

The Other CBA (De Andere Cao) 2023-2024

May 2023

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Parties to The Other CBA

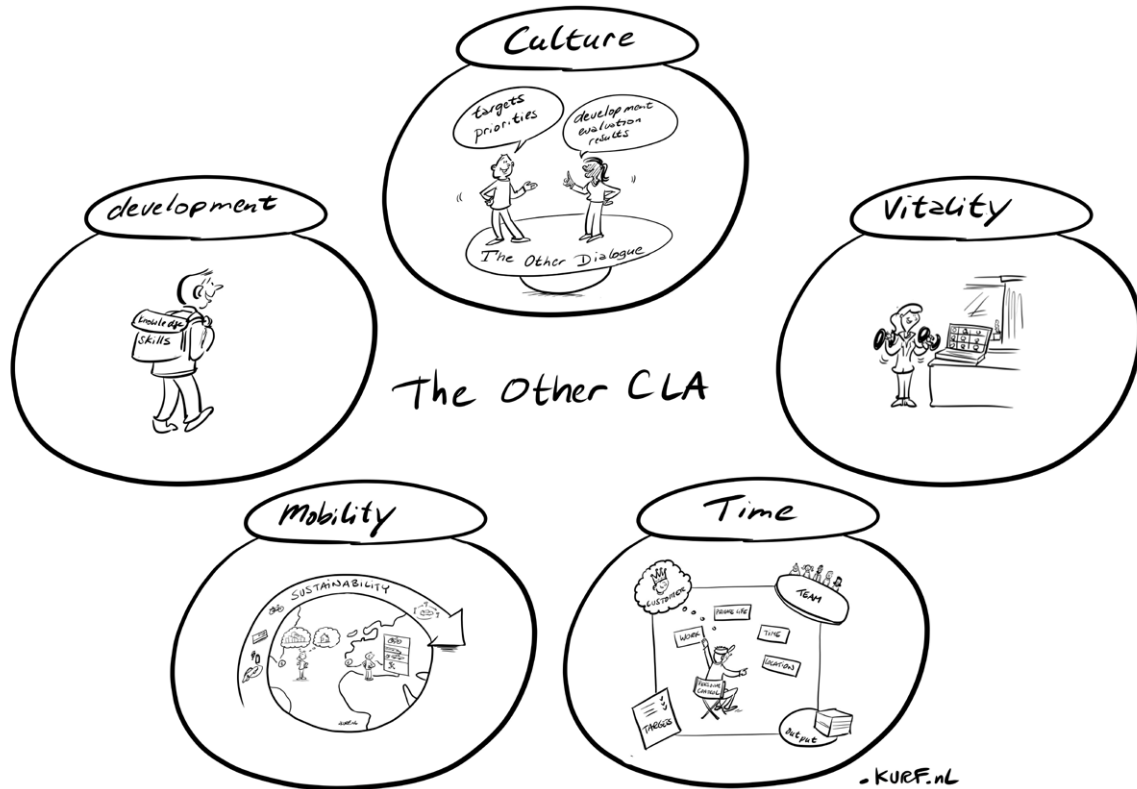
1. ASR Nederland N.V.
Hereinafter: 'a.s.r.'

and

2. De Unie, established in Culemborg
Hereinafter: 'De Unie'

The parties are hereinafter jointly referred to as 'we'.

Preface



a.s.r. is constantly in motion The relationship between a.s.r. as an employer and you as an employee also changes in line with new insights. We describe the relationship between a.s.r. and you in The Other CBA. The Other CBA changes along with the changes in the relationship, but the principles remain the same.

The starting point of The Other CBA, as with The Other Plan (Het Andere Plan), is that employees themselves can shoulder more responsibility. With The Other CBA, we want to achieve that well-motivated, vital and enthusiastic employees shape their own careers and ambitions. We believe that this can only be a success by investing in employees. Investing through training and development, working on vitality, increasing mobility within a.s.r. and increasing opportunities on the labour market with programmes such as In Beweging (In Motion).

A collective bargaining agreement based on freedom of choice for individual employees. In which the focus is on a mature relationship based on greater equality. In which employees are taken seriously and engage with managers on topics such as results, career choice, development and training. in addition to work-life balance and job satisfaction.

A CBA that, like a.s.r.'s policies, no longer has any fine print but is comprehensible, and applies to everyone individually and to all the different groups of a.s.r. employees. With emphasis on solidarity rather than personal gain.

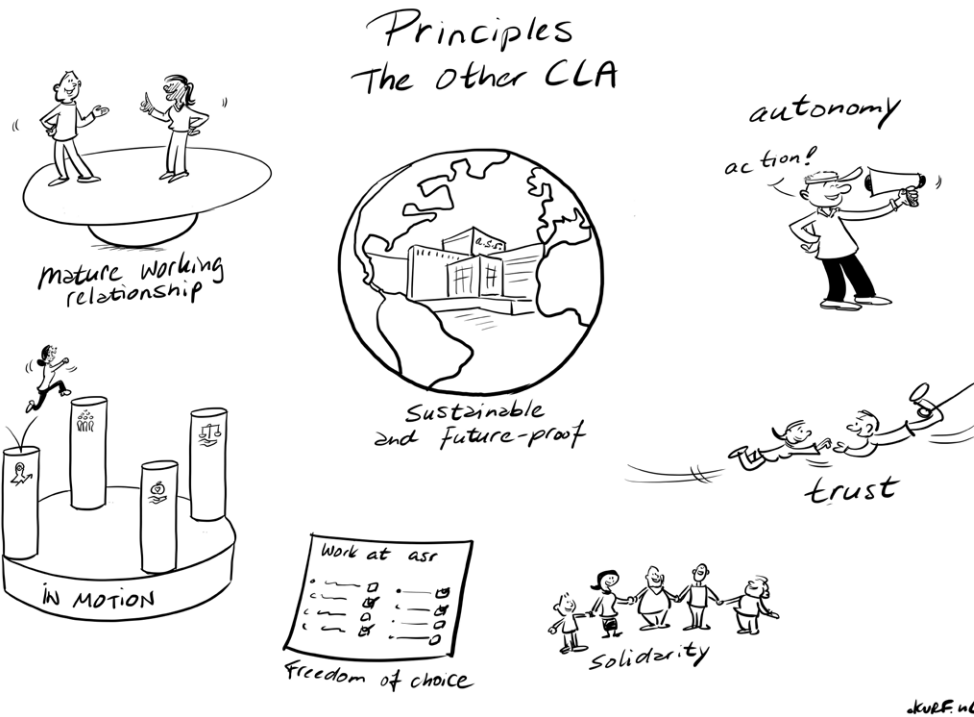
In the event of any discrepancy or inconsistency between the Dutch and English version of The Other CLA, the Dutch version shall prevail.

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Introduction



The Other CBA is a.s.r.’s own collective bargaining agreement. A collective bargaining agreement with schemes and agreements on employee development and sustainable employability, on behaviour and leadership, on results, evaluation and remuneration, and on mobility and time, with much attention to work-life balance. This collective bargaining agreement also contains arrangements on vitality, with a focus on the future rather than existing frameworks.

The Other CBA is contemporary, it reflects changes in the labour market and the changing needs of employees. It is also in line with The Other Plan, a.s.r.’s own redundancy plan. The Other CBA is easy to understand, strives for fewer rules, is future-proof and forms a foundation for everyone who works or wants to work at a.s.r. Based on the very idea that The Other CBA propagates the narrative of a.s.r., it also binds the Executive Board and the higher and senior management in certain respects. We have formulated the following principles in this context. These are the backbone of The Other CBA.

The Other CBA

- Is recognisable for everyone and forms the basis for all types of workers within a.s.r.
- Encourages a mature working relationship
- Encourages the employee’s autonomy
- Increases the labour market value of employees
- Offers freedom of choice as an option, not as an obligation
- Is based on trust (not monitoring)
- Contributes to a sustainable and future-proof a.s.r.
- Respects solidarity with and between employees

Following a process involving the Works Council and all employees of a.s.r., a classification into clusters was opted for.

- Culture cluster
- Development cluster
- Time cluster
- Vitality cluster
- Mobility cluster

Chapter 1 General

Introduction

In this chapter you can read about a number of general arrangements that we have made within the context of The Other CBA.

1.1 Term of The Other CBA

The Other CLA has a term of 18 months, from 1 January 2023 up to and including 30 June 2024.

1.2 Application and scope

What The Other CBA means for you exactly depends on the relationship between you and a.s.r. Read more about this below.

Within the scope of The Other CBA

The Other CBA applies to you if you are employed by a.s.r. on the basis of a fixed-term or open-ended employment agreement and you have not yet reached the state pension age.

Application of The Other CBA

If you belong to a specific target group, parts of The Other CBA may or may not apply. Whether a provision applies to everyone or to a specific target group is indicated in the provisions.

Outside the scope of The Other CBA

The Other CBA does not only contain employment conditions. It is a document that provides insight into how we work within a.s.r. and what we consider important. The Other CBA is therefore also relevant for you if you work for or at a.s.r. on a basis other than a fixed-term or open-ended employment agreement, or if you have already reached the state pension age.

1.3 Notice period

Both you and a.s.r. can terminate your employment agreement in writing, with effect from the end of a calendar month. The statutory notice period applies, unless your individual employment agreement states a different notice period. A longer notice period (not exceeding six months) can be agreed with you in writing. For a.s.r., the same period applies in that case, on the understanding that a.s.r. applies at least the notice period stipulated by law in the case of employment agreements of five years or longer.

1.4 Death benefit

In the event of your death, a.s.r. will pay a lump sum equal to three times your fixed gross monthly salary, including holiday allowance and 13th month payment, to your partner, with whom you are not permanently separated, or, if you did not have one, your minor legitimate or natural children.

The amount is provided on a net basis as far as possible, without a cost-increasing effect for a.s.r. This amount includes the obligation under Article 7: 674 of the Dutch Civil Code and any other statutory provisions in the context of sickness and disability insurance.

1.5 Tax aspects

Payments made by a.s.r. under The Other CBA are made subject to the condition that these are permissible for tax purposes.

1.6 Trade union membership fee exchange

You can annually exchange a gross salary component for a net payment of the trade union membership fee.

Conditions for exchange

- The exchange of salary is separately recorded in writing with you.
- To make use of the exchange, you must send a.s.r. proof of payment of the trade union membership fee.

1.7 Consultation

During the term of The Other CBA, we will have consultations at least once every quarter. During these consultations, a.s.r. informs the trade unions about major reorganisations, employment developments and work pressure. If there are significant changes that affect the content of The Other CBA, we can propose interim revisions.

1.8 Employer contribution

a.s.r. will pay De Unie an annual employer's contribution of € 50,000 per year in 2023 and 2024. We will make a new arrangement for the following period.

1.9 Equal opportunities for flex workers

- a.s.r. pays more attention to 'increasing job market value' for flex workers, with a focus on temporary workers. We do this by deploying targeted training programmes and offering equal opportunities for entry into permanent positions.
- a.s.r. includes good commissioning practice (focused on employment conditions and development) for temporary employment agencies/secondment firms in the selection process of these agencies.
- a.s.r. also stands for good commissioning practice when procuring facilities services, and includes this in the selection criteria as well.

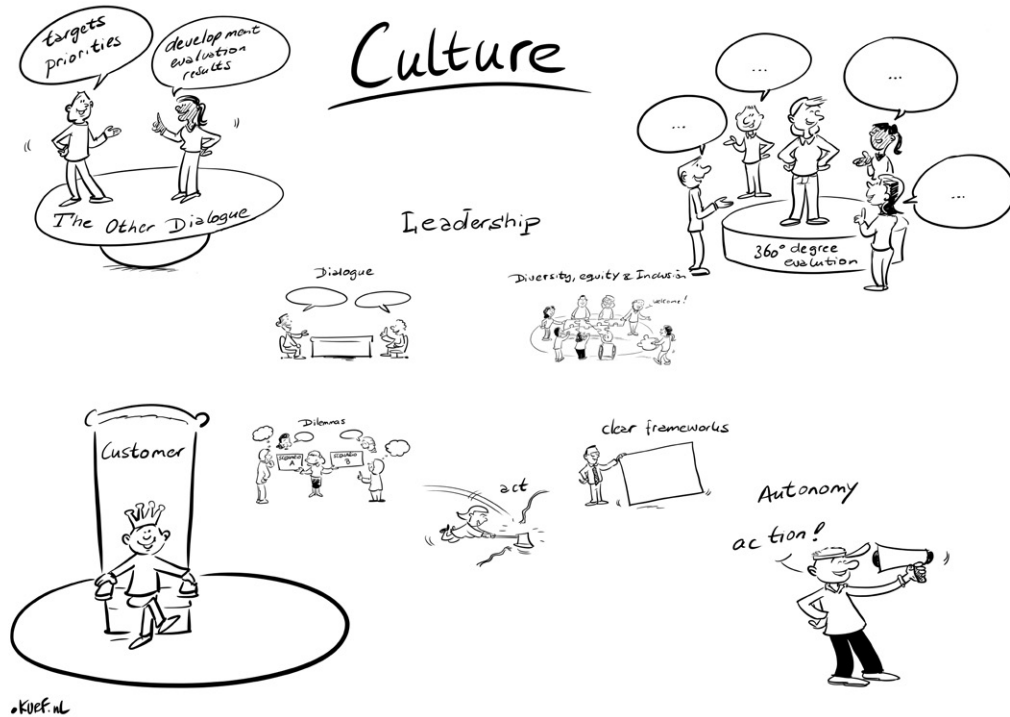
1.10 Complaints about the application of The Other CBA

If you believe that The Other CBA has not been correctly applied to you, you can use the General right of complaint procedure scheme. You can find it on Infonet.

1.11 Hardship clause

If a strict application of The Other CBA would lead to a situation in which your interests would be disproportionately affected, a.s.r. may deviate from it in a positive sense. You can submit a written request to this end to the Director of Human Resources of a.s.r.

Chapter 2 Culture cluster



Introduction

This is 'The narrative of a.s.r.'

a.s.r.'s *raison d'être* is to help people. If we succeed, we will look forward to a healthy future. We help customers in sharing risks and building up capital for later together. We are only satisfied if the customer feels that a.s.r. has really helped him and if the financial advisor feels that a.s.r. offers the right service and good products and services. Society expects a useful insurer who deals responsibly with the resources entrusted to it and the environment in which it works. We are precisely such an insurer. In the coming years, we want to further develop into a company in which customers will increasingly recognise our *raison d'être* 'Helping by doing'. We believe that customers experience this through the positive experience they have with our company, in all its aspects. We are proactive in understanding what customers need and deliver it in a clear and transparent way. We consider the provision of high-quality service to be a matter of course. We do this on the basis of our expertise. In this way, we fulfil the customer's need to share risks and build up capital together for later. We feel the responsibility to do this sustainably. From our own conviction and the belief that in the near future consumers will only want to do business with companies that are sustainable. Customers make a conscious choice for us and stay with us for a long time.

We are good at assessing risks and are financially solid, providing our shareholders with sustainable and attractive returns.

Our customers experience that processes are well organised and follow a logical customer journey: no prodigality in the process. Controlling our costs is an important prerequisite for competitiveness. The whole organisation is aware of the need to be a cost-conscious company. This has become an integral part of a.s.r.'s culture and is embedded in its daily operations.

We

We do our work on the basis of our core values. They are the basis for everything we do and act as a guiding compass for our conduct.

These core values are:

- I am willing to help
This means that I am easily approachable and listen with attention. That I subsequently help find a solution based on my professional knowledge, experience and commitment.
- I think ahead
This means that I empathise and think ahead in order to proactively support customers, consultants and colleagues.
- I act decisively
This means that I am alert and focused on the content and the process and come up with solutions. That I persist with questions and persevere. And that I stand by my agreements.

In all this, leadership is key. Not just of managers, but of everyone.

The way in which we deal with each other at a.s.r. reflects this: we share **dilemmas** that we encounter in our daily practice. Conflicting interests, differences of opinion, new questions and mistakes are discussed openly with each other. Hierarchy should not play a role in this context. The basic principle is that we help each other, learn from each other and work together to find a solution.

In the context of **diversity**, equality and inclusion, mutual understanding, recognition and acknowledgement, respect and appreciation are central. We give each other space for **dialogue** and reflection. We ask questions and listen without being judgmental. We give and ask for **clear frameworks** from which we work, and we place responsibilities as low as possible in the organisation. We **deliver**. We are not a talking shop but we take action.

Planning

To achieve our goal, we also invest in improving and further digitising our services to customers. At Non-life, we want to proactively offer innovative solutions for prevention and risk issues of our customers. In addition, we focus on professional handling so that we can offer competitive premiums to cover risks in a sustainable way. a.s.r. applies this in all its insurance products. To enable customers to build up capital, we focus on expanding our (collective) asset management solutions.

In everything we do, we look at how we can do it as sustainably and efficiently as possible. In addition to organic growth, we aim to grow by acquiring small insurers, distribution companies and asset managers.

The customer

Our customers experience the excellent service, professionalism, positive attitude and social commitment on a daily basis. Our customers and people in our environment experience that we are good at providing service, especially when it really matters. That we have the professionalism needed to provide good service without prodigality. They find us down-to-earth, with a good balance between modesty and pride. And in everything we do, they notice that it is socially responsible and sustainable.

The result

The customer can rely on a.s.r. having his best interests at heart. He knows that a.s.r. has really helped him, thinks along with him, is helpful, professional and resolute. The customer will also choose a.s.r. for other insurance policies. And financial advisors experience that a.s.r. employs professionals where they get the right premium for the risks. They are convinced that a.s.r. thinks along with them about prevention, is financially solid and is really helpful in building up capital for later. We do all this to fulfil our ambition: to become the most successful and profitable insurer in the Netherlands.

The principles of The Other CBA are consistent with this narrative. The Other CBA is recognisable for everyone and forms the basis for all types of workers within a.s.r. With The Other CBA, we encourage a mature working relationship and your own autonomy. This is also facilitated and supported by a.s.r. Your manager also has a major role to play in this context.

2.1 The Other Dialogue (Het Andere Gesprek)

In order to give substance to these principles, it is really important that you and a.s.r. are in constant dialogue with one another. We refer to this as The Other Dialogue. The Other Dialogue plays a role in all aspects of your employment agreement. This is the watermark of The Other CBA. a.s.r. facilitates you, your manager and colleagues in shaping this dialogue using, for example, information, training programmes and courses.

Sometimes your manager is your interlocutor, other times it is your direct colleague or a colleague from another department.

The basis for The Other Dialogue are the following five basic principles of Leadership from 'The narrative of a.s.r.'

- Discussing dilemmas
- Diversity, equality and inclusion
- Conducting a dialogue
- Providing and asking for distinct frameworks
- Delivering

The standards and values of a.s.r., as also described in the a.s.r. Code of Conduct, are a guiding principle in this respect. All people who work at and for a.s.r. commit themselves to this by taking the oath or making a solemn affirmation.

2.2 Evaluating

(Giving and receiving) feedback is an important tool for encouraging a mature working relationship and autonomy. The Other Dialogue is an ongoing evaluation. Initiative and responsibility are key, facilitated and supported by a.s.r. Consider for example a 360-degree evaluation.

The purpose of evaluation is to steer on results and behaviour. Without a predetermined cyclical process, you make arrangements on your development, on the results you will deliver and how you will achieve them. In The Other Dialogue, these arrangements are discussed on an ongoing basis, fleshed out in more detail and, if necessary, adjusted.

Your role

- You show ownership of your own development and continuously discuss your development needs and goals with your manager. You examine your development points and talents and translate them into objectives and development arrangements.
- Throughout the year, you can actively seek feedback from colleagues and manager(s).
- You share your own view of your performance with your manager. In doing so, you can, for example, make use of feedback received.

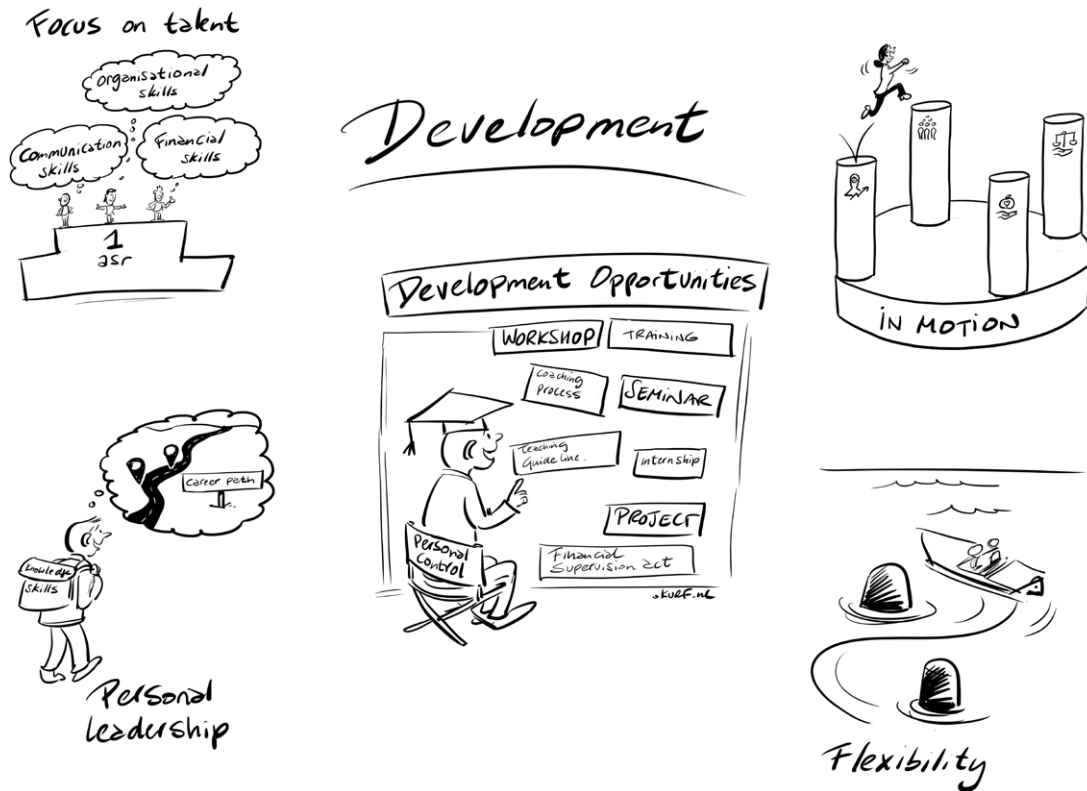
The role of your manager

- Your manager coaches, facilitates and encourages your development.
- Your manager challenges you to get the best out of yourself.
- Your manager gives you periodic input on your performance.
- If your performance lags behind, your manager will coach you to the desired level and intensify discussions about this.

Resources for evaluation

You and your manager can make use of, for example, training programmes and courses, e-learning, workshops, feedback forms and 360-degree feedback tools the Talent Development Plan.

Chapter 3 Development cluster



Introduction

Our job market is in a state of flux: flexibilisation and the use of new technologies place great demands on the adaptability of organisations and employees. In order to continue to keep up, it is important that organisations and employees together invest in development, motivation, commitment and health. a.s.r. continually adapts its range of facilities accordingly.

You are primarily responsible for your own development. We expect you to participate in and take initiatives for training programmes and courses, and to make an effort to successfully complete them. Work is a given in this context; it is a constant factor and always takes precedence. This means that you make adequate arrangements with your manager and your team about how you spend your time.

Management also plays an important role in development. a.s.r. makes every effort to enable management to provide you with guidance and encourage you in keeping your knowledge and skills up to date and to allow them to be evaluated.

We distinguish between job-related development and non-job-related development (within the context of sustainable employability) and a hybrid form (customised development). Some training programmes and courses are compulsory, none are without obligation.

If you have registered for a training programme or course (or part of it) and do not cancel in time or without a valid reason or simply do not show up, we will charge you for the costs of the training programme or course. This applies to all types of training programmes and courses, and to development in the broadest sense. Below, this has been filled in more specifically for a number of training programmes and courses.

3.1 Job-related development

This concerns training programmes and courses that are an extension of your job and that benefit both you and a.s.r. This can be in the area of knowledge and/or skills. Some job-related training programmes and courses are compulsory. Both are explained in more detail below.

3.1.1 Compulsory (job-related) development

This concerns knowledge and skills training courses, which you need to do to be able to (continue to) do your job. You do not have the choice not to do this training programme or course.

Basic principles of compulsory (job-related) development

- a.s.r. reimburses the following costs
 - Registration, tuition and examination fees
 - Travel costs, you can claim these expenses
 - Necessary accommodation expenses
 - Compulsory books/materials
- You have no repayment obligation.
- You make arrangements with your manager about how much time your training programme will cost you (teaching periods, exam preparation and other training activities).

3.1.2 Non-compulsory (job-related) development

a.s.r. offers job-related training programmes and courses, which you can attend in consultation with your manager, as they contribute to the proper performance of your job. It is not compulsory for you to follow them in order to perform your job.

Basic principles of non-compulsory (job-related) development

- a.s.r. reimburses the following costs
 - Registration, tuition and examination fees
 - Travel costs, you can claim these expenses
 - Necessary accommodation expenses
 - Compulsory books/materials
 - You make arrangements with your manager about how much time your training programme will cost you (teaching periods, exam preparation and other training activities).
 - Repayment scheme: If you discontinue the training programme or leave a.s.r. within three years of completing it, the following repayment scheme will apply.
 - If you wish to stop your training programme, you must discuss this with your manager as soon as possible. a.s.r. will charge you in full for the costs incurred for the training programme.
 - If your employment ends, a.s.r. will charge you a percentage of the costs incurred for your training programme as follows.
 - If you leave employment during your training programme or within 1 year after finishing your training programme: 100%
 - If you leave employment within 2 years of completing your training programme: 50%
 - If you leave employment within 3 years of completing your training programme: 25%
- This does not apply if you lose your job due to a reorganisation or if a.s.r. does not extend your employment agreement.

3.2 Non-job-related development: sustainable employability

We consider the sustainable employability of employees important. In order to continue to properly participate in the labour market over a long period of time, it is important that you are well motivated and have the right skills and training. a.s.r. offers you opportunities to develop yourself to increase your chances in the labour market, both inside and outside a.s.r.

During the term of The Other CBA, a.s.r. will make a collective budget available for these training programmes, development programmes and facilities in the context of sustainable employability. The amount of this budget is equal to the amount resulting from the CBA for the Insurance industry (2017).

To this end, a.s.r. offers various forms of non-job-related development through Focus on talent. Focus on talent assumes the talent of every employee and offers opportunities to develop competences and skills of the future for everyone. You determine where, when and how you learn on the basis of your personal development plan. This way, you take charge of your own development and future. In addition, a.s.r. offers various forms of non-job-related development within the context of sustainable employability.

- Talent development opportunities
- Individual development
- Additional activities

These forms are explained in more detail below.

3.2.1 Talent development opportunities

a.s.r. offers additional talent development opportunities. These specific opportunities aim to get the most out of employees' talents and thus accelerate participants' growth making the participants more capable of performing a variety of jobs and moving the organisation forward.

Starting points talent development opportunities

- a.s.r. reimburses the cost of training courses offered
- You have no repayment obligation when you leave the employment of a.s.r.
- You can cancel a meeting up to 10 working days before it starts. If you cancel without a valid reason or fail to show up after that time, a.s.r. will charge you for the costs of participation.
- You make arrangements with your manager about the time your training programme will take.

3.2.2 Individual development

This concerns training programmes and courses that increase your chances on the internal or external labour market. You can apply to HR for a training programme as part of sustainable employability.

HR will assess whether the application is relevant, ask your manager for advice if necessary, and either grant or refuse the application. The criteria used for this assessment are as follows:

- The training programme contributes to your sustainable employability
- The training programme contributes to your job market value
- The costs of the training programme are proportionate to the expected result

Basic principles of individual development

- a.s.r. reimburses the following costs
 - Registration, tuition and examination fees
 - Travel costs, you can claim these expenses
 - Necessary accommodation expenses
 - Compulsory books/materials
- You make arrangements with your manager about how much time your training programme will cost you (teaching periods, exam preparation and other training activities).
- Repayment scheme: if you wish to stop your training programme prematurely, you must discuss this with HR as soon as possible. a.s.r. will charge you in full for the costs incurred for the training programme.

3.2.3. Financial insight

If you are 60 years of age or older, you can receive a personal financial insight interview from an external party via In Beweging (In Motion) in the context of Sustainable Employability. This gives you a 100% objective picture of your personal financial situation. This insight can help you in making choices for the future.

3.2.4 Additional sustainable employability activities

In addition to training programmes and courses and other programmes, a.s.r. organises sustainable employability activities. You can cancel a meeting up to 10 working days before it starts. If you cancel without a valid reason or fail to show up after that time, a.s.r. will charge you for the costs of participation.

a.s.r. also encourages development by taking action. For example, facilitating start-ups, internal and external internships and exchanges with other companies.

3.3 Customised development

If you want to attend a training programme or course that has both job-related and sustainable employability elements, you can make customised arrangements about this with HR and your manager.

Basic principles of customised development

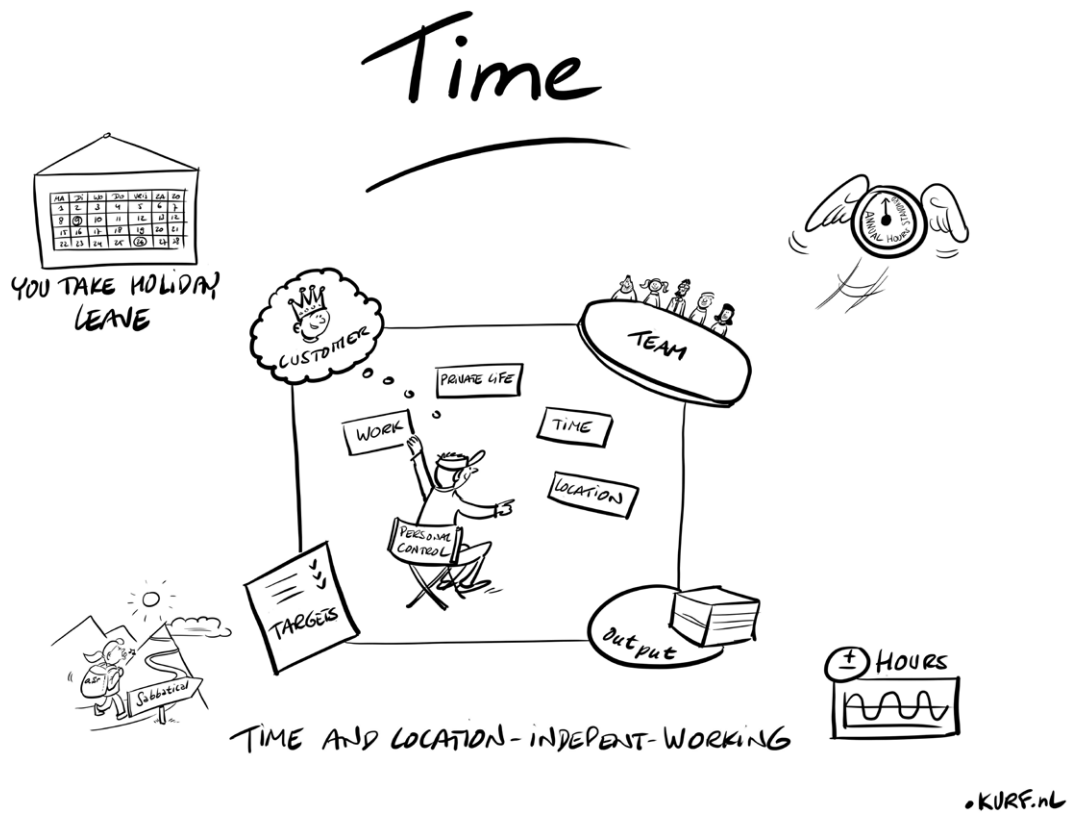
- You make arrangements on the following costs
 - Registration, tuition and examination fees
 - Travel costs, you can claim these expenses
 - Necessary accommodation expenses
 - Compulsory books/materials
- You make arrangements with your manager about how much time your training programme will cost you (teaching periods, exam preparation and other training activities).
- Repayment scheme: If you discontinue the training programme or leave a.s.r. within three years of completing it, the following repayment scheme will apply.
 - If you wish to stop your training programme, you must discuss this with your manager and HR as soon as possible. a.s.r. will charge you in full for the costs incurred for the training programme.
 - If your employment ends, other than due to a reorganisation, a.s.r. will charge you a percentage of the costs incurred for your training programme as follows.
 - If you leave employment during your training programme or within 1 year after finishing your training programme: 100%
 - If you leave employment within 2 years of completing your training programme: 50%
 - If you leave employment within 3 years of completing your training programme: 25%

3.4 Development plan

a.s.r. encourages you to draw up a development plan that is geared to gaining insight into your talents and development points and prompting you to take action to develop in the direction desired by a.s.r. and you. Consider for example the following.

- Knowledge
- Skills
- Behaviour
- Sustainable employability
- Talent development

Chapter 4 Time cluster



Introduction

At a.s.r., we give you a great deal of freedom to determine your own working hours and to choose your own working place. This allows you to create an optimal work-life balance. It includes a mature working relationship with room for autonomy and responsibility. We expect you to do this in a sensible and mature way, allowing an optimal and efficient performance of your work. In doing so, you must follow two important principles: The customer’s interest comes first and we show consideration for each other.

Here we describe the general frameworks concerning working hours, holidays and leave. We assume an annual hours standard and wide timeframes within which you should be able to do your work. By working independently of time and location, you plan - in consultation with your manager and colleagues - your working time and your private time. The registration of holidays and leave is facilitated but is not compulsory.

Sometimes it is not possible to do your work completely within the timeframes set. Also, in some positions it is (temporarily) impossible to work independently of time and/or place. We have made additional arrangements for this.

4.1 Working independently of time and location: WITL

We work as much as possible independently of time and location (WITL). ‘Time-independent work’ means that you determine your own working hours within the frameworks set. ‘Location-independent work’ means that you are not restricted to the office when carrying out your work. Even after the COVID pandemic, we are working at home more frequently than before. But you can also work from another location, for example at a customer’s office, en route, or at another external workplace, if the situation so allows.

WITL offers many advantages. The fact that you can determine your own workplace and working hours - within certain frameworks - means that you can carry out your work more effectively and efficiently. You can better respond to the wishes of your (internal) customer and create a better work-life balance.

How you can give substance to WITL depends on the nature of your work, the composition of your team and the frameworks set by your manager. Your manager will steer more on output and results and less on attendance.

Basic principles of WITL

- WITL is a facility.
- Your manager will provide the framework within which WITL is possible within your team/department, with the focus on the customer.
- You and your manager are flexible in the interpretation of WITL.
 - You agree the concrete details in consultation with your manager.
 - Your manager may, after consulting with you, change the arrangements (frameworks) made.
- If you work outside the office or outside your home, you must also ensure a safe and healthy workplace that complies with health and safety regulations. If you work from home, we are jointly responsible for this. This is further elaborated in the Vitality cluster.
- Also when you work outside the office, you must handle company information and resources with due care.

Cross-border work

As a result of applicable legislation and regulations, WITL is at odds with employees working from their country of residence who live in Belgium or Germany (cross-border workers). To avoid undesired consequences for both the cross-border worker and a.s.r. as much as possible, the time that may be worked from the country of residence is restricted. This may also affect the home working budget and the commuting allowance (travel expenses). Cross-border workers will be informed about this by a.s.r.

4.2 Working hours: annual hours standard

Your working hours are expressed in an annual hours standard. Your annual hours standard is laid down in your employment agreement. Together with your manager, you determine the concrete details of your annual hours standard on the basis of the activities and working agreements within your team or department. Of course, we comply with the Working Hours Act in this context.

Basic principles of annual hours standard

1. In consultation with your manager, you determine the concrete details of your annual hours standard on the basis of the activities and working agreements within your team or department.
2. We assume that on average you work as many hours each month as your annual hours standard divided by 12. We refer to this as your average monthly hours standard.
3. The standard annual hours standard is 1976 (full-time).

4.3 Timeframes

The timeframes indicate at what times it is increasingly common to work within a.s.r. We use the following time frames.

1. Monday to Friday between 07:00 and 21:00.
2. On Saturday between 08:00 and 17:00.

At times when you are not working as agreed with your manager and colleagues, you have the right to be unreachable.

4.4 Holidays

A good work-life balance is very important. Taking a holiday allows you to get away from work and recharge your batteries. This will keep you more vital and more sustainably employable. Every year you build up holiday hours. How many, depends on your annual hours standard, but no more than 200 hours a year. You take holidays in consultation with your manager and colleagues. You may register your holiday hours; this is facilitated, but it is not compulsory.

Accumulation of holidays hours

- You build up a maximum of 200 holiday hours per calendar year (annual hours standard 1976).
- If your annual hours standard is lower than 1976 or you enter or leave employment during the year, you build up holiday hours proportionally.
- If your annual hours standard is higher than 1976, you do not build up more holiday hours than 200.

Taking holidays

- You take your holidays as much as possible in the year of accumulation.
- You take your holidays in consultation with your manager, taking into account your team/colleagues.
- You can record your holiday in the HR system. This is up to you and your manager. If you do not choose to record your holiday via this system, you will be deemed to have taken up your holiday at the end of the calendar year.

Holiday pay

- You can only get holiday hours paid out when you leave employment.
- Your holiday hours are paid out at your hourly wage at the time of payment, including holiday allowance and a 13th month payment.

Buying holidays in 2023 and 2024

- If you perform a job in scale 1 up to and including 12, you can buy a maximum of 80 extra holiday hours in 2023 and 2024, based on an annual hours standard of 1976. If your annual hours standard is lower, you can buy proportionally more holiday hours. If your annual hours standard is higher than 1976, you can buy a maximum of 80 extra holiday hours.
- You can buy holiday hours at your current hourly wage, including holiday allowance and 13th month payment.

4.5 Special forms of leave

In certain cases, you can apply for special forms of leave. In addition to what is stated in the law in relation to special leave, the following applies to a.s.r.

- Emergency leave
 - You take half of the hours taken up as holiday.
- Short-term care leave
 - Your salary will be paid in full during this leave.
- Long-term care leave
 - You can take up to six months of long-term care leave per year. Within these six months, you will continue to work an average of 20 hours per week, unless you make other arrangements with your manager.
 - Your pension accrual continues.
- Parental leave
 - You remain entitled to your job and annual hours standard.
 - You remain entitled to staff schemes based on your annual hours standard.
 - Your pension accrual continues.
 - While taking paid parental leave (9 weeks in the child's 1st year of life), 70% of your salary continues to be paid.
- Maternity leave, foster care and adoption leave
 - Your salary will be paid in full during this leave.
- Birth leave for partners
 - Your salary will be paid in full during the additional birth leave.
- Special leave
 - In the following cases, your salary continues to be paid in full.
 - Death of your partner, child living at home without partner: 2 weeks
 - Death of your parents (in law), child (not living at home, without partner): 1 day
 - Funeral or cremation of your parents (in law), child (not living at home, without partner): 1 day
 - For arranging the funeral or cremation of your parents (in law), child (not living at home, without partner): up to 5 days
 - For attending Trade Union meetings if you are a member of governing bodies or a delegate: up to 10 days per calendar year
 - For attending Trade Union courses: up to 6 days per calendar year
 - For doing voluntary work organised by a.s.r. Foundation: 1 day
 - There may be special circumstances in your individual situation (such as informal care and transition leave) for which the above-mentioned (statutory) schemes do not provide or are insufficient. You can then discuss with your manager in The Other Dialogue whether and, if so, how much ((un)paid) leave you need. This also applies to so-called rainbow leave. For all families, it is important that there is room for attachment and bonding of the family, regardless of its composition. Therefore, the actual educator/caregiver of a child can make use of the various forms of leave in the Work and Care Act (WAZO) and the additional arrangements on this contained in this article.

4.6 Public holidays

In principle, no work is carried out on public holidays. You do not need to take any days off for this.

The following days are considered public holidays.

- New Year's Day
- Good Friday
- Easter Monday
- Ascension Day
- Whit Monday
- Christmas Day
- Boxing Day
- King's Day
- 5 May once every five years (since 1995)

You can choose to work on Good Friday and any so-called 2nd public holiday (Easter Monday, Whit Monday and Boxing Day) and, in consultation with your manager, use it as Diversity Day at another time of your choosing. The hours that you then work on that public holiday are deemed to fall within the Timeframes.

4.7 Sabbatical

a.s.r. offers you the possibility of taking leave for a longer period of time. We call this a sabbatical. Your salary is partially paid and your pension accrual continues in full.

Basic principles of a sabbatical

- You have been employed by a.s.r. for 1 year or more.
- You can apply for a sabbatical at least 3 months before you want it to start.
- A sabbatical consists of two or three whole calendar months and can be combined with other forms of leave.
- You can take a sabbatical once every 5 years.
- During your sabbatical, a total of 120% of your salary will continue to be paid, divided proportionally over the duration of your sabbatical (60/60% or 40/40/40%). Your other employment conditions will be adjusted accordingly for that period.
- You agree the period in which you want to take a sabbatical with your manager. If your manager receives several applications at the same time and/or foresees other capacity problems, your manager may either move the application start date in consultation with you or reject the request.
- Your sabbatical must have been applied for within the term of the (current) The Other CLA.
- A request for an increase in working hours prior to a sabbatical will not be honoured.
- Your pension accrual will continue, as will your surviving dependant's pension and the scheme for a waiver of contribution in the event of disability.
- If you fall ill during your sabbatical, the arrangements can be reasonably adjusted.
- If you wish to engage in a sideline activity during your sabbatical, you must first obtain written permission from a.s.r.
- A period of unpaid leave may have consequences for supplements, benefits and such that are beyond a.s.r.'s control. We therefore recommend that you inform yourself about this properly before taking a sabbatical.

4.7.1 Employees aged 60 and over

The sabbatical is usually taken for a continuous period. If you are 60 years of age or older when the sabbatical starts, you can request that the sabbatical be divided into several periods. This can be done in separate days, for example. In all other respects, the same basic principles apply as for the regular sabbatical (4.7).

4.8 Plus and minus hours

In busy periods, you may work more hours than your average monthly hours standard. Preferably, you compensate these hours by working fewer hours in a period when it is less busy. You then use your working hours flexibly. You do this in consultation with your manager on the basis of the work and working arrangements within your team or department. In this way, you ensure that your work-leisure balance is not negatively affected. This also makes it easier to cope with peaks and troughs in the workload.

Hours worked in excess of your average monthly hours standard are referred to as plus hours. Hours worked less than your average monthly hours are minus hours.

Basic principles of plus and minus hours

1. You use the plus hours you make in one calendar year as minus hours (compensation) in the same calendar year.
2. You record the use of your annual hours standard in plus and minus hours in the system that a.s.r. uses for this purpose.
3. You agree the recording of your annual hours standard in plus- and minus hours with your manager.
4. If you have not recorded your annual hours standard in plus and minus hours and/or have not agreed the recording of your annual hours standard in plus and minus hours with your manager, you are deemed to have worked your annual hours standard in full, without any remaining plus hours.
5. a.s.r. facilitates you and your manager in recording and spending your annual hours standard. Both you and your manager(s) will have the opportunity to follow a training course to familiarise yourself with the system. Attention is also paid to how to deal with work pressure and the importance of rest periods, such as holidays.
6. Structurally exceeding your annual hours standard (by making plus hours, without compensating these with minus hours) is not desirable. It is an indication of structural capacity shortage for which a structural solution should be found.
7. Together with your manager and colleagues, you ensure that overburdening is prevented.

It may happen that, at the end of a calendar year or if you leave employment early, you have not been able to fully compensate your plus hours with minus hours. Below you can read when you will be paid for these hours and how.

Payment of additional hours

- If you meet all the conditions below, your remaining plus hours will be paid out.
 1. You perform a job in scale 1 up to and including 10.
 2. You have recorded your plus and minus hours in the system that a.s.r. uses for this purpose.
 3. You have agreed with your manager the plus and minus hours you have recorded.
 4. At the end of the calendar year, the (periodical) recording of plus and minus hours shows that your annual hours standard has been exceeded.
- Your plus hours are paid out in January following the calendar year in which you worked the plus hours.
- If you have not had the opportunity to compensate your plus hours with minus hours during the calendar year, your remaining plus hours will be paid at 150% of your gross hourly wage in December of the calendar year in which these hours were worked.
- If you have had sufficient opportunity to compensate your plus hours with minus hours, but have not made use of it, your remaining plus hours will be paid at 100% of your gross hourly wage in December of the calendar year in which these hours were worked.
- Even if you leave employment during the current calendar year and meet conditions 1 to 4 above, your remaining plus hours will be paid out. You will receive:
 - 150% if you have not had the opportunity to compensate your plus hours with minus hours during the current calendar year.
 - 100% if you have had sufficient opportunity to compensate your plus hours with minus hours, but after consultation with your manager have not done so.
- The basis for the payment of your plus hours is your gross hourly wage in December of the calendar year in which these hours were worked. In case of leaving employment early, the basis for payment is your gross hourly wage in the last month of employment.

4.9 On-call work

Some work requires you to be available to work at the behest of your manager when needed. For this purpose, on-call rosters are drawn up and filled in. These rosters are filled in by you, your colleagues and your manager, and you can indicate your own preferences as much as possible. This gives you control over your own work schedule. This control is not limitless. Of course, these rosters must be completed in full.

On-call hours

The hours that you have to be available, but are not called to work, are called on-call hours.

Payment for on-call hours

- If you meet all the following conditions, your on-call hours will be paid.
 1. You perform a job in scale 1 up to and including 10.
 2. You have recorded your on-call hours in the system that a.s.r. uses for this purpose.
 3. You have agreed your on-call hours with your manager.
 4. You claim the on-call hours you have recorded and agreed with your manager within two months of the calendar month in which these hours were worked.
- You will receive a gross remuneration per hour for on-call hours worked within the time frame of
 - € 2.33 (until 1 December 2022)
 - € 2.42 (from 1 December 2022)
 - € 2.49 (from 1 July 2023)
- You will receive a gross remuneration per hour for on-call hours worked outside the time frame of
 - € 3.32 (until 1 December 2022)
 - € 3.45 (from 1 December 2022)
 - € 3.55 (from 1 July 2023)
- This allowance for on-call hours is adjusted to the structural wage development in accordance with The Other CBA.

Called-up hours

The hours that your manager actually calls you to work during on-call hours are referred to as called-up hours.

Payment for called-up hours

- If you meet all the following conditions, your called-up hours are paid.
 1. You perform a job in scale 1 up to and including 10.
 2. You have recorded your called-up hours in the system that a.s.r. uses you for this purpose.
 3. You have agreed your called-up hours with your manager.
 4. You claim the called-up hours you have recorded and agreed with your manager within two months of the calendar month in which you have worked these hours.
- Your called-up hours are paid at:
 - 100% if you have worked these hours within the timeframes.
 - 150% if you have worked these hours outside the timeframes on Monday up to and including Saturday.
 - 200% if you have worked these hours on Sunday or a public holiday.
- The basis for the payment of your called-up hours is the average gross hourly wage for the month in which these hours were worked.
- Your called-up hours are paid out in the month following the calendar month in which you claimed the called-up hours.

4.10 Working in shifts

If you work shifts, the arrangements in Articles 3.5 (Shift work) and 4.6 (Compensation for working shifts) of the CBA for indoor staff of the insurance industry (Cao voor het verzekeringsbedrijf Binnendienst) 2016-2017 and 3.5 (Shift work) of the Staff manual of 31 December 2017 apply. These schemes are included as Annex 1 to this CBA and form an integral part of it.

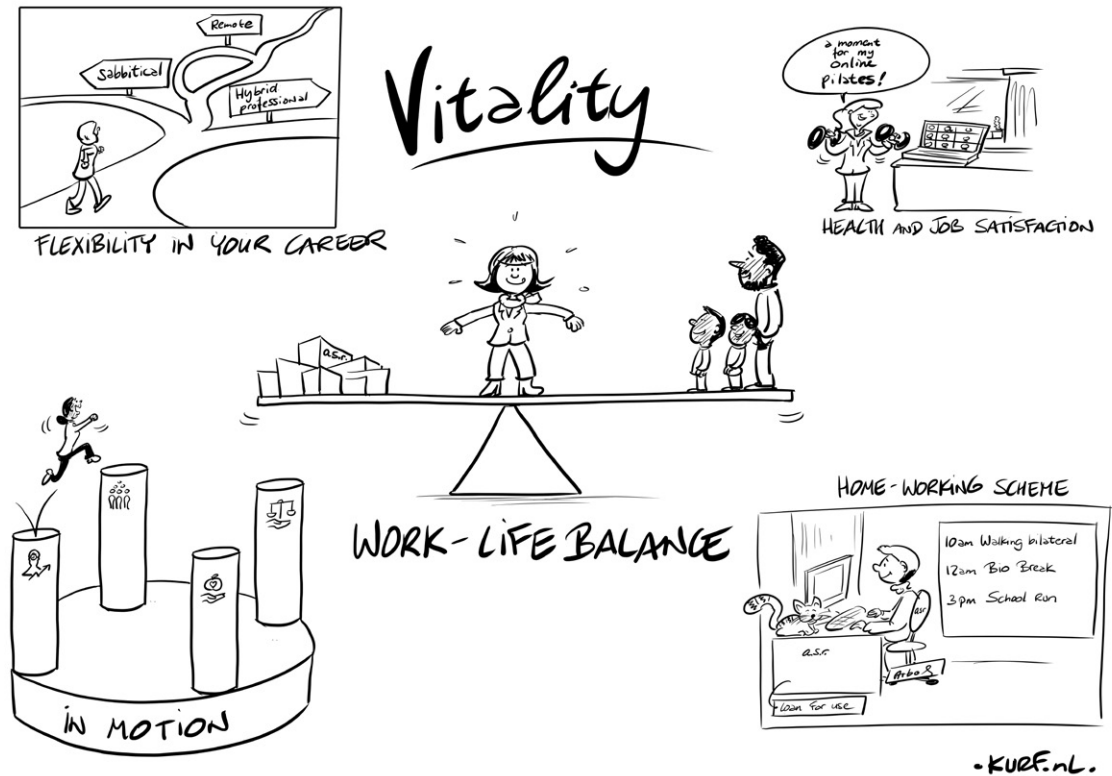
4.11 Assignment hours

Your manager may ask you to work outside the timeframes. These hours count as assignment hours.

Payment of assignment hours

- If you meet all the following conditions, your assignment hours will be paid.
 1. You perform a job in scale 1 up to and including 10.
 2. Your manager has explicitly asked you to perform your annual hours standard outside the timeframes.
 3. You have recorded your assignment hours in the system that a.s.r. uses for this purpose.
 4. You have agreed the assignment hours you have recorded with your manager.
 5. You claim the assignment hours you have recorded and agreed with your manager within two months of the calendar month in which you have worked these hours.
- Your assignment hours are paid at:
 - 150% if you have worked these hours outside the timeframes on Monday up to and including Saturday.
 - 200% if you have worked these hours on Sunday or a public holiday.
- The basis for the payment of your assignment hours is the average gross hourly wage for the month in which you have worked these hours.
- Your assignment hours are paid out in the month following the calendar month in which you claimed the assignment hours.
- You can choose not to have your assignment hours paid out, but to take them up.

Chapter 5 Vitality cluster



Introduction

We think it is important that you are and remain fit for work. And that you work towards your retirement in a vital way. a.s.r. therefore provides an environment that encourages you to work optimally on your own vitality and employability. Job satisfaction and physical and mental health are key themes in this context.

In this cluster, we describe the choices you can make in the context of flexibility in your work and what support a.s.r. offers to be and stay physically and mentally healthy at work. Now that we are working more from home, we have made additional arrangements for a healthy and safe workplace and for the costs associated with it.

5.1 Flexibility in your work

In line with the narrative of a.s.r. and the principles of The Other CBA, we believe it is important that you are given the opportunity to shape your career according to your needs. Based on your personal (development) needs, you can shape your career in a way that suits you, for example by taking care leave or a sabbatical. a.s.r. also offers you the opportunity to focus on other things (voluntary work through a.s.r. Foundation) or combining different jobs (hybrid professional). We are committed to changing the concepts of demotion and promotion, making it more natural to include the possibility of taking a step back or sideways (remotion). We also want to keep in mind the needs that you may have at different stages of your life (more/less work, policy for the elderly). Autonomy and choices are central to this.

5.1.1 Remotion

During your career, there may be circumstances in which your current job no longer suits you. For example, your private life makes more demands on you, or maybe you want to wind down towards your retirement. It may also be that you need a better work-life balance or that you have other priorities that you want to focus on. You can then choose to take a step back in your work at your own request. This can be within your own team, but also in other business units within a.s.r. We refer to this as remotion.

Basic principles of remotion

- You discuss the possibilities for remotion with your manager and HR.
- You will immediately be placed in the salary scale appropriate for the job.
- Your salary is reduced in two years (in two equal steps, with one step per year).
- The choice you make is final; you cannot return to your old job.
- The pension accrual and other salary-related employment conditions are immediately adjusted to your new salary.

5.2 Vital at Home

Since we are increasingly working from home, it is important that you also have a healthy and safe working environment at home that is adapted to your personal characteristics. We refer to this as the Vital at Home. This means that your home office complies with the health and safety regulations. That you also work on your vitality, take enough breaks and exercise when you are engaged in hybrid working. And that you ensure a good work-life balance. We have a shared responsibility in this regard.

a.s.r. offers you support in various ways, including a workplace check, an additional individual workplace inspection and a vitality check. a.s.r. also provides the necessary equipment for your workplace on loan. With this support, we expect you to ensure that your workplace complies with health and safety regulations.

5.2.1 Workplace check

To assess whether you have a safe and healthy workplace at home that complies with the health and safety regulations, we expect you to do a workplace check and attend regular information sessions offered by a.s.r.

Basic principles of the workplace check

- Once every three years, you attend an information session on how to organise your workplace at home.
- You will receive personal instructions on how to set up your workplace optimally.
- You are obliged to do the workplace check and attend an information session (baseline measurement)
- The information session and workplace check will take place in any case:
 - when you take up employment.
 - if your workplace changes, for example due to a relocation.
- You will receive a report with the results of the workplace check.
- You can request an individual additional (virtual) workplace inspection if your workplace does not comply with the health and safety regulations and/or if you have any complaints.
- You can record the results of the workplace check in your Vital at Home passport

5.2.2 On loan

If you need resources for a safe and healthy workplace that complies with the health and safety regulations, a.s.r. will make them available on loan at your request.

Basic principles of on loan

- You can receive the following resources on loan (this is an exhaustive list):
 - Office chair
 - Desk
 - Monitor
 - Keyboard
 - Mouse
- You handle the resources provided on loan with due care.
- When you leave employment, you must return the resources provided on loan in good condition.

5.2.3 Exercise during the working day

Work at a.s.r. consists of sedentary work for most employees. It is important to take sufficient exercise between (screen) work and not sit for too long consecutively to avoid negative effects both physically and mentally. a.s.r. encourages a healthy exercise and rest pattern among other things through the Vitality software Work&Move, a.s.r. Vitality, an office gym, sit-stand desks and a QR Fit route around the building. Taking smart breaks is essential to get through the working day vitally.

5.2.4 Vitality and health check

We think it's important to balance your work capacity and workload. Long-term imbalance can lead to complaints or even absenteeism. a.s.r. periodically offers employees the opportunity to gain insight into the stressors and energy sources that affect their work through the VitalityScan. With these individual insights, employees can work on their health or discuss it with their manager. Through the platform In Beweging and the a.s.r. academy, there is a wide range of workshops and training courses on vitality.

Moreover, through a.s.r. Vitality you can have an annual health check conducted to gain insight into your health.

5.3 Homeworking allowance

As a contribution towards the costs associated with working from home, you receive a home working allowance.

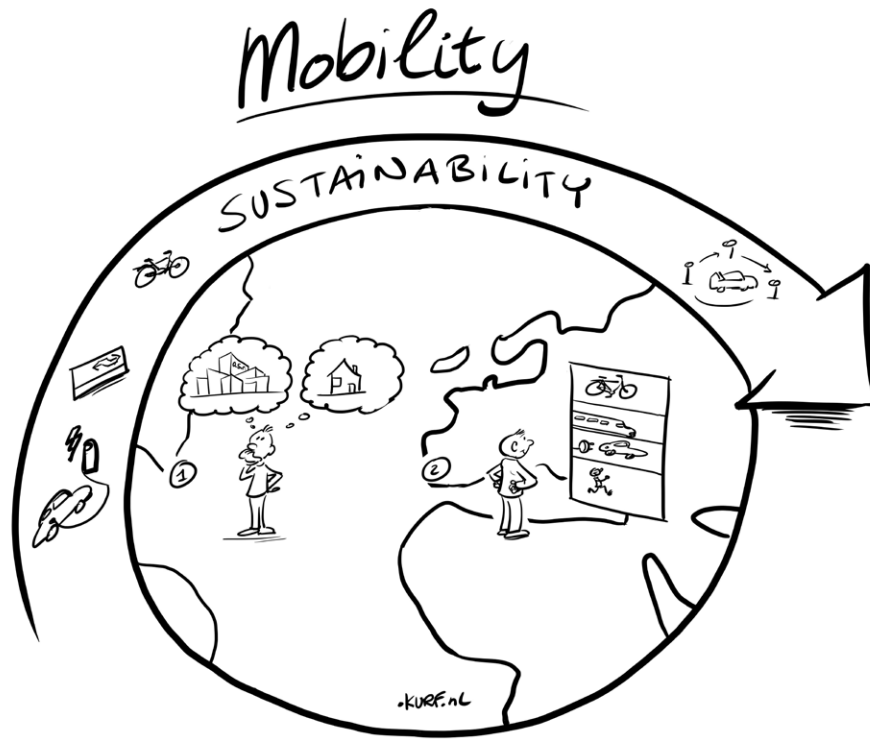
Level of the homeworking allowance

€ 2.50 net x 5 working days per week x homeworking factor 0.6 x 48 weeks (52 - 4 weeks statutory holiday) x part-time percentage: 12

Basic principles of the homeworking allowance

- We pay out the homeworking allowance in a fixed amount per month.
- We base the homeworking allowance on € 2.50 net per (full) day and assume a homeworking factor of 0.6. We also take into account 4 weeks of (statutory) holiday, for which you do not receive a homeworking allowance. This results in a homeworking allowance of € 30 net per month at the standard annual hours (1976).
- If your annual hours standard is less than 1976, you will receive the homeworking allowance pro rata.
- If your annual hours standard is higher than 1976, you will not receive more than € 30 net per month.
- We only recalculate the homeworking allowance in case of changes to your annual hours standard.
- If you are not working due to disability or long-term leave, you will not receive a homeworking allowance.
- If you work part of your annual hours standard, your homeworking allowance will be adjusted in proportion to the hours you work.
- Whether or not you perform your work or perform it partially is determined as at the first of each calendar month.
- You do not receive a homeworking allowance if you have a premises-related job (see also 6.3).
- If cross-border work is involved, this may affect the homeworking factor and the amount of the homework budget.

Chapter 6 Mobility cluster



Introduction

By mobility, we mean everything that has to do with travel. We consider sustainability very important. a.s.r. wants to encourage this, also in as far as travel of its employees is concerned.

6.1 Commuting kilometres

If you have an employment agreement with ASR Nederland N.V. and cannot make use of the leasing scheme, you will receive an allowance to meet your commuting expenses.

Level of commuting kilometres allowance

Every month, you receive the net allowance allowed for tax purposes per kilometre actually travelled.

Basic principles

- How many days you have travelled to the office is determined by the registration system of the entrance gates.
- We take as starting point twice the kilometre distance between home and work (outward and return journey).
- We limit the number of commuting kilometres to 40 km one way.
- We use the ANWB route planner, which determines the distance between home and work
 - based on your home address and the address of your work location
 - using the car as a means of transport
 - based on the fastest route
- The maximum net amount allowed for tax purposes in 2023 is € 0.21 per kilometre and in 2024 € 0.22 per kilometre (based on the statutory scheme).
- We only recalculate your taxable kilometres in the event of a:
 - moving house
 - change of work location
- You do not receive a commuting allowance if you:
 - make use of a means of transport provided by a.s.r.
 - have an NS Business Card.
 - make use of the leasing scheme.

6.2 Supplementary net travel costs: Exchange

If you could have received more net travel allowance than you did on the basis of the statutory scheme, you may exchange a gross wage component for an additional allowance. a.s.r. designates this additional allowance as wages for final levy purposes (tax-exempt).

Conditions of exchange

- The exchange of salary is separately recorded in writing with you.
- You must let a.s.r. know before the end of a calendar year whether you wish to make use of the exchange. Your choice remains unchanged until you revoke it.

6.3 Premises-related jobs

If you are working in a position that is tied to the premises (the job cannot be performed independently of time or location), the system of the kilometre mobility allowance applies to you for as long as you are working in a job that is tied to the premises. You will not receive a homeworking allowance during this period. The kilometre mobility allowance scheme is included as Annex 2 to this CBA and forms an integral part of this CBA.

6.4 Business kilometres

If you cannot make use of the leasing scheme, you can claim the business kilometres you have made on the instructions of your manager.

Basic principles

- If you travel by public transport, you can claim your costs on the basis of 2nd class.
- If you travel by private car, you can claim your costs on the basis of a kilometre allowance of € 0.28 per km.
- The kilometre allowance for business kilometres is paid out net or gross within the rules set by the tax authorities.
- The kilometre allowance for business kilometres includes all transport costs. You must also use the compensation to pay for driver and passenger insurance or comprehensive insurance. You cannot claim additional costs such as damage and loss of no-claim discount.
- You can claim business parking costs.

Chapter 7 Appreciation is more than remuneration

Appreciating is more than rewarding



Introduction

In this chapter we describe the arrangements we have made on the subject of remuneration. The chapter is called ‘Appreciation is more than remuneration’ and it describes what the basic principles are. In addition to material remuneration in the form of a salary, holiday allowance, 13th month payment and any allowances, a.s.r. expresses its appreciation for you through immaterial forms of remuneration. Consider for example the opportunities you get to work independent of time and place, to follow training programmes and to work on your sustainable employability and vitality. You can read more about this in the chapters on the clusters.

7.1 Salary and job classification

a.s.r. uses a generic job classification system. It consists of job families (2023: 10) and sub-job families (2023: 38), at different levels. The job levels are linked to the salary scales (2023: 17). All existing positions within a.s.r. are classified in the job classification system. You can read the arrangements on job classification in the Works Council schemes.

The salary scales at a.s.r.

The scales have a maximum and a minimum gross monthly salary. These scale salaries are adjusted to the structural wage development in accordance with The Other CBA. The scale salaries are exclusive of holiday allowance, 13th month payment and other allowances.

Your gross monthly salary

Your gross monthly salary is based on the scale in which your job is classified. Your gross monthly salary is exclusive of allowances (including holiday allowance and 13th month payment) and any other income components. We will take your experience and background into account when classifying you in a scale. If your salary is higher than the scale maximum, we express this in a percentage RSP above 100%. You receive your monthly salary at the end of the month.

7.2 Your holiday allowance

You are entitled to an 8% holiday allowance.

Basic principles of holiday allowance

- You build up 8% holiday allowance each month on your fixed gross monthly salary.
 - You can choose how you want your holiday allowance to be paid.
 - Monthly or
 - once a year in May
- If you do not make a choice, your accrued holiday allowance will be paid out in May.
- You can make or change your choice for the next calendar year in November. Your choice cannot be changed in the course of a calendar year or retrospectively.
- You receive the part of your holiday allowance that you have accrued up to the time of payment.
- When you leave employment, your holiday allowance, in so far as not already paid, will be paid pro rata.
- If you do not receive a salary, you do not accrue any holiday allowance.
- You accrue pension on your holiday allowance.
- The payments of extra ('plus') hours, assignment hours and called-up hours from the Time cluster include holiday allowance. You do not accrue holiday allowance on these.

7.3 13th month payment

You are entitled to a fixed 13th month payment.

- Basic principles 13th month payment
- You accrue 13th month payment on your fixed gross monthly salary.
- You can choose how you want your 13th month payment to be paid.
 - Monthly or
 - once a year in December
- If you do not make a choice, your accrued 13th month payment will be paid in December.
- You can make or change your choice for the next calendar year in November. Your choice cannot be changed in the course of a calendar year or retrospectively.
- You receive the part of your 13th month payment that you have accrued up to the time of payment.
- When you leave your job, your 13th month payment, if you have not already received it, is paid pro rata.
- If you do not receive a salary, you do not accrue a 13th month payment.
- You accrue pension on your 13th month.
- The payments of plus hours, assignment hours and called-up hours from the Time cluster include a 13th month payment. You do not accrue a 13th month payment on this.

7.4 Standard salary scales

a.s.r. uses standard salary scales. The standard salary scales are based on the standard annual hours standard (1976). This is the basis for the RSP calculation.

| Standard salary scales based on an annual hours standard of 1976, including CBA increase (see 7.9) as of 1 December 2022 | | |
|--|-----------|-----------|
| Scale | Min | Max |
| 2 | 1,798.00 | 2,493.49 |
| 3 | 1,883.39 | 2,690.57 |
| 4 | 2,051.57 | 2,930.80 |
| 5 | 2,254.34 | 3,220.44 |
| 6 | 2,512.14 | 3,588.78 |
| 7 | 2,808.04 | 4,011.49 |
| 8 | 3,121.41 | 4,459.20 |
| 9 | 3,528.46 | 5,040.61 |
| 10 | 4,006.55 | 5,723.66 |
| 11 | 4,796.68 | 6,852.41 |
| 12 | 5,436.16 | 7,765.95 |
| 13 | 7,056.67 | 10,080.90 |
| 14 | 7,747.76 | 11,068.23 |
| 15 | 8,489.45 | 12,127.74 |
| 22 | 12,351.15 | 15,438.95 |
| 23 | 15,965.13 | 19,956.40 |
| 24 | 20,595.00 | 25,743.74 |

| Standard salary scales based on an annual hours standard of 1976, including CBA increase (see 7.9) as of 1 July 2023 | | |
|--|-----------|-----------|
| Scale | Min | Max |
| 2 | 1,851.94 | 2,568.29 |
| 3 | 1,939.89 | 2,771.29 |
| 4 | 2,113.12 | 3,018.72 |
| 5 | 2,321.97 | 3,317.05 |
| 6 | 2,587.50 | 3,696.44 |
| 7 | 2,892.28 | 4,131.83 |
| 8 | 3,215.05 | 4,592.98 |
| 9 | 3,634.31 | 5,191.83 |
| 10 | 4,126.75 | 5,895.37 |
| 11 | 4,940.58 | 7,057.98 |
| 12 | 5,599.24 | 7,998.93 |
| 13 | 7,268.37 | 10,383.33 |
| 14 | 7,980.19 | 11,400.28 |
| 15 | 8,744.13 | 12,491.57 |
| 22 | 12,721.68 | 15,902.12 |
| 23 | 16,444.08 | 20,555.09 |
| 24 | 21,212.85 | 26,516.05 |

7.5 Additional or different arrangements

Additional or different arrangements apply to a number of specific groups of employees and jobs.

7.6 Fieldwork jobs

If you have a fieldwork job, separate additional agreements apply to you.

Fieldwork arrangements

- In addition to your gross monthly salary, you will receive a fieldwork allowance of 25% of your gross monthly salary, in so far as this gross monthly salary does not exceed the maximum of the scale salary of 100% RSP.
- You do not accrue holiday allowance and a 13th month payment on your fieldwork allowance.
- You accrue pension on your fieldwork allowance.
- You will receive the fieldwork allowance monthly together with your salary payment.
- You do not receive a fieldwork allowance if you do not receive any salary.
- The fieldwork allowance does not count towards the anniversary bonus.
- In addition to the standard salary scales, there is a salary scale based on an annual hours standard of 2080.
- The basis for the RSP calculation is an annual hours standard of 2080.

7.7 Higher management and senior management positions

If you are working in a higher management or senior management position, you are subject to separate additional arrangements.

Higher management and senior management arrangements

- In addition to the standard salary scales, there is a salary scale based on an annual hours standard of 2080.
- The basis for the RSP calculation is an annual hours standard of 2080.
- If your job is in salary group 13, 14 or 15 (higher management position), you receive a fixed allowance of 10.9% of your gross monthly salary.
- If you work in salary group 22, 23 or 24 (senior management position), you receive a fixed allowance of 16.2% of your gross monthly salary.
- You will receive your fixed allowance monthly with your salary payment.
- You do not receive a fixed allowance if you do not receive any salary.
- You do not accrue pension on your fixed allowance.
- You do not accrue holiday allowance and a 13th month payment on your fixed allowance.
- The fixed allowance does not count towards the anniversary bonus.

7.8 Annual fixed salary increase

We find job perspective job important within the limits of the salary scales. We demonstrate this also by granting fixed salary increases.

Basic principles of annual fixed salary increases

- The salary increase is granted as of 1 January and paid out from January.
- The salary increase is not dependent on your performance.
- You will only receive the salary increase if you commenced employment before 1 July of the previous year.
- The salary increase amounts to 3% of the maximum of your salary scale (part-time pro rata) in the calendar year preceding the year of granting. You will however, as a result, never receive more than the maximum of this salary scale.
- The fixed salary increase is granted as of calendar year 2019.

7.9 Collective bargaining agreement (CBA) increase

In line with the current development of the Dutch economy and (financial) trends, you will receive (in anticipation of the effective date of this collective bargaining agreement) a 4% structural wage increase as of 1 December 2022 and a 3% structural wage increase of your gross monthly salary as of 1 July 2023.

7.9.1 Inflation costs allowance

To meet the increased cost of living due to current inflation in the Netherlands, employees employed by a.s.r. on 1 January 2023 will receive a one-off fixed payment of € 2000 gross (part-time pro rata) with the January 2023 salary payment.

7.10 (Continued) salary payment during disability

If you are unable to perform the stipulated work due to illness, you will receive for as long as your employment contract continues:

- During the first year of illness:
 - 100%
- During the second year of illness:
 - If you do not perform any work and are not permanently and fully disabled: 70%
 - If you perform work for less than 50% of your stipulated working hours: 85%
 - If you perform work for at least 50% of your stipulated working hours: 100%
 - If you receive a benefit under the Fully Disabled Persons Income Scheme (IVA benefit) early because you are permanently and fully disabled: 100% (including the IVA benefits which you receive directly from the UWV).
- During the third year of illness for the period that a.s.r. is subject to a wage sanction, or if an extension of the waiting period is involved:
 - If you do not perform any work: 70%
 - If you perform work for less than 50% of your stipulated working hours: 85%
 - If you perform work for at least 50% of your stipulated working hours: 100%
- During the third and subsequent years of illness, if the obligation to continue to pay salary has ended and the employment agreement continues:
 - When you resume work in your own position: the salary (scaled as before the disability) in proportion to the number of hours you perform this work.
 - In case of resumption of work in another position: the salary determined on the basis of the grading of the position in proportion to the number of hours that you work. This is based on the number of years of experience you have gained in your former scale.
 - If you do not resume work, you are not entitled to continued payment of your salary.

Basic principles of supplement

- Work does not include work on an occupational therapy basis.
- Work includes time spent on retraining.
- You receive the percentage of your gross monthly salary. This is based on your fixed gross annual salary, increased by your holiday allowance, 13th month payment, any fieldwork allowance, any shift allowance and any fixed allowance.
- You will receive the indicated percentages of your gross monthly salary for as long as you are entitled to continued payment of salary and you have assigned your benefits under the Sickness Benefits Act, Work and Income Capacity for Work Act (WIA) and/or Unemployment Benefit ACT (WW) to a.s.r.
- In derogation of the law, the (continued) salary payments are reduced by the amount to which you, based on a statutory provision, may be entitled vis-à-vis a third party with regard to your disability. You will then receive an advance payment on that compensation to the amount of the (continued) salary payments, if you transfer to a.s.r. all rights and entitlements that you can enforce vis-à-vis third parties on the basis of any statutory provision with regard to your disability, up to the amount of those (continued) salary payments.

7.11 Your temporary employment relationship becomes an employment agreement

If you enter into employment with a.s.r., immediately or within 6 months after having worked as a temporary employee for a.s.r., (in derogation of Article 7: 668a(2) of the Dutch Civil Code) the temporary employment period counts as one fixed-term employment agreement in a chain.

7.12 Pension

Pension is about 'income for later'. The principle of The Other Pension, too, is that you yourself can take more responsibility. A pension scheme that gives you freedom of choice. The Other Pension will apply from 1 January 2021. Below you will find the main features of The Other Pension. You can find more information about the pension scheme that applies to you in the corresponding pension regulations.

Pension scheme

The Other Pension is an individual defined contribution scheme with an assumed retirement age of 68 years. The scheme has been placed with a.s.r. Levensverzekeringen N.V.

Graduated scale

For this scheme, a graduated scale is used that is based on 100% of 1% graduated market interest rate, with an ambition of 1.875% accrual:

| Graduated scale of premiums a.s.r. 1% | | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Age | <20 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-67 |
| | 23.3% | 24.3% | 25.5% | 26.9% | 28.3% | 29.8% | 31.4% | 33.1% | 35.2% | 37.5% | 39.8% |

Maximum pensionable salary

The maximum pensionable salary is € 128,810 (2023) for scale 13 and above.
 For employees in scale 1 to 12 the maximum pensionable salary is € 116,227 (2023)

Own contribution

The participant's own contribution amounts to 4.5% of the pension basis.

Partner's pension and orphan's pension

The partner's pension and orphan's pension are insured on a risk basis based on a career-average system. The insured partner's pension amounts to 1.313% per year of employment from 1 January 2021 (or later date of entry into employment) until the retirement date x the pensionable salary. For the orphan's pension, a percentage of 0.263% per year of employment applies.

Pension regulations

The further details of the pension scheme can be found in the pension regulations that apply to you.

Closing costs

Purchasing pension benefits at the retirement date involves costs. Employees of a.s.r. who purchase pension benefits from a.s.r. with the accrued capital will receive a one-off reimbursement of the closing costs of € 175 on presentation of an itemised claim.

Accrued entitlements until 1 January 2021

The entitlements and pension rights already accrued up to 1 January 2021 will remain guaranteed and will not be transferred to The Other Pension. The conditional indexation of the entitlements accrued up to 1 January 2021 remains unchanged and, as in previous years, amounts to a maximum of the wage index of the previous year with a maximum of 3%. This is financed from the Supplements Deposit, as long as the funds therein are sufficient. The arrangements for former members and pensioners do not change either.

To maintain longer-term prospects for indexation, a Long-Term Supplements Fund (LTT fund) was set up in 2022 with a one-off payment of € 240 million. Annually, a fixed percentage of 11% of assets available is released from this LTT fund and added to the existing Supplements Deposit, after which it is available for indexation. The existing interest profit sharing will be terminated as of 1 January 2023.

7.13 RVU (early retirement)

If you reach the AOW age within 3 years, you can make a claim under the RVU (early retirement) scheme as laid down in the National Pension Agreement.

Basic principles of RVU

- The RVU scheme runs up to and including 31 December 2025. This means that employment relationship ends no later than 31 December 2025.
- You have been employed for at least five years.
- You must submit a request for an RVU scheme to your manager at least four months in advance.
- Making use of the RVU scheme is only possible in consultation with and after approval by your manager. If your manager receives several applications at the same time and/or foresees other capacity problems, your manager may either move the application start date in consultation with you or reject the request.
- A request for an increase in working hours prior to the RVU will not be honoured.
- You leave your employment at your own request.
- The maximum amount of the benefit is € 24,444 gross per year (2023) and will be indexed annually.
- The benefit you receive is calculated on the basis of the number of months between the date of leaving employment and your AOW age, and is adjusted proportionally to the extent of your employment. The benefit is paid out in one lump sum within one month after leaving employment.
- You can top up the benefit with your own funds if you wish, or you can let your pension commence earlier.
- In addition to the RVU scheme, you cannot claim another termination scheme (e.g. on the basis of The Other Plan).

Chapter 8 Transition provisions

Introduction

The Other CBA applies to you. As part of the transition from the former schemes valid until 1 January 2018 to the new schemes valid from 1 January 2018, we made a number of arrangements. These arrangements apply to employees who were employed by a.s.r. before 1 January 2018 and employees who concluded an employment agreement with a.s.r. or received an offer of an employment agreement before 23 January 2018.

8.1 Your CBA becomes The Other CBA

As of 1 January 2018, the following collective bargaining agreement schemes no longer apply to you.

- The CBA for indoor staff of the insurance industry
- The CBA for fieldwork staff of the insurance industry
- The CBA job classification and remuneration structure for indoor staff of ASR Nederland N.V.
- The CBA job classification and remuneration structure for fieldwork staff of ASR Nederland N.V.
- The CBA for the working hours choice system of ASR Nederland N.V.

These collective bargaining agreements are replaced by The Other CLA. Where in your individual employment agreement reference is made to the CLA, from 1 January 2018 it should read: The Other Cao.

8.2 Staff manual

The Other CBA provides for a number of topics that were included in a.s.r.'s Staff manual until 1 January 2018. From 1 January 2018, the Staff manual no longer applies. Some schemes from the Staff manual can be found in the Works Council schemes. Parts of the Staff manual have also been placed on Infonet. All this was done in consultation with the Works Council.

8.3 Expired schemes and arrangements as of 1 January 2018

The following schemes and arrangements will no longer apply to you from 1 January 2018.

- Holiday allowance (3.1 Staff manual)
- 13th month payment (3.2 Staff manual)
- Overtime (3.3 Staff manual)
- Stand-by (3.4 Staff manual)
- Shift work (3.5 Staff manual)
- Holidays (4.1 Staff manual)
- Public holidays (4.2 Staff manual)
- Special leave (4.3 Staff manual)
- Maternity leave (4.4 Staff manual)
- Parental leave (4.5 Staff manual)
- Leave for care tasks and informal care (4.6 Staff manual)
- Commuting allowance (6.1.2 Staff manual)
- Reimbursement of business travel expenses (6.1.3 Staff manual)
- Study facilities (6.1.7. Staff manual)
- Working hours and employment conditions choice system regulations (7.5 Staff manual)
- Assessment scheme (8.2 Staff manual)
- Transitional measure commuting allowance (Infonet)
- Individual agreements commuting allowance (Infonet)
- Transitional measure travel allowance (Infonet)
- Transitional measure travel allowance City of Rotterdam (Infonet)

8.4 Transition arrangements

We made a number of arrangements in 2018 as part of the transition to The Other CBA. Some of these arrangements are still relevant today. You can read them below.

8.4.1 Transition arrangement 1: Study costs

The arrangements on study costs agreed with you before 1 January 2018 remain valid. If you are starting a new training programme after 1 January 2018, the provisions of The Other CLA apply.

8.4.2 Transition arrangement 3: Travel costs allowance

If you had a higher allowance than the Kilometre Mobility Budget of The Other CLA on the basis of (one of) the following schemes, you will receive a gross compensation (DAC Compensation).

- Commuting allowance (6.1.2 Staff manual)
- Transitional measure commuting allowance
- Individual arrangements commuting allowance
- Transitional measure travel allowance
- Transitional measure travel allowance City of Rotterdam

8.5 Transition arrangement 2019: 38/40 hours

If on 1 January 2018 you opted for a working week of 39 or 40 hours, you will receive written confirmation in January 2019 that your annual hours standard as of 1 January 2019 is 2028 (39 hours per week on average) or 2080 (40 hours per week on average). You can choose not to make use of this. In that case, your annual hours standard remains unchanged.

If you decide to waive this option or reduce your annual hours standard in the future, you cannot subsequently claim an annual hours standard of 2028 or 2080.

Signing of The Other CBA

Utrecht, date, _____

J.F. Sappelli
HR Director ASR Nederland N.V.

H. Pethke
R. Castelein
De Unie

Annex 1

This annex belongs to 5.9 Working in shifts.

Article 3.5 Shift work as defined in the CBA for indoor staff of the insurance industry 2016-2017

1. Shift work is understood to mean work performed by two or more groups of employees according to a specific system of rotation.
2. An employee shall be spared as much as possible from having to perform shift work if his/her individual work capacity gives cause to do so. The work capacity will have to be indicated by the occupational health and safety physician.
3. In principle, in case of work performed in two or three shifts, no shift work is performed on Saturdays outside the extended working hours framework as described in Article 3.3, paragraph 1, on Sundays and on generally recognised public holidays.
4. Shift workers who work overtime immediately following or immediately preceding the working hours established for any shift, will receive the established overtime allowance referred to in Article 4.5. The basis for the calculation is the fixed hourly salary.
5. For employees who work shifts, a proper room separate from the workplace will be made available which is suitable for taking breaks during working hours.
6. In case it is necessary to have a hot meal, a reasonable reimbursement will be provided for any additional costs related thereto.
7. The establishment of the shift work scheme requires the consent of the Works Council.

Article 4.6 Compensation in case of shift work under the CBA for indoor staff of the insurance industry 2016-2017

1. Shift workers receive compensation in the form of: a shift work allowance in the form of an extra allowance on top of the fixed salary, or a reduction in the normal working hours applicable to the company; or a combination of the two.
- 2.a In the event of illness of the employee, the payment pursuant to Article 7:629 of the Dutch Civil Code / Article 4.9 of this CBA will be increased by the shift work allowance as it applied at the time prior to the illness.
- 2.b The provisions of Article 4.6(2) of the 2003-2004 CBA continue to apply to employees who became ill before 1 January 2004 and to whom the Invalidity Insurance Act (and underlying legislation and regulations) applies.
- 3.a If an employee who works shifts is transferred to another job for medical or organisational reasons and the new job does not involve shift work, a phase-out scheme applies in so far as this involves a reduction in income.
- 3.b This scheme will apply for a period equal to the time spent working shifts but not exceeding four years. Parts of months will be rounded up to whole months. The phase-out takes place in monthly instalments. If the shift work allowance has changed during the period in which shift work was performed, the average amount of shift work allowance received during the last 13 weeks before the end of shift work will be taken into account if the phase-out scheme applies.
- 3.c If an employee requests to be released from shift work for reasons other than those referred to in paragraph a, the employer will make every effort, together with the employee, to find another possible position that does not involve shift work.

3.5 Shift work Staff manual 2017

FOR WHOM?

Indoor staff who perform shift work.

BASIC PRINCIPLES

The provisions contained in Articles 3.5 (Shift work) and 4.6 (Compensation for working shifts) of the CBA for indoor staff apply. It must be agreed in writing that the employee works shifts and is therefore eligible for the allowance.

DESCRIPTION

If the work is performed according to a shift work roster, which involves a rotating pattern of day shifts and evening/night shifts, a fixed gross allowance will be paid monthly. This allowance is 18% in case of a two-shift roster and 24% in case of a three-shift roster. The shift work allowance is calculated on the fixed gross monthly salary. Holiday allowance is paid on the shift work allowance. The shift work allowance paid is also included in the calculation of the 13th month payment and the pensionable salary.

Travel expenses are reimbursed in accordance with the commuting allowance scheme. If the employee works on a night or weekend shift and public transport is not possible, the travel allowance per kilometre permissible for tax purposes (2017: € 0.19) will be paid with a maximum of 60 kilometres (i.e. 30 km one way) per shift.

If an employee, due to an evening/night shift, is unable to have dinner at home or in the office (if this facility is offered), the costs incurred for this can be claimed up to a maximum of € 18 and within the conditions set by the tax authorities. These costs will only be reimbursed if and in so far as prior permission to incur these costs has been obtained from the immediate superior. The immediate superior is also the person to whom the expense claim must be submitted for approval. If meals are provided by the employer, this also takes place within the conditions set by the tax authorities.

IN THE EVENT OF ILLNESS OR DISABILITY

In determining the income in the event of disability, the shift work allowance is included in accordance with the provisions of the CBA.

Annex 2

This annex belongs to 6.3.

5.1.1 Kilometre mobility allowance

If you have an employment agreement with ASR Nederland N.V. and cannot make use of the leasing scheme, you will receive a monthly kilometre mobility allowance to meet your commuting expenses.

Amount of the kilometre mobility allowance

214 x 'time and place independent' factor x km home to work, capped at 40 km x 2 times net amount allowed for tax purposes x part-time factor: 12

Basic principles of the kilometre mobility allowance

- For the amount of the kilometre mobility allowance, we take the statutory tax scheme for the fixed allowance for commuting travel (the statutory scheme) as starting point.
- Only if the kilometre mobility allowance can be paid out tax-exempt, has the reimbursement been designated as (tax-exempt) wages for final levy purposes.
- We assume 214 regular working days per year (based on the statutory scheme).
- How many days you have travelled to the office is determined by the registration system of the entrance gates.
- We assume 2 x the distance in kilometres between home and work (return trip).
- We limit the number of commuting kilometres to 40 kilometres.
- We use the ANWB route planner, which determines the distance between home and work
 - Based on your home address and the address of your work location
 - Using the car as a means of transport
 - Based on the fastest route
- We take a part-time factor into account. If you have an annual hours standard lower than 1976, we calculate your kilometre mobility allowance in proportion to the number of days per week that you work, as recorded in the HR system.
- We assume a 'time and place independent' factor of 0.7, unless your job cannot be performed time and place independently. In this case, we assume a 'time and place independent' factor of 1.
- The maximum net amount allowed for tax purposes in 2023 is € 0.21 per kilometre and in 2024 € 0.22 per kilometre subject to approval of the 2023 tax plan.
- We only recalculate in case of
 - Changes to your annual hours standard and/or the number of days you work per week
 - Moving house
 - Change of work location
- You do not receive a kilometre mobility allowance if you can make use of the leasing scheme.
- If we expect that you will not be working for a longer period of time, you will receive your kilometre mobility allowance for the current and the next calendar month at the most. You will then receive your kilometre mobility allowance again on the first of the month following the month in which you resume work.
- If we expect that you will not be working for a short period of time, you will receive your kilometre mobility allowance for a maximum of 6 weeks during that period of inactivity.

Net travel expenses received in excess: Settlement

The kilometre mobility allowance is paid monthly net, based on the above calculation. Because the calculation is based on a number of assumptions, it is possible that at the end of the year it turns out that you have received too much in net travel expenses. If that is the case, a.s.r. will settle the net overpayment via your salary payment (deduction from your net salary). Subsequently, a.s.r. grants you a gross compensation for the same amount as you have to repay net, on which a.s.r. will deduct the regular wage tax on your payslip.

Supplementary net travel expenses: Exchange

The kilometre mobility allowance is paid monthly net, based on the above calculation. Because the calculation is based on a number of assumptions, it is possible that at the end of the year it turns out that you received less net travel expenses (kilometre mobility allowance) than was possible according to the statutory tax scheme for fixed reimbursement of commuting expenses. If you could have received more net travel allowance than you did on the basis of the statutory scheme, you may exchange a gross wage component for an additional allowance. a.s.r. designates this additional allowance as wages for final levy purposes (tax-exempt).

Tax: Conditions of exchange

- The exchange for a net travel allowance based on 214 days (1976 annual hours standard) is only possible if you can prove that you have travelled to the office for at least 128 days on a full-time basis. If you have a lower annual hours standard and work less than five days a week, this is calculated in proportion to the number of days a week you work.
- How many days you have travelled to the office is determined by the registration system of the entrance gates.
- If you have not actually travelled to the office for at least 128 days on a full-time basis, the tax authorities will take into account the actual number of days you have travelled. If you have a lower annual hours standard and work less than five days a week, this is calculated proportionally.
- The exchange of salary is separately recorded in writing with you.
- You must let a.s.r. know before the end of the calendar year whether you wish to make use of the exchange.

