

United Nations Global Compact

Communication on Progress 2018

As part of its corporate social responsibility (CSR), ASR Nederland N.V. (hereafter a.s.r.) signed the United Nations Global Compact in 2011. By signing the UNGC, a.s.r. has undertaken to embrace, support and implement within its sphere of influence these principles relating to human rights, labour standards, the environment and the fight against corruption. In this sixth annual Communication on Progress report a.s.r. refers to its sources which describe actions to integrate the Global Compact and its ten principles into the business strategy, culture and daily operations.

I. Human Rights Principles

ASR Nederland N.V. (hereinafter a.s.r.) respects and subscribes to fundamental human rights as internationally agreed in the Universal Declaration of Human Rights, and a.s.r. expects the same from its employees, customers and other business associates.

In its policies a.s.r. takes into account the interests of customers, employees and a broad group of external stakeholders. These policies include its commitment to ethical and sustainable business practices and takes responsibility for the social and environmental impact of its decisions.

a.s.r. provides a clear set of standards for its business conduct which, together with its commitment to responsible and sustainable business, guide its support and respect for human rights.

a.s.r. respects and protects the Human Rights in their daily operations and encourages relations to do the same.

Principles	<ol style="list-style-type: none"> 1. Businesses should support and respect the protection of internationally proclaimed human rights. 2. Make sure that they are not complicit in human rights abuses.
References Annual Report a.s.r. 2017	<p>2.2.2 a.s.r.'s contribution to the UN Sustainable Development Goals, p. 20-21</p> <p>2.5 Our people, p. 33-37</p> <p>3.2 Socially responsible investment, p. 67-70</p>
References a.s.r. website	<p>Sustainable employer / Sustainable employer</p> <p>Sustainable investor / Sustainable investor</p> <p>Sustainable business / Codes and guidelines</p>

II. Labour Principles

In order to enable employees to participate in the labour market for as long and as actively as possible, they need to be motivated and have the right skills and training background. a.s.r. creates opportunities that enable each employee to increase their chances on the labour market.

Having an expert, qualified and healthy workforce is a key factor in a.s.r. success in achieving its objectives. That is why a.s.r. is committed to attracting, retaining and captivating the right people, offering them extensive scope for training and development, and facilitating a healthy work/life balance.

Principles	<ol style="list-style-type: none"> 3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining. 4. The elimination of all forms of forced and compulsory labour. 5. The effective abolition of child labour. 6. The elimination of discrimination in respect of employment and occupation.
References Annual Report a.s.r. 2017	<p>2.2.2 a.s.r.'s contribution to the UN Sustainable Development Goals, p. 20-21</p> <p>2.5 Our people, p. 33-37</p> <p>3.2 Socially responsible investment, p. 67-70</p>
References a.s.r. website	<p>Sustainable business / Sustainable employer</p> <p>Sustainable business / Sustainable investor</p> <p>Sustainable business / Codes and guidelines</p>

III. Environmental Principles

a.s.r. wants to be a good steward of nature and the environment by preventing waste and limiting negative impacts. To achieve this, a.s.r. works with an environmental management system.

On the environmental front, a.s.r. puts special focus on its carbon footprint, which comes in two varieties:

- Direct footprint, due to its own activities;
- Indirect footprint, as a result of investment activities.

Furthermore, a.s.r. believes it is important that customers and advisors become more aware of the consequences of climate change. And that they recognise that they themselves can also contribute to mitigate the effects of climate change.

Principles	7. Businesses should support a precautionary approach to environmental challenges. 8. Undertake initiatives to promote greater environmental responsibility. 9. And encourage the development and diffusion of environmentally friendly technologies.
References Annual Report a.s.r. 2017	2.3 Financial implications of climate change p. 27 3.1 Carbon footprint, p. 46-48 3.2. Impact and risks of climate change, p.53 3.2 Socially responsible investment, p. 67-70 3.2 Sustainable real estate, p.72
References a.s.r. website	Sustainable business / Role in society / Environment Sustainable business / Codes and guidelines

IV. Anti-Corruption Principles

a.s.r. is committed to counteracting all forms of corruption. All a.s.r. employees are expected to abide by the prevailing laws, regulations and ethical standards, a.s.r.'s Human Resource policy, as well as the Code of Conduct.

a.s.r.'s personnel cannot be involved in any form of corruption. Therefore, neither employees nor member of the management staff accept incentives, gifts or remuneration outside of the agreed policy unless this is formally agreed.

Principle	10. Businesses should work against corruption in all its forms, including extortion and bribery.
References Annual Report a.s.r. 2017	2.4 Social and ethical dilemmas, p. 30 2.5 Ethical behavior, p. 37
References a.s.r. website	Sustainable business / Sustainable investor Sustainable business / Codes and guidelines Governance and organisation / Guidelines Code of Conduct for insurers

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