

A photograph of two children sitting on the floor in a library. A young girl with red hair, wearing a black and white striped shirt and blue jeans, is on the left. A young boy with dark curly hair, wearing a light blue button-down shirt and dark jeans, is on the right. They are both looking at a book held by the boy. The background shows bookshelves filled with books and a red wall.

a.s.r. foundation

—
2021

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



PREFACE

'We are looking for volunteers'. Several times a year a call for colleagues is posted on our intranet. To get involved during NLdoet, during Money Week, as a guest teacher, Financial Volunteer at Home, to do activities with and for habitants of a care home and many other social activities.

Last year I wrote in this annual magazine: 'If we believe helping by doing is important, then you also want to embed that genetically in your employees' minds.' And that this social involvement is part of our DNA is clear from the many responses to such a call, but certainly also from the fact that many colleagues commit themselves year after year. In fact, a call is hardly required.

a.s.r. foundation is the driving force behind the various projects and the input of volunteers. A foundation that is important to me because, as a company, you pursue a certain philosophy. In our case, helping by doing and creating value for society. Both in words and in actions. How we do this is highlighted in this annual magazine with stories from the social organisations themselves.

Jos Baeten, CEO a.s.r.

'At a.s.r. we don't just work for financial gain, **we really want to help people**'

When Marijke Troost started working as head of the a.s.r. foundation some 10 years ago, she was immediately captivated by this branch of a.s.r. 'It's really wonderful, how we can be meaningful to others with our company.' At the same time, she says, Foundation is of great value to employees. 'Colleagues who volunteer gain insight into the problems of others, and understanding of their situation. That enriches you as a person and as an employee.'

Marijke Troost recently went for a stroll through De Bilt with a colleague and saw the bulbs coming out of the ground that a.s.r. volunteers had planted months earlier to beautify the landscape. 'It's great to see real results from what we are doing with the Foundation.' And that goes a lot further than just planting bulbs, she says.

The activities of a.s.r. foundation fall into two parts: projects that encourage financial self-reliance and social team activities. Within the domain of self-reliance, the Foundation has joined various educational projects, such as the VoorleesExpress. This organisation ensures that children who have difficulty with language receive extra attention. Marijke: 'Everything starts with language. Without reading comprehension, you cannot run a household by yourself.' In addition, the Foundation offers teaching programmes at various levels, from primary schools to MBO institutes. 'In these programmes, children and young people learn how to handle money. The earlier



the awareness of money is stimulated, the more impact it has.' And then there are the financial volunteers: colleagues who, for a longer period, are paired with young people and adults who have difficulty managing their administration themselves.

In addition to financial self-reliance projects, a.s.r. colleagues work as a team to help all kinds of social organisations. For example, pollarding willows, a day's outing with people with a disability or decorating a care home for Christmas. Colleagues can register for such activities via the intranet. 'One may want to roll up his sleeves, another prefers personal contact. We try to match these things as well as possible.'

A little support

Contributing to society on a voluntary basis is the core of what the Foundation does. According to Marijke, this is also woven into the DNA of a.s.r. 'We don't work only for financial gain, but really want to help people.' As an insurer, a.s.r. does this by sharing risks that customers cannot bear on their own. Marijke: 'But also by giving people in society who need it a helping hand. With a focus on self-reliance, because that theme is so close to our hearts.'

And it is not only these people themselves who benefit from this, says Marijke. 'Colleagues who volunteer to read to families or help with finances see that these people are not always to blame for their problems. They experience that some things happen to people because they simply grew up in more difficult circumstances, or because of a specific life event. To become aware of this, enriches you as a person and as an employee of a.s.r. For colleagues who work directly with customers, it will also help them to better understand the customer's situation.'

Marijke has noticed that employees are very positive about the Foundation. 'It is regularly cited as one of the reasons why new colleagues choose a.s.r. And we also see that employees are proud of what we do, for example through praise posts on LinkedIn.' a.s.r. gives each employee 8 hours per year to engage in Foundation work. 'But our financial volunteers and readers, for example, spend a lot more time on it.' Last year, like the year before, the pandemic meant that far fewer Foundation projects could go ahead than planned. 'Nevertheless, we

thought in terms of possibilities. We developed online teaching programmes and in times of easing the lockdown many social activities continued.' For example, a group of employees went pear picking with people with a disability, and a large number of colleagues from Health worked at youth centres, the food bank and a nursing home during Care Week.

'The earlier awareness of money is raised, the more impact it has'

Last year, employees who wanted contribute their time as a financial volunteer could do so in their home town. 'Before corona, our financial volunteer project only ran in Utrecht, because that way we could make more of an impact. But then everyone was sitting at home, and we thought it is a shame not to make use of the potential of enthusiastic colleagues outside Utrecht. We also enthused these colleagues to use their financial knowledge; they were able to sign up to a local initiative in their own hometown.'

Dream

What other plans does Marijke have as far as the Foundation is concerned, apart from a new year without corona? A collaboration between the Foundation and a.s.r. Vitality, which is committed to the health of employees and customers. 'Research shows that people with financial stress are at significantly higher risk of exercising less, eating unhealthily and smoking. It would be great if we could combine our teaching programmes on money management with education on healthy living.'

Activities a.s.r. foundation

Financial self-reliance



Reading

- National Reading Days
- VoorleesExpress



Teaching

- Money Week
- LEF
- KiKiD online Money & happiness
- MoneyWays



Support

- Financial Volunteer at Home
- Financial workshops



Helping by doing



Social team activities

- Rolling up one's sleeves
- Fresh views



At home

- Incentive plan

HELPING BY DOING

There are many vulnerable groups in the Netherlands who could use a helping hand. The civil society organisations that dedicate themselves to these groups often depend on volunteers to do something extra. a.s.r. foundation encourages colleagues to volunteer for this.



Incentive plan

If colleagues volunteer for a civil society organisation, a.s.r. foundation can give them a helping hand with a financial contribution. Colleagues may submit an Incentive Plan once per calendar year.



Social team activities

Colleagues can carry out a social team activity as a team. A calendar is drawn up annually with activities divided into two categories. 'Handen uit de mouwen' (Rolling up one's sleeves) is about doing odd jobs, pruning, painting or a day trip with, for example, elderly people, young people or people with disabilities. In 'Frisse Blikken' (Fresh Views), teams use their (professional) 'fresh views' to help civil society organisations with a strategic issue. In 2021, a.s.r. foundation organised a small number of Corona-proof outdoor activities.



READING

As many as half of the people with financial problems have the indication 'low literacy'. If a child grows up in a linguistically rich environment, there is less risk of low literacy*. This is why a.s.r. foundation wants to contribute to children's language development.

* Source: *Reading=Understanding*, University of Groningen and Stichting Lezen & Schrijven (2018).



(Online) Reading out via the VoorleesExpress

The VoorleesExpress ensures that children who have difficulty with language receive extra attention. Colleagues are paired with a family where they are guests for 20 consecutive weeks. They meet at home or see each other online. In cooperation with the parents, the volunteers work on language and reading (out). The parents are given tools to give language a permanent place in their daily lives and thus to stimulate their children's language development.



National Reading Days

During the National Reading Days, colleagues read out at primary schools or daycare centres of their own son, daughter, neighbour, etc. In addition, colleagues also read out at schools in Utrecht, in the districts that need extra attention. The 2021 edition, from 20 to 30 January, took place mainly online in connection with the corona measures. 'As a kick-off, FC Utrecht player Mimoun Mahi hosted an online book discussion.



TEACHING

People who have not been taught how to handle money during childhood are twice as likely to have payment arrears and three times as likely to have payment problems as adults*. That is why we believe financial education for children and young people is important.

* Source: Financial education and adult behaviour, Nibud (2016)



Money Week

Money Week is an initiative of *Wijzer in geldzaken* (Money Wise Platform), in which a.s.r. has participated since 2012. Colleagues give a guest presentation on money or insurance to primary school children. This is done playfully and interactively with the Fix your Risk game or the Eurowijs teaching programme. In 2020, on the initiative of a.s.r. foundation, a group of 7 Utrecht parties came together to organise a Money Week in Utrecht. These are the municipality of Utrecht, Nibud, FC Utrecht, the Volksbank, Rabobank Utrecht, Dock and U Centraal. The aim is to reach as many pupils and their parents as possible through Utrecht schools on behalf of the municipality of Utrecht.



Money & happiness

More than 19% of 15-year-olds in the Netherlands lack basic financial literacy skills. They often do not see the consequences of their choices or do not make any plans. This is especially true for lower secondary vocational education (VMBO) students*. In order to educate these students about this, KiKiD Foundation, on behalf of a.s.r., offers all VMBO schools the free online lesson Money & happiness. The lesson makes students think about money through videos, open questions and statements. a.s.r. foundation made the lesson financially possible.

*Source: Pisa research 2015 and Aisa Amagir dissertation, UvA 2020



MoneyWays

MoneyWays is a nationwide teaching programme aimed at young people aged between 14 and 24 at MBO institutes, developed by Nibud and Diversion. This is necessary, because many MBO students have financial problems or even debts*. The lessons on dealing with money are given by peer educators: people of the same age who have themselves experienced financial challenges. To help them, they receive training and are paired with an a.s.r. buddy who is available online for insurance questions during the guest lesson. Diversion's evaluation shows that this is very effective.

*Source: Mbo'ers in geldzaken, Nibud (2015)



FC Utrecht learns

In 2018, a.s.r. foundation together with FC Utrecht Maatschappelijk launched the digital teaching package 'FC Utrecht learns' for groups 5 and 6 of primary schools. FC Utrecht players feature as role models in the package. a.s.r. made the financial education component possible. FC Utrecht has organised the lessons online as much as possible in 2021.



LEF

The LEF Foundation wants to give young people insight into their financial situation. LEF offers teaching modules about money and financial behaviour. a.s.r. is a partner of LEF and colleagues act as guest lecturers. In 2021, special online modules and training courses were developed and given by a.s.r. colleagues.

SUPPORT

At least 40 percent of Dutch people struggle with their financial administration, while a disorderly administration increases the chance of running into debt*. That is why we support households with (the risk of problematic) debts and help parents with the financial upbringing of children.

* Source: *Financial administration in a digital age*, Nibud (2018).



Financial Volunteer at Home

As financial volunteers, our colleagues help households with payment problems by providing financial and administrative knowledge. They help to put the administration in order. They assist in making financial overviews and plannings, sorting mail, digital banking and applying for allowances. a.s.r. foundation works together with Tussenvoorziening (former homeless people), U Centraal and Humanitas to provide guidance to volunteers and clients.



Financial education workshop

The workshop 'Ik krijg noooit wat' (I never get anything) was developed by a.s.r. together with Nibud to help parents with the financial education of their children. During the workshop, parents discuss propositions within 4 themes: pocket money, making choices, saving and safe payment. In 2021, a.s.r. foundation covered these themes separately in 4 webinars during Money Week.



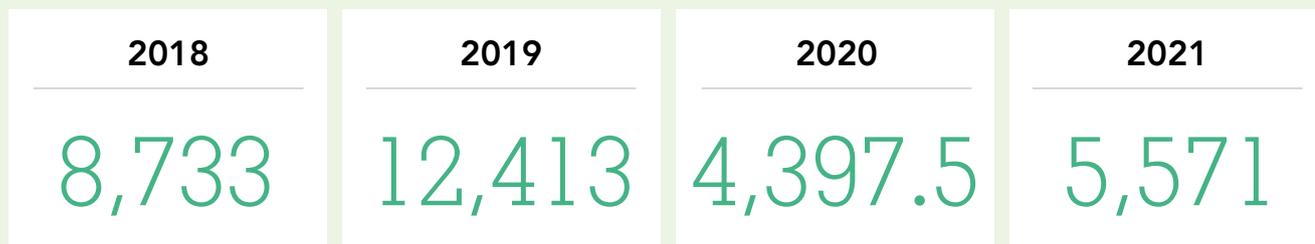
Financial workshops

For U Centraal, a.s.r. volunteers provide workshops so that people can get a better grip on their finances by learning how to budget. Or to understand the change in their income when they retire.

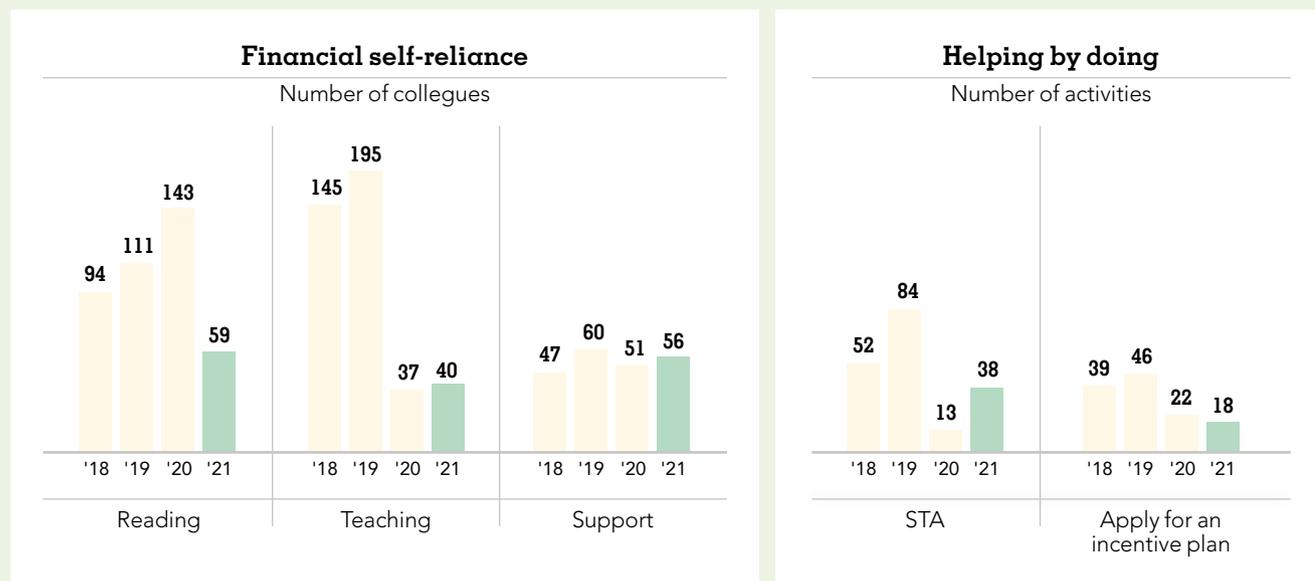
Figures 2021

In 2021, a.s.r. foundation motivated and inspired colleagues to get involved in its social relations. Unfortunately, the pre-2020 growth trend could not be maintained due to the corona measures. Where opportunities have arisen, they have been used. For example, the Foundation found online opportunities to create contact moments after all.

Number of hours



Commitment



Scope

Children and young people				Classes	Households			
6,739	8,671	3,542	9,706	422	120	153	147	141
2018	2019	2020	2021	2021	2018	2019	2020	2021

Distribution number of hours

	Financial self-reliance	Helping by doing
2018	4,263	4,470
2019	4,670	7,743
2020	3,446.6	951
2021	3,374.5	2,196.5

Civil society organisations

Number of civil society organisations with which a.s.r. foundation has collaborated or has been able to reach out to through the deployment of employees.

56

2018

76

2019

48

2020

43

2021

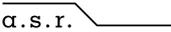
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