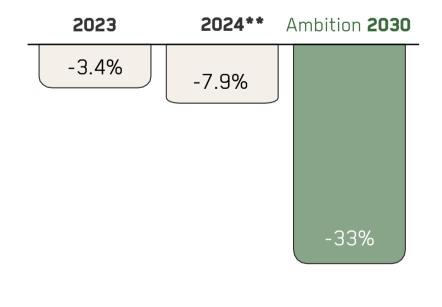
% reduction compared to 1990 (in kg CO₂/m²)



* This data is renewed annually

Financed emissions in mortgage portfolio

% reduction compared to 2022 (in kg CO₂/m²)



** This data is renewed annually

Achmea at a glance Content

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Insurance & services

Supporting the climate transition

Steps we take to support our customers in the transition to a sustainable economy, together with our partners.



Climate change mitigation

Developing sustainable products and services; insuring climate- focused innovations; promoting sustainable damage repair.

Climate change adaptation

Insuring against damage from extreme weather events, prevention, creating awareness, and offering climate-related products and services.

Engagement

Engaging in dialogue and knowledge- sharing with clients.

Industry initiatives

Participating in local and international industry initiatives.

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Climate change mitigation

Achmea is expanding its insurance products, solutions, and other activities to drive climate change mitigation, focusing on the following priority areas.

Insuring the energy transition

We have excluded coal industry from our Dutch portfolio. Additionally, through our subsidiary Eureko Sigorta in Türkiye, we are phasing out coal fired power plants and expanding our renewable energy insurance portfolio such as for hydropower facilities, solar and wind farms, reflecting our commitment to supporting the country's clean energy transition.

Anytime Short Drive

This usage-based insurance by Interamerican's Anytime brand offers lower premiums for lowmileage drivers in Greece and Romania. A telematics device tracks distance via an app. Emissions are offset through certified environmental projects.

Climate-related products and service

We provide sustainable solutions for homes and buildings, as well as for homeowner associations. Together with our partners, we offer insulation, solar panels, heat pumps, and green roofs, and help with subsidies and loans.

Sustainable damage repair

Guided by the Sustainable Damage Repair Manifesto, we support research, minimise waste with spot repairs, and collaborate with certified partners to advance circular damage repair and recycling efforts. 96% of all relevant home repair companies we work with are currently ISO 14001 certified, with a target of 98% for the home repair companies by the end of 2025

Supporting sustainable innovation

We underwrite climate-focused innovations and technologies such as wood construction, solar panels, hydrogen, and energy storage, while combining risk acceptance with engagement to drive sustainable solutions.

Reducing emissions from insured cars

Personal motor insurance is one of the biggest contributors to emissions within Achmea's retail non-life insurance portfolio. We have achieved an average of 7.6% (2025) HY) reduction in insurance- associated emissions per car (target: 15-20% by 2030 vs 2021).

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Climate change adaptation

As a leading insurance provider, we aim to support our customers in adapting to a changing climate and evolving sustainability landscape.

Accelerating climate adaptation

Achmea leads the industry-wide Platform for Sustainable Finance's report on accelerating climate adaptation. The Platform's published report entails valuable insights into the impact of climate change on the financial sector and the contribution the sector can make to climate adaptation.

Insuring flood risk

With rising flood risks, we have insured non-primary water barrier failures in the Netherlands since 2021 for private customers, and since 2022 for businesses. We also advise on adaptation measures, as prevention is key to our sustainability strategy.

Insight in climate risks

We advise customers on implementing adaptation measures. Examples include the use of hardened glass for greenhouses and by offering green roofs. We also want to raise awareness of climate adaptation with our customers by offering personalised insights into climate-related risks to their homes and sending weather alerts to prevent damage from climaterelated events.

Building green roofs

We help customers build green roofs, which boost biodiversity, cut carbon emissions, and lower ambient temperatures. In addition, greening roofs extends roof lifespans, reduces heating costs through insulation, and keeps properties cooler in summer, lowering air conditioning needs. Green roofs also absorb water, easing the load on drainage systems.

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Insurance & services

Engagement

Achmea engages with customers to support their sustainability maturity and contribute to a more sustainable society. Our approach emphasises dialogue and support over exclusion and aims to create impact, strengthen partnerships and improve insurability while actively involving intermediaries, employees, partners and trade associations.

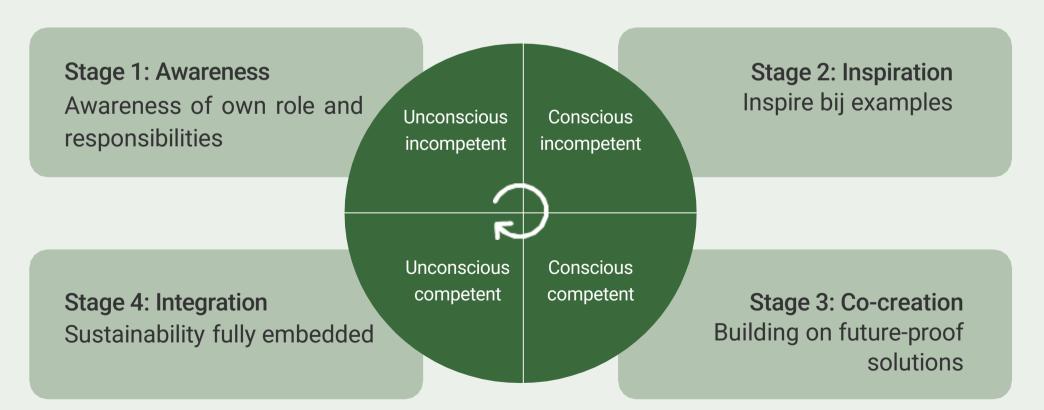
We introduced an engagement approach for our commercial line customers to support their sustainability maturity. By the end of 2025, we aim to raise basic sustainability awareness to 25%.



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Engagement approach

Approach based on the four-stage model of competency development





Sustainabilityfocused collaborations and partnerships

We partner with industry and sector initiatives to promote sustainable practices, reduce emissions, and advance greener solutions in fields such as healthcare.



Contributing to FIT and PCAF

In 2024, as a member of the Forum for Insurance Transition to Net Zero (FIT), Achmea contributed to a guidance paper on transition planning for insurers and reinsurers.

As a member of the Partnership for Carbon Accounting Financials (PCAF), Achmea contributed to new carbon accounting methodologies for treaty reinsurance and project insurance.





Green Deal on Sustainable Healthcare 3.0

As part of our commitment to the Dutch Healthcare Green Deal 3.0, Achmea is working towards lower national targets set to improve health, reduce CO₂ emissions, and reduce the environmental impact of natural resources.

To support CO₂ emission reductions, we focus on making (healthcare) real estate more sustainable, improving sustainable mobility, and identifying and addressing other CO₂ hotspots in the healthcare sector.

In 2024 we started measuring the carbon foortprint of our health insurance portfolio in The Netherlands.

We have included the Green Deal targets in our procurement policy for 2025, to encourage healthcare providers and suppliers to take steps to become more sustainable.

Social



Working on system change in healthcare

Our main aim is to ensure healthcare is affordable, accessible and promotes wellbeing. Through each of these efforts we work on more sustainable healthcare. Digital care for example adresses each of the affore mentioned priorities.

As part of our strategy, we focus on three ecological transitions within sustainable healthcare. Achieving them requires a paradigm shift and a steady transition toward a more sustainable healthcare system.

For each of the transitions we collaborate with all 10 Dutch healthcare insurance firms to drive system-wide change, while also taking practical steps in our immediate circle of influence.

Sustainable requirements in healthcare procurement

We translate the Green Deal into procurement requirements for healthcare.

Waste reduction and increasing reusable materials

Appendices

Our goal is to reduce residual waste produced by healthcare providers by at least 75% and primary raw material consumption by at least 50% by 2030. By 2050, we aim to achieve maximal circular care.

We do so by setting targets with providers, stimulating regional collaborations and we working on replacing our own medical care product with reusable variants.

Sustainable real estate

Our goal is to reduce scope 3 CO₂ emissions by 50% in 2030 and stimulate become climate-neutral healthcare real estate by 2050.

We aim to reach this goal by requiring real estate roadmaps and engaging in strategic dialogue with healthcare providers.

Reduce environmental impact of medicine

We're working on sustainable criteria for procurement of medicine, to be used by 2027.

In current discussions with suppliers, we are aligning our demands with the Green Deal. As part of our healthcare procurement we also discuss targets on efficiency and reducing spillage of medicine.

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Accelerating the climate transition

Measures we take to accelerate the climate transition, through our investment portfolio.



ESG integration

Embedding ESG factors in our investing activities; upholding the UN Global Compact principles.

Exclusion

We exclude investments in the production of coal and unconventional fossil fuels as well as conventional fossil fuel companies without a credible transition strategy.

Active ownership

Practising active ownership by prioritising engagement and voting on key ESG themes - such as climate and biodiversity - and supporting shareholder resolutions.

Impact investing

Balancing strong financial returns with environmental impact by investing in renewable infrastructure and sustainable real estate

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Investments & financing

Active ownership on environmental topics

We drive positive impact on issues such as climate and biodiversity by prioritising engagement and shareholder voting, including collective engagement initiatives.

Votes on climate-related shareholder resolutions in general meetings

Supporting the climate transition

Achmea's active ownership strategy uses engagement and voting to leverage our influence in support of our overarching climate goals. We have joined Climate Action 100+ to accelerate corporate environmental action. This supports our commitment to a climate-neutral investment portfolio by 2040 and prevent further biodiversity loss.

Minimising biodiversity impacts

As a signatory to the Finance for Biodiversity Pledge, we commit to collaborating, engaging, and assessing biodiversity impacts in our portfolio. One example of our collective engagement initiatives is Nature Action 100, a multinational partnership that brings together institutional investors to collectively engage with the 100 global companies with the highest impact on biodiversity.

Companies involved in Achmea's environmental direct engagements during voting season 2024 (#)

4

Climate adaptation and water

5

Reduction in CO₂ emissions

othing and circu

Clothing and circularity

Climate and transport

3

Plastic in packaging reduction

22

4

Biodiversity in agriculture

Achmea at a glance

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Investments & financing

Corporate investment portfolio

Achmea is committed to transitioning its corporate investment portfolio to net-zero CO₂ emissions by 2040, including an intermediate target of 68% by 2030.

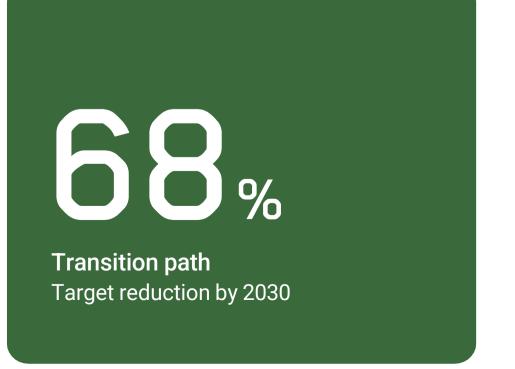
Reduction financed emissions on track

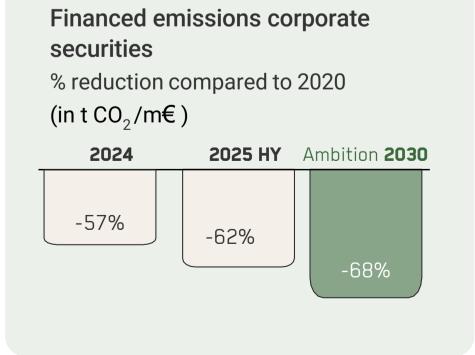
Financed emissions are well within range of our targeted transition path with a goal of reaching net zero in 2040. The transition path is based on the scope 1 and 2 emissions of our investee companies. Additionally, we encourage these companies to include Scope 3 emissions in their targets, while we also measure and report on these emissions ourselves. The transition path is based on the market benchmark at year-end 2020, and targets reductions of 32% by 2025 and 68% by 2030.

Fossil fuel investments

In 2024, we strengthened our policy on fossil fuel investments, resulting in the exclusion of a substantial number of companies in this sector and a further reduction in our financed emissions. As of July 1, 2025, a total of 508 fossil fuel companies have been excluded. Companies with which we have an ongoing engagement will have until the end of 2026 to meet our criteria.

Reduction in financed corporate securities emissions compared to 2020





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Investments & financing

Investments property and mortgage portfolio

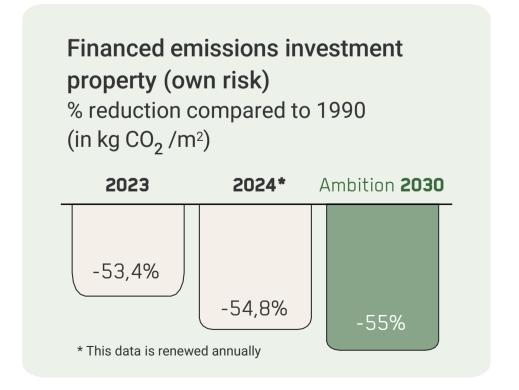
We are working with customers, partners, and investors to make our property and mortgage portfolios climate neutral by 2050.

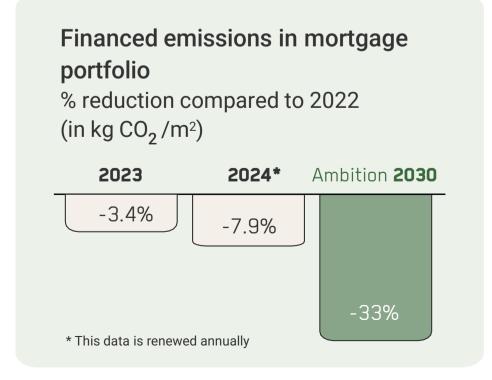
Achmea Real Estate Investments

We aim for a climate-neutral investment property portfolio by 2050, with all properties having a minimum 'A' energy label by 2030. By the end of 2024 71% of the portfolio has an A label of better and we have achieved a 54,8% reduction in carbon emissions compared to 1990.

Sustainable mortgages

We are working towards a climate-neutral mortgage portfolio by 2050 and a 33% reduction in carbon emissions by 2030 compared to 2022. We support homeowners in making their homes more sustainable by offering services such as heat pumps, insulation, and solar panels. We also offer tailored financing solutions, including energy-saving home improvement loans with a lower interest rate.





Achmea Dutch Residential Impact Fund

Achmea is investing €50 million in purchasing and upgrading older rental homes, enhancing sustainability, lowering energy costs, and improving tenant comfort. Managed by Achmea Real Estate, the fund invites institutional investors to participate and has the potential to reach €1 billion by 2030.

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Investments & financing

Impact investing

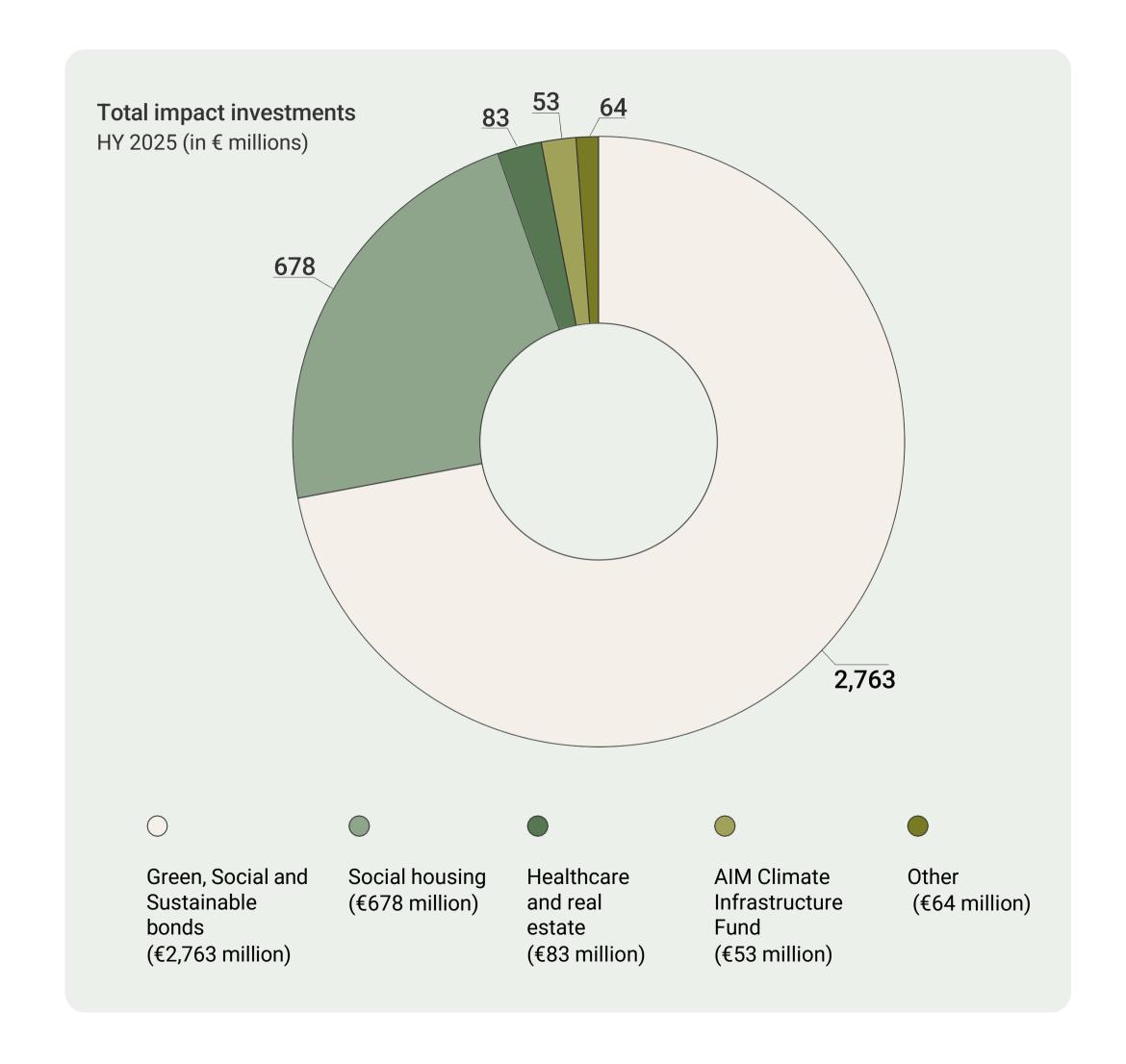
Our target is to reach at least 10% impact investments by the end of 2025, focusing on the energy transition, social housing, and healthcare real estate. We leverage the expertise of Achmea Investment Management and Achmea Real Estate. At the halfway mark of 2025, impact investments made up 9.1% of our own risk portfolio, totalling €3,641 million.

Energy transition investments

Large-scale projects such as wind and solar farms, network expansion, and energy storage are essential. We are therefore increasing our investments in green bonds and dedicated climate infrastructure funds.

Social housing and healthcare real estate

With an ageing population increasing the need for elderly housing, and a shortage of affordable rental homes, we are expanding our investments in healthcare real estate and financing loans for social housing associations.



Content Achmea at a glance



Investments & financing

Achmea Innovation Fund

The Achmea Innovation Fund (€100 million) invests globally in early-stage innovators driving social and environmental impact. Examples that drive environmental impact include mobility and agriculture investments.



Laka (UK)

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Focus: Micro-mobility insurance

Investment objective: Expand embedded bike and e-bike insurance to enhance accessibility and affordability.

Strategic fit: Supports Achmea's mission to promote smart mobility and sustainable transport solutions.

Impact: Advancing green mobility through innovative insurance solutions across Europe.



Klim (Germany)

Focus: Regenerative agriculture

Investment objective: Enable farmers to transition to regenerative agriculture through advisory platforms and carbon footprint tracking.

Strategic fit: Aligns with Achmea's commitment to supporting businesses in reducing their environmental impact.

Impact: Encouraging sustainable agricultural practices by helping farmers monetise emissions reductions through carbon credits. **Appendices**

Business operations

Targeting net zero and maximum circularity

Across Achmea, we are taking steps to reduce our emissions by maximising energy efficiency, purchasing 100% green electricity, promoting sustainable travel, and offsetting any remaining emissions by large scale reforestation.

Net-zero CO₂ emissions

As of mid 2025, we have reduced the carbon footprint of our Dutch business operations compared to 2019 by 59%, excluding offsetting.

Towards zero-waste offices

Our goal is net-zero waste (waste-free offices) and paper usage by 2030. This will involve preventing as much waste as possible by reusing, upcycling, or recycling materials.

Sustainable procurement

By 2030, Achmea will procure 100% circular products and collaborate with partners and suppliers to drive sustainable operations. As of end-2024, 70% of the impactful suppliers we work with are assessed by EcoVadis.

Reduction in carbon footprint for own Dutch business operations (compared to 2019)

Climate budget for Achmea employees

Achmea employees received a climate budget of €2,500. This budget can be used for solar panels, home insulation, a green roof, or a heat pump. An electric bicycle or electric car is also possible. By end-2024, 82% of employees had already made use of the budget.

Social

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Contributing to social and financial wellbeing

Achmea is committed to fostering thriving, sustainable communities by promoting health, and financial and social wellbeing. We support accessible healthcare and healthier lifestyles, and we strive to create inclusive financial wellbeing through affordable products that help safeguard people's safety, income, and assets. By prioritising the wellbeing of our employees, customers, and society, we aim to contribute to a healthier, more resilient future for all.

Achmea at a glance

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Investments & financing



Providing products and services for sustainable employability

Helping customers avoid payment problems and debts

Accessible and affordable healthcare and helping customers live healthier

ESG integration and active ownership on living wage, healthy diets, and access to medicine

Exclusion of companies and countries that violate international labour and human rights standards

Impact investing in social bonds and healthcare real estate

Improving the social impact of our real estate

Own operations



Supporting a diverse and inclusive workforce

Empowering employees in the internal and external labour market through training and skills development

Facilitating employees in a healthy work-life balance by enabling them to combine work, learning, and care in a sustainable way

Providing a healthy and safe workplace

Snapshot: Our progress on social targets

35.4%

Share of women in top management

7.7

Engagement

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Average employee score in 2024 (2023: 7.6/10)

7_4/10

Vitality

Average employee score in 2024 (2023: 7.6/10)

Customer satisfaction

On consumer market



Target 2025 ≥ above market average (rNPS)

+29



Interpolis.

Glashelder

Target 2025 ≥ above market average (rNPS)

+15



Target 2025 ≥ above market average (rNPS)

+17

274,327

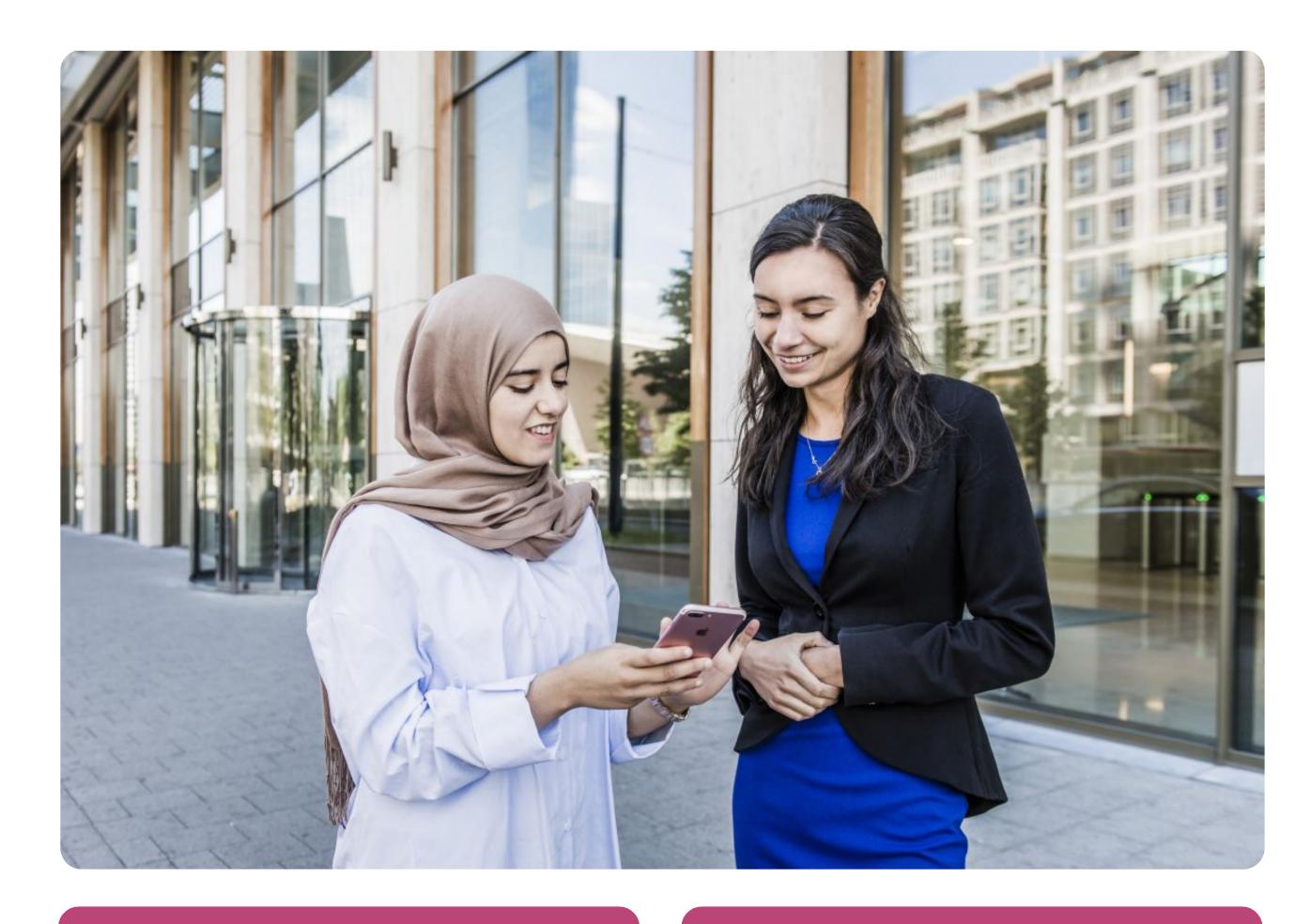
Total employee training in 2024 In hours

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Creating sustainable value, together with our partners



Better health and social wellbeing

Enabling financial wellbeing

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Better health and social wellbeing

Bringing healthcare closer by providing qualitative, accessible and affordable care, now and in the future.

Social sustainability is deeply embedded in the organization of Zilveren Kruis. This is how we fulfill our roles in keeping premiums affordable, ensuring good care, and improving health. If something is not socially sustainable, it does not fit into our strategy, and vice versa. We make a difference and distinguish ourselves with affordable care policies, accessible care in core regions, healthier employees with employers, and help organize care and promote healthier living.

In this way, we ensure that all customers always have access to affordable care and help improve health.

Healthier living and working environment

We create a healthy work environment for employees by supporting their employers in this process.

Care close by and digital to organise

We accelerate digital healthcare by helping patients choose digital options. Our goal is for 50% of care to be digital when it adds value for the customer.



- Developed Actify, an online vitality coach helping 50,000 users track health and activity monthly.
- Developed the SkinVision app, freely available to all, leading to 47 early skin cancer diagnoses.
 - Developed the Health living test with 200.000 users.
- More than 800,000 costumers are working on their health through services and apps such as Zilveren Kruis Wijzer and Dokter Appke.

5.3 m

33

Health insurance customers In 2025

34

Regional health plans under the national Integral Care Agreement

2 m

Waiting days reduction for medical treatment Through mediation

500 k

Customers used digital or remote care In 2025

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Enabling financial wellbeing

Our aim is to empower everyone to become financially fit and self-reliant.

Sustainable employability and workplace wellbeing

We contribute to improving workplace happiness by enabling employees to invest in themselves.

Making informed pension choices

By providing information and inspiration, we support employers and employees in making informed decisions about the new pension system and their own pensions.





Lekker Bezig platform

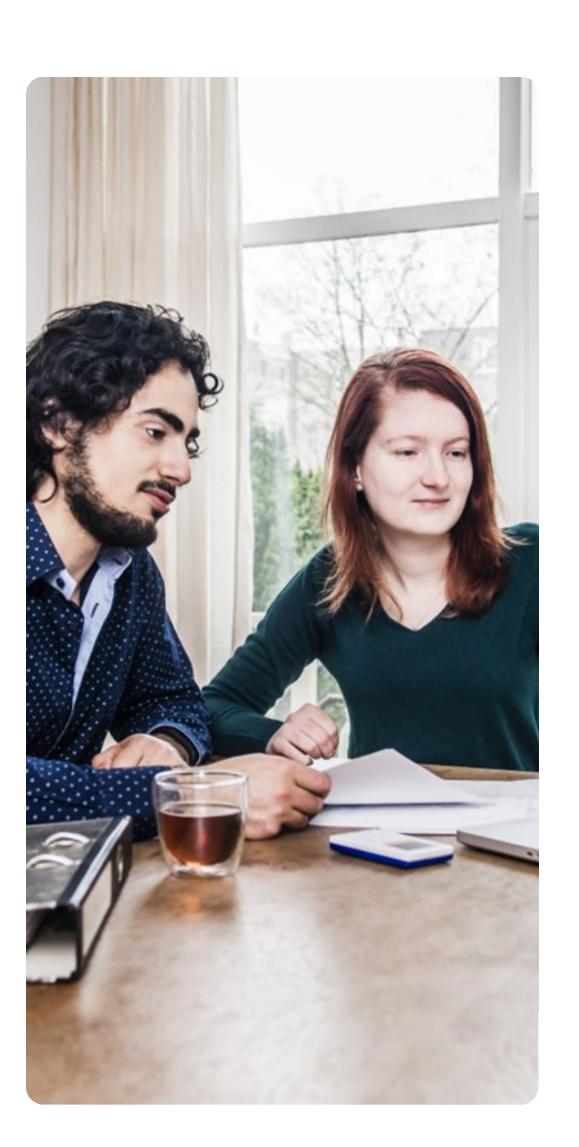
Launched to enhance employee wellbeing and employability with training and interventions. Usage among affiliated employees grew by 100% in 2024.

Mortgage Check

A quick tool providing mortgage affordability insights in 10 minutes. Used 833 times in 2024.

Financial health initiatives

Actively supporting SchuldenlabNL, NSR, and Geldfit. Joined the National Coalition for Financial Health in 2024 to tackle debt issues and support financial health. In 2025, we signed the afsprakenkader sociaal incasseren, an iniative of SchuldenlabNL.

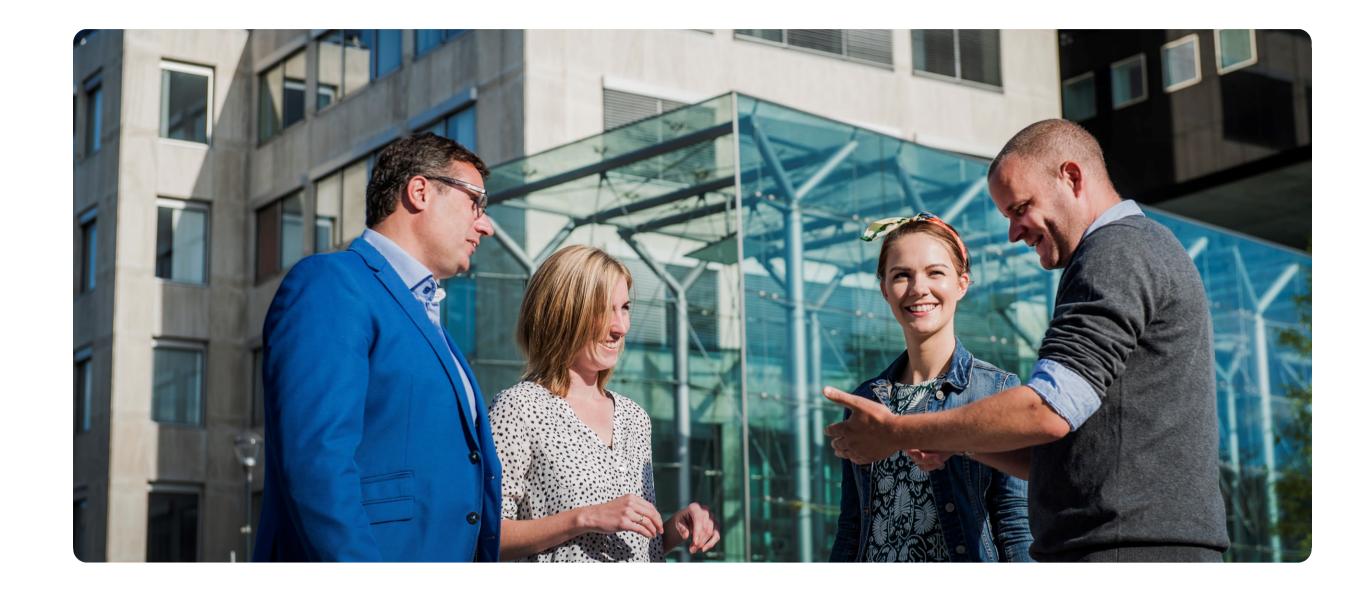


Content Achmea at a glance

Investments & financing

Integrating social impact into our portfolio

Measures to integrate social impact into our investment portfolio.



ESG integration

Embedding ESG factors in all investing activities; upholding the UN Global Compact.

Exclusion

We avoid investments conflicting with our values, including tobacco, controversial weapons, and human and labour rights violators.

Active ownership

Practising active ownership by prioritising engagement on key ESG themes - healthy nutrition, access to medicine and a just transition - and supporting shareholder resolutions.

Impact investing

Balancing strong financial returns with social impact by investing in social bonds, affordable housing and health real estate

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Investments & financing

Active ownership on social topics

Our engagements focus on key areas of social impact - from accessible healthcare and nutrition, to nurturing human and labour rights.

access to medicine index

Access to quality healthcare and nutrition

Achmea engages with companies on their strategies related to access to medicine, and to promote accountability in the pharmaceutical sector using the Access to Medicine Index. We also invest in food companies that are enabling more accessible, affordable, and nutritious food products. In 2024, Achmea joined the Health Engagement Alliance (HEAL), which encourages restaurants to make healthier food.



Embedding human rights and labour standards

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We are strengthening our human rights focus across our portfolio, with a focus on key industries, such as raw materials, telecoms, and electronics.

Our engagements with investee companies also prioritise indigenous (land) rights, gender equality, and anti-discrimination. Achmea is engaged in global initiatives, such as the Platform Living Wage for Financials, the Investor Alliance for Human Rights, and the Workforce Disclosure Initiative.



Content Achmea at a glance



Investments & financing

Social impact with Achmea's investment property

Creating a sustainable living environment where everyone has a place to live.

Inclusive and sustainable lifelong living

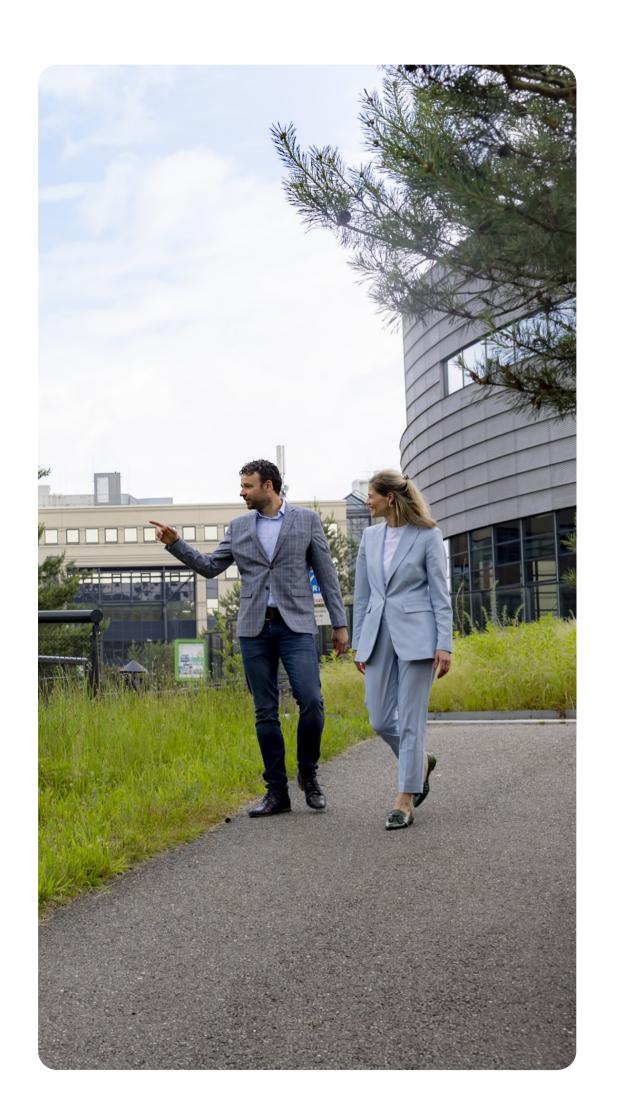
In 2024, we ensured that 47% of new homes are lifetime homes, and made 1,862 homes more sustainable. Additionally, we invested €78 million in sustainable healthcare real estate.

Affordable rental properties

In 2024, 60% of our newly acquired homes in the Netherlands were affordable rentals, and 99 key workers in critical professions such as healthcare secured housing in The Hague, Utrecht, Rotterdam, or Amsterdam.

Achmea Dutch Healthcare Property Fund

The Achmea Dutch Health Care Property Fund invests, on behalf of institutional investors, in the most attractive growth segments in the healthcare property market for example, in medium-priced life-course housing, private residential care, intramural care housing, and first - and second-line healthcare centres. In 2024, Achmea invested €78 million in this fund.



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Achmea Innovation Fund

Through our Achmea Innovation Fund (€100 million), we invest in early-stage innovators driving social and environmental impact. Healthcare is a key focus for the fund; in 2024, we made an investment in a dynamic early-stage companies in this space.





Eterno (Germany)

Sector: HealthTech and primary care.

Investment objective: Improve efficiency in primary care through a cloud-based operating system.

Strategic fit: Supports Achmea's vision of bringing healthcare closer to home.

Impact: Digitising workflows to enhance patient care, efficiency, and data-driven decisionmaking.

Committed to an inclusive workplace and broad employability

Achmea is committed to facilitating employees in a healthy work-life balance and fostering a safe and healthy work environment, while promoting sustainable employability.

This commitment is reflected in Achmea being awarded the Best Employer 2024-2025 (by Worldclass Workplace in the category Dutch companies with >10.000 employees).

Employee engagement

Achmea's annual employee engagement survey shows an engagement score of 7.7/10. Additionally, Achmea's employership is rated with an 8.2/10.

Facilitating employees in work-life balance

Facilitating a healthy work-life balance by combining working, learning, and care.

Safety and wellbeing

Preventing workplace intimidation through roadshows, leadership programmes, and confidential counsellors.

/10

Engagement Average per employee in 2024 (2023: 7.6/10)

7.4/10

Vitality Average employee score in 2024 (2023: 7.2/10)

7.8

Work-life balance Average per employee in 2024

Psychological safety Average per employee in 2024

8.2/10

Employership Average per employee in 2024 (2023: 8.1/10)

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Committed to an inclusive workplace and broad employability

Achmea is supporting a diverse and inclusive work environment for our employees, while promoting broad and sustainable employability.

8.6/10

Training & development satisfaction score
Average per employee in 2024

Empowering employees

Maintaining good labour market position, internally and externally, through broad and sustainable employability of employees.

Inclusion, diversity, and equality

Fostering an inclusive culture that embraces diversity in all its forms. Our gender diversity goal is to reach 35% women in top management by 2025, and 40% by 2030.

Training and development

Our 'All You Can Learn' (AYCL) programme enables colleagues to develop themselves, both personally and professionally.

+13,540

Dutch employees who completed the ESG e-learning since 2024

274,327

Total employee training in 2024 In hours

Equal Women at Work certificate

Achmea's Türkiye-based subsidiary, Eureko Sigorta, has received the World Bankaffiliated 'Equal Women at Work' certification, honouring its commitment to equal rights and opportunities for women.

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Achmea Foundation

Contributing to an inclusive society

The Achmea Foundation, funded by €6.5 million from Achmea BV (0.5% of our net profits), supports activities that contribute to an inclusive society through four distinct programmes.

ImpactPlus

In 2025, Achmea Foundation partnered with Utrecht University and Rabo Foundation to support social entrepreneurs. Scholarships empower them to grow their impact through the Utrecht University Social Entrepreneurship Program.

Expert volunteer assignments

Opportunities for Achmea colleagues to contribute to organisations that support vulnerable communities.

Impact fund

Investments in innovative projects across Sub-Saharan Africa to enhance health and income.

Achmea voor elkaar

for colleagues to be a volunteer in social initiatives in partnership with Stichting LEF and Stichting JINC. Over 2,000 young people have been reached during schoolyear 2024-2025

E6.5m

Net profit to Achmea Foundation in 2024

2,000

Young people reached by Achmea Voor Elkaar 15

Partnerships With organisations

Ongoing projects In Sub-Saharan Africa

Ongoing projects Focused on health

Ongoing projects Focused on income





Building trust through strong governance and integrity

Strong governance and a responsible corporate culture are the foundation of trust. By adhering to robust ethical standards, taking steps to prevent corruption and bribery, and prioritising data security and cybersecurity, we safeguard our integrity and protect our employees and customers, as well as the other stakeholders that we serve.

Social

Achmea's Executive Board, including their responsibilities and key areas of focus.



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Bianca Tetteroo Chair **Driving Strategy & Transformation (including** IT and CSR), Human Resources/Management Development, Administrative Office, Media Relations & Public Affairs, and Internal Audit.



Michel Lamie Deputy Chairman and CFO Leading Finance, Balance Sheet Management, M&A, Responsible Investments and Achmea reinsurance with strategic financial expertise.



Chief Risk Officer Overseeing Compliance, Risk Management & Actuarial, Central Services, Achmea Legal Assistance Foundation, Legal Affairs, Governance, Regulatory Coordination, and the Achmea Sustainable Together programme.



Daphne de Kluis

Board member Managing Pension & Life division and Achmea Pension Services, as well as Achmea Investment Management, Syntrus Achmea Real Estate, Achmea Mortgage Funds, Achmea Real Estate, Centraal Beheer PPI, and Achmea Bank.



Robert Otto Board member Driving Achmea's international and domestic insurance brands. including the Zilveren Kruis division, InShared, and the foreign operating companies (OpCos) in Australia, Greece, Turkey, and Slovakia.



Lidwien Suur

Board member Leading Achmea's Non-Life division, Centraal Beheer division, Interpolis division and the Distribution, Innovation and Brand division.

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Governance and organisation of sustainability

In 2021, the Achmea Sustainable Together programme was launched. The Programme Board is chaired by a 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. In addition to the programme, Achmea has a Sustainability department at group level and ESG officers in the various business units and operating companies..

Additionally, Achmea Investment Management has a dedicated Socially Responsible Investment team in place and has set up an impact investing platform.

Supervisory board

Advises and oversees the governance where long-term value creation and sustainability play an important role

Executive Board

Responsible for strategy where long-term value creation and sustainability are integral components

Achmea Sustainable Together Programme Board

Mandated by the Executive Board to implement sustainability ambitions and actions.

Achmea Sustainable Together workstreams

Workstreams headed by business unit leaders, with collaboration across key departments:

- Internal business operations
- Insurance & services
- Investments & financing
- Laws and regulations
- Creating internal movement
- Foreign Operating Companies
- CSRD implementation

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Sustainable leadership

Our leadership principles, compensation policies, and performance benchmarks are key drivers of Achmea's sustainability approach, ensuring we deliver on our vision: Sustainable living, together.



Leadership & Remuneration

Achmea embeds "Sustainable living, together" in its leadership and remuneration approach by fostering principles that drive strategic execution, resilience, and a balanced focus on people and results. This shared philosophy also guides our remuneration policy, which aligns both material and non-material reward

Employee engagement

Achmea offers a wide range of sustainability courses to its employees, as part of the 'all you can learn' concept. Achmea also ensures that board members have sufficient expertise and knowledge about sustainability by integrating sustainability in the continuing education program

Sustainability criteria in leader performance assessment

In 2025, the following sustainability objectives are used to evaluate the Board of Directors' performance and determine variable compensation.

- Environmental Reducing CO₂ emissions investments, insurance and company buildings.
- Social Advancing Achmea's identified areas of social impact, including healthcare and income for today and tomorrow.
- Governance Enhancing gender diversity in senior management.

Ensuring ethical and responsible operations

Our organisation is built on a strong ethical foundation, with firm guardrails in place to ensure integrity, privacy and security across all areas of our business.



An ethical corporate culture

We promote integrity through policies such as the Code of Conduct and Whistleblower Policy, while also adhering to relevant national and global standards.

Achmea's Ethics Committee advises on topics such as digitalisation, healthcare ethics, and responsible investing.

Corruption and bribery prevention

Achmea's Integrity & Fraud Policy, supported by Systematic Integrity Risk Analysis (SIRA) and KYC center helps prevent corruption and bribery.

Our supplier due diligence process screens vendors to mitigate risks.

Data and cybersecurity

Achmea's Security Policy and Data Governance Policy ensure data protection, reliability, and ethical processing.

Additional measures, such as data logging, emergency response teams, and incident management, safeguard IT systems and customer trust.

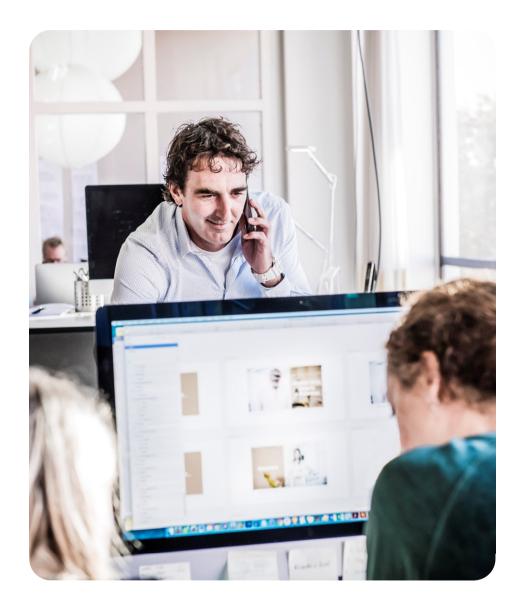
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We are fully committed to conducting our financial responsibilities with integrity, ensuring transparency, accountability, and adherence to fair and responsible fiscal contributions







Tax Transparancy Benchmark Out of 116 EU companies

- We operate with integrity, adhering to both the letter and spirit of laws and regulations in all countries where we do business.
- We reject artificial tax arrangements and do not engage in low-tax or non-cooperative jurisdictions, unless justified by genuine local economic activities.
- Our approach prioritises transparency and governance. We openly disclose our tax strategy and total tax contributions annually, in compliance with Global Reporting Initiative (GRI) Standard 207.
- The Audit and Risk Committee (A&RC) oversees our tax policies in line with the Dutch Corporate Governance Code.
- We foster constructive relationships with tax authorities and actively support fair and effective tax systems through engagement with governments, businesses, and civil society.
- We also endorse the VNO-NCW Tax Governance Code, to reinforce our commitment to responsible tax practices.

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Our sustainability benchmarks

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Financial System Benchmark Achmea ranks 25th in World Benchmarking Alliance's Financial System Benchmark, that assesses the performance of the 400 most influential financial institutions.





Dutch Responsible Investment Benchmark

Achmea ranks 6th out of 21 insurers in the Association of Investors for Sustainable Development (VBDO)'s responsible investment benchmark





Fair Insurance Guide

The Fair Insurance Guide evaluates the responsible investment policies of 16 Dutch insurers across 10 sustainability themes. Achmea ranks a shared first position with an average score of 8.3/10.

Eerlijke **Verzekeringswijzer**

7

Voting Matters

Achmea performed 7th out of 70 asset managers in ShareAction's assessment of voting on shareholder resolutions for action on environmental and social issues.

ShareAction»

#7

Tax Transparency Benchmark Achmea ranks 7th in the Tax Transparency Benchmark by VBDO, scoring 34/38 among 116 European companies.



Real Estate Sustainability Benchmark GRESB evaluates real estate funds and portfolios globally on sustainability. Seven Achmea Real Estate funds and portfolios received the top 5-star rating.



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Our global sustainability ratings

AAA

MSCI 🏶

MSCI assesses companies on financially relevant ESG risks and opportunities. Achmea has an 'AAA' rating since March 2025.

Low risk

SUSTAINALYTICS

In 2024 Achmea received a 14.3 (Low Risk) rating from Sustainalytics, ranking among the top insurers with strong ESG risk management.



In 2024 Achmea reported its climate targets and activities to CDP, receiving a 'C' rating.

C (prime)

ISS ESG ▷

Achmea has held a 'C' (Prime) rating from ISS since 2022, recognising our industry leadership and strong performance.

Silver

ecovadis

Achmea joined the sustainability assessment platform, Ecovadis, in 2021 and earned a 'silver' rating in 2025. Interamerican Greece earned a 'silver' rating as well.

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S&P Global

In 2024 Achmea participated for the first time in the S&P Corporate Sustainability Assessment.

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Additional information

Sustainability according to Achmea

Annual report Achmea 2024

Socially Responsible Investment Policy (Dutch)

Climate Transition Plan 2024

Green Finance Framework

Tax transparency report 2024

Remuneration Policy 2023

Remuneration Report 2024 (Dutch)

Social Responsible Investment Annual Report 2024 (Dutch)



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Sustainability department sustainability@achmea.nl

Thank you

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This Presentation contains climate-related objectives, such as emission reduction targets and statements about Achmea's climate intentions. These are based on the available data, standards, methods, and views at the time of publication.

Achmea uses the GHG Protocol to calculate greenhouse gas emissions. These emissions are converted into CO_2 equivalents. Throughout this document, any reference to CO_2 should be understood as CO_2 equivalents.

Internal and external developments may influence Achmea's ability to achieve its climate ambitions. New climate insights, legislation, and technological advancements continuously emerge. The data, standards, and methods used to determine climate ambitions—including CO₂ measurement and reduction targets—are evolving. The availability and quality of data remain a challenge, but improvements are expected in the coming years. Consequently, Achmea may need to adjust its climate ambitions and plans accordingly, with updates provided annually.

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- Availability and quality of reliable data, such as greenhouse gas emissions or climate-related customer data.
- Evolving market practices, ESG standards, and competition rules.
- Operational, regulatory, reputational, and transition risks related to ESG matters.
- Uncertainties in (emission) calculation methods and models (e.g., PCAF, SBTi, CRREM).
- New or revised scientific insights regarding climate change.

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