

a.s.r. sponsoring and donations policy

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As a financial service provider, a.s.r. considers it important that people have financial continuity in their lives and that they are able to take well-considered risks and make conscious financial choices. For some people, this is not easy and they need help with it. a.s.r. wishes to help to prevent people falling into debt or to help them get out of debt again. Going back to the roots of insurance. Helping by doing.

a.s.r. puts 'helping by doing' into practice among other things through the a.s.r. foundation.

In all cases, we are actively involved and genuinely do something. That is the underlying philosophy of our sponsoring and donations policy. Financial support still occurs only very rarely, if at all. It is often a combination of material and substantive support.

The following do not qualify for sponsoring or donations:

- Organisations or projects that serve only individual interests.
- Organisations or projects that discriminate on the basis of race, faith, sexuality, religion, gender, handicap or age.
- Organisations or projects affiliated to politics, legislation, lobbies and/or business that are directly or indirectly operated for the benefit of a government official or a person closely related to a government official.
- Organisations or projects, the supporters, participants or organisers of which promote or display offensive behaviour.

Donations, gifts and social partnerships in 2018

TOTAAL	2018	2017
Cash contributions	€729.042	€613.613
Time	€523.140	€221.900
In-kind giving	€105.026	€567.230

In 2018, a.s.r. gave €1,357,208 in the form of donations and gifts and via social partnerships. This sum also includes a calculation of the amount of time that a.s.r. employees spent on voluntary work.

The above amount consists of:

1. Cash contributions (+/- 50% of total expenditure):

- Charitable donations
Colleagues can submit a Stimulation Plan with which they request a contribution for voluntary work that they perform in their environment.
- Social partnerships
a.s.r. is a social partner of FC Utrecht football club and the Giovanni van Bronckhorst Foundation and a partner of a number of social and other organisations in the field of financial self-sufficiency.
- Donations by the foundations
a.s.r. makes a contribution to cultural and social heritage through close involvement with a number of foundations that are funded by a.s.r. or its legal predecessor.

2. Time (+/- 40% of total expenditure):

In total, colleagues performed 4,470 hours of voluntary work in 2018 for Social Team activities, in which they work for a social organisation. Other colleagues also followed 82.5 hours of reanimation training courses. Consequently, the investment amounts to €182,100 (based on average staff costs of €40). Colleagues performed 4,263 hours of voluntary work for projects relating to financial self-sufficiency in 2018. The related investment amounts to €341,040 (based on average costs of €80*).

* The Dutch Challenge is a national network of social organisations, initiatives by private citizens and local or other businesses that strengthen society through voluntary projects and initiatives. They use different rates to capitalise the social input. For the input of volunteers for projects in which knowledge is deployed, the Dutch Challenge calculates a rate of €80.

3. In-kind giving (+/- 10% of total expenditure):

In total, colleagues performed 4,263 hours of voluntary work for projects relating to financial self-sufficiency in 2018. a.s.r. also donated products, services and non-financial items.

Management overhead is not included in the foregoing, as no robust monetary estimate can be drawn up for this.

Political contributions and Lobbying

In line with the principles of a.s.r., we are not connected to political, legislative, lobbying causes and/or are not operated directly or indirectly for the private benefit of a public official or a closely related individual of a public official. a.s.r. is not permitted to make gifts or political donations or to offer events to political parties or candidates for political office.