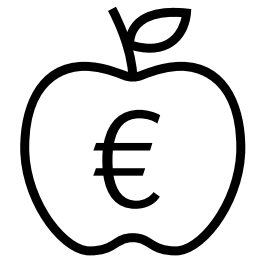
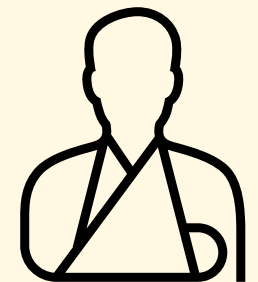


α.s.r.
de nederlandse
verzekerings
maatschappij
voor alle
verzekeringen



The Employee Pension from α.s.r.

guiding employees to be physically, mentally
and financially fit as they approach retirement



Welcome to a.s.r. !

Managing and insuring pension schemes, this is basically what we do. But at a.s.r., we like to see our service in a broader context, offering a wide range of additional services besides our standard services. These contribute to pension awareness, increase employee activation and make life easier for you as an employer. Naturally, in consultation with your adviser.

a.s.r. doet het "a.s.r. does it" is our credo, also when managing and communicating about your pension scheme with us. Central themes such as vitality, sustainable employability and digital skills are therefore priorities for us. Of course, it is up to you, our customer, to decide to what extent you want us to do this. But a.s.r. is willing and able.

This brochure explains how.



Future challenges

Pension administration is something we do together. A survey by Indeed shows that year after year, the pension scheme is considered to be the most important secondary employment benefit. So this is an important topic in discussions with your employees. And we can help you with this. Our TOP service stands for Teamwork, Overtuigend én Persoonlijk (Teamwork, Convincing and Personal).

We have broken down the challenges of the future into 3 themes, and added our services and support to each of these themes. In this way, we provide insight into how our services can help you.

Challenge 1 = Time is money

Doing what we are good at. This applies to you, as well as to us. We can make life easier for you of when it comes to pension. So you can concentrate on your core business.

Challenge 2 = keeping your employees vital and productive

Times are changing, so are employees and their job satisfaction. At a.s.r., we are moving with current developments and would like to do this with you as well. To ensure vital and productive employees who are pleased to remain committed to your company.

Challenge 3 = Making pension personal; ensuring workers choose a pension that suits them

A lot of words for perhaps the most important term in pension land; pension awareness. The challenge of getting your employees to take an interest so that they choose a pension that suits their situation. We are happy to take up that challenge with you and have developed a range of different resources especially for this purpose.

We would also like to share our vision of 'your employees' pension journey' with you. This can be found here.

We conclude with a complete overview of all our services, with full transparency and details of the costs. If you have questions or need additional information, get in touch with your contact at a.s.r. or ask your adviser.

Of course, a.s.r. offers more than just a pension scheme. On the last page, we have also listed our wider services.

Time is money

Making sure everything runs smoothly with the right technology, appropriate administrative solutions, keeping a grip on costs and anticipating legislation. We provide these conditions so you can focus on your core business. Our support will mean you spend less time on pension issues. By tailoring our service and services to your needs and wishes so that there is no need to concern yourself with this. We do what we do best, so you can do what you do best.

Service in English

Besides Dutch as the standard language, we also have all communication available in English. For both employers and employees.

Drafting of legal documents

We will send you a proposal for a pension scheme. If you accept our proposal, we will draft the following documents:

- The administration agreement
- The pension scheme rules
- The Pension 1-2-3

Amendment of legal documents or pension scheme

If you have specific requirements, or wish to make changes to the standard documents, additional charges may apply. These will be invoiced at our current hourly rate. We always give you an indication of these costs in advance.

Transfer service: everything arranged within 2 weeks

We will include your pension scheme in our administration. This means:

- Entering the pension scheme in the administration system.
- Preparing the employer's online pension environment.
- Setting up My Pension Plaza for the employees.
- Sending the welcome e-mail with login details.

Supervising group transfer of accrued benefits

When changing administrator, accrued capitals can be transferred to the new pension scheme at a.s.r. We call this a group transfer of accrued benefits. A group transfer is free of charge, and includes our guidance of the process and support for the communication to the employees.

Online insight and self-management option

In addition to insight into the pension scheme, the choices for employees on the portal, legal documents and financial data, you also have the ability to arrange things yourself and communicate changes. At the touch of a button. It couldn't be simpler. If you have any difficulties, a dedicated customer team is on hand to help. Recognisable points of contact and quick service. You will see the following documents in your personal online pension environment:

- Administration agreement
- Pension scheme rules
- Current account statement and transactions
- Contribution calculations
- Contribution entries
- Full participant file including all pension details

Pension Dashboard

Your employer portal also includes the Pension Dashboard. This contains all the data about your pension scheme and what choices your employees have made, at scheme level. This includes extra contributions, choice of surviving dependants' benefit insurance (Anw), investment profile details or choice of a different retirement date. The dashboard will also show you the investment results for the pension scheme and you can even see how much carbon has been saved as a result of our sustainable investments. The pension dashboard is of course fully compliant with the GDPR.

Salary link

For you as an employer, timely notification of changes in the pension administration can be time-consuming. Moreover, when you are busy, this can sometimes be overlooked. If you have more than 100 employees, we can make this easier with a.s.r.'s salary link! You can use the Uniform Submission of Pension Data (Uniforme Pensioenaangifte, or UPA). This saves time and reduces the risk of errors. We can link with (almost) any payroll package. If you would like more information on this, [click here](#).

Sessions with your HR

Pension is our business. We are happy to share our knowledge and explain more about it. This can be in physical sessions with interested parties, such as your HR department or your Works Council. We also organise many information sessions and events for our customers. Here, we share knowledge and expertise, cover what is going on in the market and also gives an opportunity for networking. We are all dealing with the same challenges these days, so it can be good to exchange ideas together!

a.s.r.



Personal contact with dedicated customer teams

With us, you will have a dedicated customer team ready to help with all your questions by phone or email. Each team has the following members:

- ✓ An account manager who has commercial responsibility,
- ✓ Account managers responsible for daily contact between you and a.s.r. They are always available by phone or email to answer questions about the management of your pension scheme.
- ✓ Customer service, available from 08:00 to 17:30 hours to answer questions from your employees about their pension.
- ✓ Pension coaches, who your employees can contact if they need an explanation of their options in relation to retirement.

So this will save you or your HR department a lot of work.

Keeping your employees vital and productive

Competition in the labour market, 'the search for talent', an ageing workforce... not to mention the sickness absence figures. With all these developments, employee engagement has become more important than ever before. We recognise this challenge and offer support in meeting it. With the developments in the labour market, prospective employees view the employment benefits package differently than they used to. Whereas a pension scheme was not a consideration in the past, it is now seen as the number one most important secondary employment benefit. Today, it has the power to attract new talent. Knowing your employees, knowing what's going on and keeping them on board for as long as possible. And we have the solution for that, offering a vitality programme in combination with a

sustainable pension that helps to reduce absenteeism, increase productivity and add the fun factor. The result: Vital, healthy and happy employees in the workplace who are also on their way to a vital retirement. a.s.r. By linking vitality to the pension product, so that employees are still vital when they reach their retirement date. With the added benefit of increasing support and appreciation for this employment benefit.

eMood

a.s.r. eMood® is an HR tool that allows employees to give anonymous feedback on how they are doing and helps managers to consistently engage in dialogue with their own teams.

This ensures ongoing conversations about employee satisfaction, vitality and productivity, and encourages an open and engaged culture within the organisation. At the same time, the eMood® functions as a continuous gauge of the mood in the organisation. Signals can be identified early and responded to appropriately. The eMood® can be used to promote job satisfaction, vitality and productivity among employees.

a.s.r. Vitality

Through a.s.r. Vitality means keeping the Netherlands mentally and physically fit. Through an exercise programme that rewards people for healthy choices, we encourage sustainable behavioural change. From [our survey](#) 38% of employees cited reaching retirement age in good health as the most important way to be engaged in retirement. It really works! Workers become fitter, more productive and are sick less often. How do we do this? Services we offer include

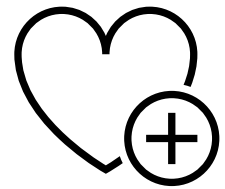
- ✓ Inspirational sessions with (former) athletes such as Nicolien Sauerbreij, Gregory Sedoc or Suzanne Schulting
- ✓ Health checks at home
- ✓ Leader training

And much more. Curious and want to know more about a.s.r. Vitality?

[Click here](#)

a.s.r. | Vitality®

a.s.r.



Making pensions personal; ensuring workers choose the pension that suits them

Employees can make a wide range of pension choices within their pension scheme. Making conscious choices means that the scheme will suit them better and increase support for the outcome. But how do you avoid choice stress, or worse, employees not making any choices at all? The solution lies in investing in communication. Guiding employees when making choices. An additional benefit will be that people will appreciate pension more and every employee will have a pension that suits them.

Customised communication plan

We would be happy to work with you on how best to activate your employees to make choices for their pension. Since this varies depending on the sector, company and target group, we will be pleased to create a customised plan. In consultation with you, of course. Which themes will we focus on? What will the KPIs be? What kinds of communication will we use? And how do we measure what works best? These are all aspects to be taken into account in the plan.

The pension bar

Face-to-face communication is what really works. That is why we are happy to visit you on site with our pension bar. This will draw attention to the pension scheme and we can answer pension questions that employees have. Isn't pension boring? Absolutely not, the bar has multiple options, such as a smoothie bar, spinning bikes, VR technology and so on. Always tailored and specifically designed for the needs of your employees.

On-site presentations

In the new world, we do many things digitally, but in our experience pension is a topic that requires more face-to-face attention. It's a complicated subject that is best explained in person. This is why we offer on-site presentations. The form that these take can be designed in consultation with you. Perhaps a lunch meeting with your employees focusing on pensions, or joining us at a quarterly meeting. If you know a place where we can highlight pensions, we will be there.

Pension quiz

Making pensions understandable as well as fun is one of our missions that we work on every day. For instance, we have developed a pension quiz, discussing the journey towards pension using various characters. These characters go through all sorts of things that affect their pension. With amusing and interesting examples, we get people to think about their own pension and what is or can be arranged. The combination of questions and explanations ensures interaction and greater understanding. The pension quiz can be organised either digitally or physically, just as you wish.

Pension consultation hour

Pension is always a personal matter. This is why we believe it is important that your workers get the right guidance. With brief one-to-one interviews of about 20 minutes, we talk the employee through their pension and show them the portal and mijnpensioenoverzicht.nl. Thus, after the interview, the employee knows where they stand and how to make the choices they wish to make on the portal.

Portal training

If you have employees with low digital skills, our portal training courses could be a solution. In small groups of up to 15 employees, we explain the portal and provide additional explanation of the choices that can be made. Beginning with how to log in with a DigiD.

Customised webinar

There are webinars and then there are webinars. At a.s.r., we record these in our own studio in the a.s.r. building. Very convenient and professional. Your employees can also ask questions during the webinar. Our colleagues will be on hand to answer these questions live. The programme is entirely up to you and we will be pleased to design it with you. Consider perhaps a combination with the pension quiz, where viewers actively participate through quiz questions. We also recommend a short demonstration of the portal. But do you have other ideas? Of course, no problem either, we are happy to work with you on getting your employees interested in pension.

Thematic email campaigns

Money week, pension 3 day event, tax returns, the UBS through the letterbox. All trigger moments where we can learn something about pension. And that's what we want! But it is also possible to use these moments to create a campaign all your own. For example, if the login rate is low or certain choices are not being made, or hardly made at all. This is how we activate your employees when the triggers are there. We monitor these campaigns from A to Z to achieve the desired results.

Customised interactive videos

Videos have become an integral part of information. The hipper the better, and a.s.r. is happy to go along with that. In fact, we make interactive videos, in which buttons appear that the participant can click on immediately. Menu structures are also used. This puts the viewer in control of what they want to see. In this way, we give employees more control over their information needs when it comes to pension.

Customised brochures

a.s.r. has a wealth of standard communication. But if you prefer this to be designed specifically for your organisation, that is of course possible too. We are happy to work with you on how best to design the brochures and optimise them for your employees.

Podcasts

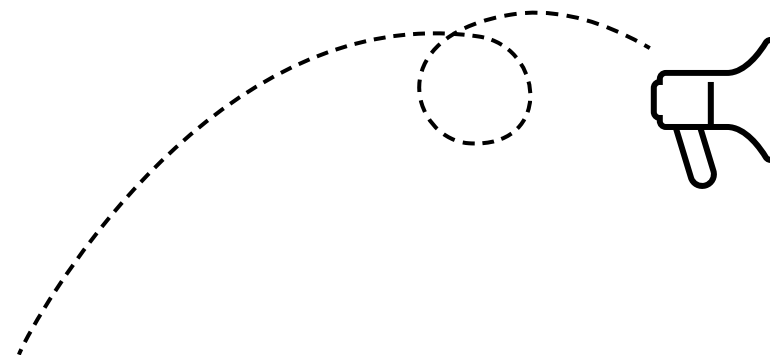
In addition to webinars and videos, we also record podcasts in our a.s.r. studio. Short episodes on pension that people can listen to while going about their daily business. We can also design podcasts specifically for your needs and requirements. And if you really want to make an impact, combine this with the a.s.r. Vitality programme. A half-hour walk outside with the pension podcast on and you'll be A) up to date with your pension and B) healthy and fit! That's got to be good!

Targeted communication

The pension journey is a long one. So we see that people also need different information at different stages. That's not a problem, as we have targeted communication for just this purpose. For instance, separate sessions for employees who are close to retirement and want more information on how retirement works. Together with pension coaches, we will then be happy to visit to explain and address concerns.

I plan ahead

Besides our extensive tooling in the employee's personal pension portal, a.s.r. also has a mission to make the whole of the Netherlands financially fit. With the 'I think ahead' platform, we provide a tool for everyone to see how they are doing financially. Based on different goals, you go through questions, after which you get a clear report on how the situation is now and whether you are going to achieve the desired goal. If not, options to make changes are also presented. This is how we help everyone become financially fit. a.s.r. does it.



The employee's pension journey

You arrange a pension for your employees, to take good care of them. Now and later. We see it as a kind of 'pension journey' that participants take. People have different pension needs at different stages of their lives. We can help with this. Roughly speaking, we identify 3 stages in the pension journey.

Phase 1; the 'just starting work' period

Here, information about the pension contract plays a central role. Logging in and initial exploration of the pension scheme is also essential.

Phase 2; the 'settling down' period

This involves making financial choices, making provision for your family, choosing an investment profile and thinking ahead with the various tools in My Pension Plaza.

Phase 3; the 'preparing for retirement' period

Where the focus is on retirement. When will my pension come into payment? How much pension will I receive? And is it enough?

At every stage, a.s.r. is there for your employees. Through smart support in the portal, trigger e-mails at the right moments, high-tech tooling that allows you to look into the future and accompanying interactive communication, both on paper and in videos. We have set that up as standard. But that's not all. Optionally, we can visit to give presentations, have one-on-one conversations with employees, hold interactive webinars or set up a fun win campaign. All these things of course tailored to your needs as an employer, completely bespoke.



Services	Standard	Extra	Price in euros
Service in English	✓		
My Pension Plaza	✓		
Customer journeys explained in videos	✓		
Personal email triggers	✓		
My Pension Checker	✓		
My Pension Plaza app	✓		
Customer service	✓		
Pension coaches	✓		
Investment update quarterly	✓		
Pension bar		✓	2,000
On-site presentations		✓	1,200
Remote presentations		✓	750
Pension quiz		✓	1,200
Portal training		✓	600 per half-day
Pension consultation hour		✓	600 per half-day
Customised webinar		✓	5,000
Thematic email campaigns		✓	500
Activation mailings		✓	500
Customised interactive videos		✓	5,000
Customised brochures		✓	250
Podcasts		✓	5,000
Targeted communication		✓	to be determined
I plan ahead	✓		
Service in English	✓		
Drafting of legal documents	✓		

Services	Standard	Extra	Price in euros
Transfer service: everything taken care of within 2 weeks	✓		
Supervising transfers of accrued benefits	✓		
Online insight and option to self-manage pension matters	✓		
Pension Dashboard	✓		
Link with your payroll package	✓		
Newsletters for you as the employer	✓		
Personal contact with dedicated customer teams	✓		
HR sessions		✓	1,200
eMood		✓	In consultation
Customised communication plan		✓	1,500
Salary link		✓	In consultation
Changes to legal documents or the scheme		✓	Hourly rate

We arrange everything from A to Z for your employee, but we also make life easier for you as an employer. Switching to a (new) pension scheme is a big step that involves many things. That is why we are happy to take the major issues off your hands and guide you through the entire process. From a flying start to a good collaboration. Of course, we also provide additional customised services, you can find these in the table. If you miss something or have other requirements, in consultation with your account manager, we will arrange it!



a.s.r. doet het = 'a.s.r. does it'

Guiding employees to a financially, mentally and physically fit retirement is what we stand for. This is our mission, which the entire a.s.r. pensions team is committed to every day. A solid pension scheme, options for customisation to refine it to your liking and the combination with a.s.r. Vitality.

This is how we make it happen; a comprehensive pension scheme where retirement and vitality reinforce each other. More than just a pension, that's what we offer.

By choosing a.s.r., you are also choosing a sustainable business partner. This is reflected not only in our sustainable pension investments, but also in how we act. We enter into a future-proof relationship with you as a customer, with an excellent range of services for you and your employees in the broad palette that a.s.r. has to offer. But we will also inform, activate and guide your employees up to and including their retirement date, and even beyond. We accompany your employees in their pension journey towards the longest holiday of their lives; by informing, activating and guiding them until their retirement date. And even after.

If you wish to know more about the services of a.s.r., ask your adviser for more info or contact us directly.



Your choice for a.s.r.

Besides being a pension provider, a.s.r. also has several services aimed at sustainable employability and financially fit and vital employees. These include the consultancy, training and solutions components.

Consultancy

- ✓ Career Scan
- ✓ Absenteeism scan
- ✓ Vitality scan
- ✓ Income Scan
- ✓ Future Scan

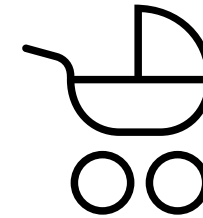
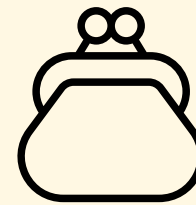
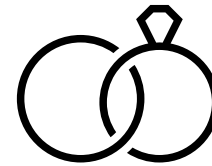
Education

- ✓ Dealing with absenteeism
- ✓ Working on prevention
- ✓ Vitality
- ✓ Legislation
- ✓ Specialisations D.I.

With this width that a.s.r. offers, we combine financial, physical and mental fitness. Because a.s.r. is more than just a pension administrator and wants to work with its customers.

If you would like to know more, get in touch with your contact person or ask your adviser. We will be only too happy to brainstorm with you.

a.s.r.



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