

## Social activities 2023

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a.s.r. foundation focused its activities in 2023 on:

- financial self-reliance: reading aloud and teaching to promote the financial education of children and young people, and supporting households with (a risk of) problematic debts.
- activities in which employees roll up their sleeves to contribute to social organizations.

### Reading aloud

As much as half of the people facing financial problems are classified as 'low-literate.' A child is often disadvantaged if their parent is low-literate. Growing up in a language-rich environment reduces the likelihood of low literacy. Therefore, we aim to contribute to the language development of children.



### Children's Reading Campaigns

During the National Reading Days and Children's Book Week, colleagues read aloud in primary schools or daycare centers, sharing stories with, for example, their own sons, daughters, or neighbor's children.

### Reading through the VoorleesExpress

The VoorleesExpress ensures that children who struggle with language receive extra attention. Colleagues were paired with a family and visited them for 20 consecutive weeks. They visited the family's home, and in collaboration with the parents, volunteers worked on language and reading. Parents received guidance on integrating language into their daily lives, thus stimulating their children's language development.

### Reading Relay in the Utrecht district of Zuilen

Colleagues read aloud in the public library in the Utrecht district of Zuilen. This ensured that every Wednesday, there was a dedicated reading hour in the library for the children from the neighborhood.

### Teaching

People who have not been taught how to handle money during their childhood are twice as likely to have payments 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.



### Money Week

The Money Week is an initiative by Wijzer in Geldzaken, in which a.s.r. has been participating since 2012. During the Money Week in 2023, colleagues gave guest presentations on money or insurance to primary school children. This was done in a playfully and interactively with the "FixjeRisk" game or the 'Eurowijs' teaching programme.



### 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.

### 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 the past year, we actively invited MBO students from ROC Midden Nederland to a.s.r. for a guest lecture on money. A total of 13 classes from ROC Midden Nederland attended a guest lecture by one of our colleagues during the Money Week at a.s.r.

### KiKiD

More than 19% of 15-years-olds in the Netherlands lack basic financial literacy skills. This is the conclusion of the Pisa study, an international comparative study that tests the knowledge and skills of 15-year-old students in the areas of reading, mathematics, and science. They often do not foresee the consequences of their choices or don't to make any plans. This is especially true for lower secondary (vmbo) students.

In order to educate these students about this subject, KiKiD Foundation, on behalf of a.s.r., offers all vmbo schools the free online lessons called "Money and Happiness". The lesson encourages students to think about money through videos, open questions, and statements. Around the Money Week, various performances by Donnie-Barki have been funded in Utrecht's vmbo schools. In preparation for these performances, youth experts from KiKiD, along with colleagues from a.s.r., provided a guest lecture on money.

### 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.



### Financial volunteer

Helping households with payment problems by providing financial and administrative knowledge; that's what our financial volunteers do! They help to put the administration in order. They assisted in making financial overviews and plannings, sorting mail, digital banking and applying for allowances.

a.s.r. works together with De Tussenvoorziening, U Centraal, and Humanitas to provide guidance of volunteers and clients. At home, during walk-in consultation hours and for participants in the Debt Assistance Program of the municipality of Utrecht.

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### Workshop 'Ik krijg noooit wat'

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 four themes: pocket money, making choices, saving and safe payment. During the Money Week, parents of the FC Utrecht academy received guidance for the financial upbringing of their FC Utrecht talents. Additionally, 40 professionals and volunteers were trained to conduct the workshop during the Money Week.

### Workshop Life Events Pensions

Life events can cause payment problems due to a temporary drop in income. Think of dismissal, divorce, but also pension. Together with U Centraal, a.s.r. volunteers give a monthly workshop in order to give people insight into income changes upon retirement.





## Helping by doing

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



### Social team activities

Colleagues could sign up as a team or individually to roll up their sleeves for social organizations. It concerns odd jobs, gardening, painting or a day out with, for example, the elderly, young people or people with disabilities.



### Incentive plan

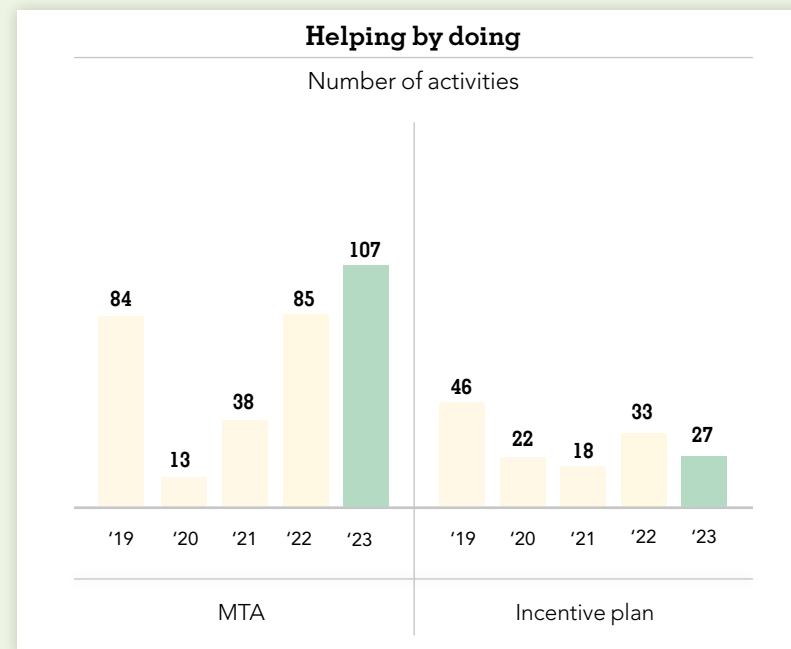
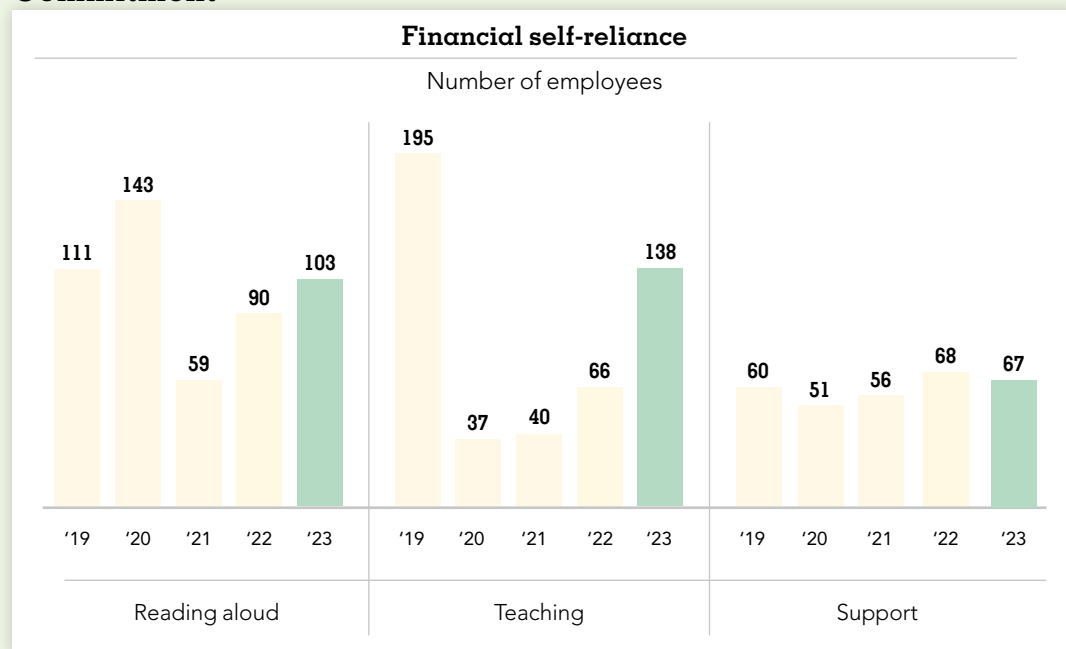
If colleagues volunteer for a civil society organization, a.s.r. can give them a helping hand with a financial contribution. Colleagues may submit an Incentive Plan once per calendar year.

## Figures 2023\*

In 2023, a.s.r. foundation motivated and inspired colleagues to get involved in its social relations. The increase in voluntary commitment shows a significant growth compared to 2022.

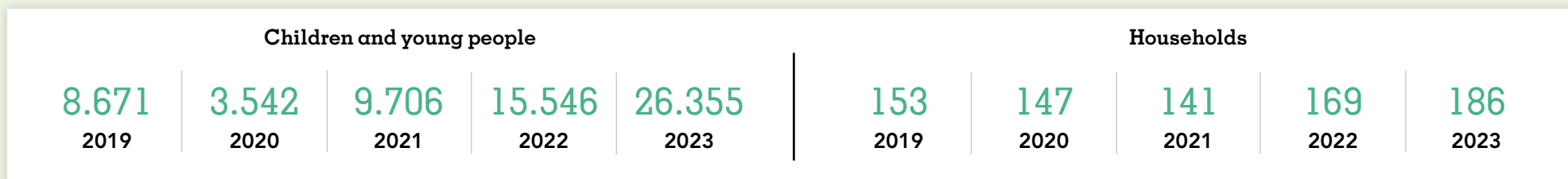
\*These figures exclusively pertain to the societal engagement facilitated by a.s.r. foundation.

### Commitment



|  |              |             |             |              |              |
|--|--------------|-------------|-------------|--------------|--------------|
| <b>Total number of instances of commitment by colleagues</b> | <b>1.754</b> | <b>427</b>  | <b>631</b>  | <b>1.262</b> | <b>1.634</b> |
| <b>Financial self-reliance</b>                               | <b>366</b>   | <b>231</b>  | <b>155</b>  | <b>224</b>   | <b>308</b>   |
| <b>Helping by doing</b>                                      | <b>1.388</b> | <b>196</b>  | <b>476</b>  | <b>1.038</b> | <b>1.326</b> |
|  | <b>2019</b>  | <b>2020</b> | <b>2021</b> | <b>2022</b>  | <b>2023</b>  |

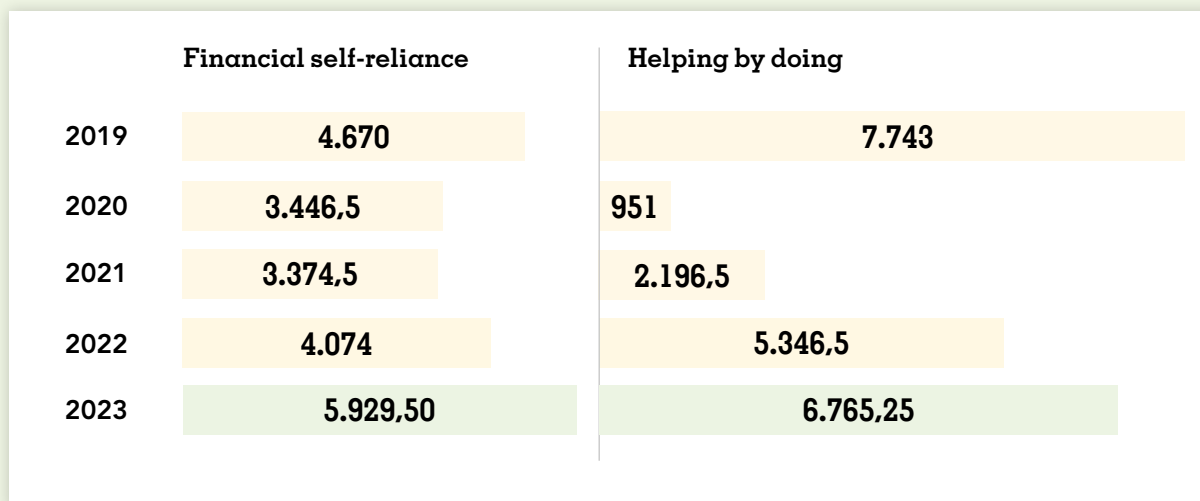
## Reach



## Hours



## Distribution number of hours



## Social organizations

Number of social organizations with which a.s.r. foundation has collaborated or reached through the involvement of employees.





## Introducing

### Marijke Troost

'With my team I do everything I can to ensure to put our employees, who are active as volunteers and the available resources to good use, as effectively as possible. Call me if you want to talk about a possible collaboration or if you have a question about our policy. And if you want to give feedback to the team, you have also come to the right place'

### Ronald Cappon

'Do you want to commit yourself individually or as a team to one of our relations in a social team activity? Then come to me. Last year I organized an outing with residents of Abrona. This was their first outing since 2019 and that caused quite a stir. Both with residents and with colleagues.'

### Anne-Floor Mud

'I can seamlessly combine my work for Doenkracht with my involvement in financial literacy projects aimed at customers and employees.'

### Marjolein Breed

'The societal program 'Step Forward' by Aegon, in the context of financial self-reliance, has been integrated by 90% with the hands-on engagement of a.s.r. employees in 2024. This has resulted in a wonderful program that I would like to implement in all branch cities of a.s.r.'

### Mandy van Schaaik

'We can always count on colleagues to put a.s.r. on the map as a socially involved insurer. For example, last year they devoted themselves to providing elderly people with a pleasant day at the sea. Do you have questions about community team activities like this? I'll be happy to answer them. You can also contact me for information about social team activities and Incentive Plans'.

### Daphne Visser

'I am your source of information for projects in the field of financial self-reliance, such as financial education, Financial Volunteer at Home and various workshops. I am developing collaborative forms with our societal partners to be able to deploy the knowledge and skills of our committed employees.'



With the merger of a.s.r. and Aegon Nederland in 2024, the societal activities of both organizations have also been combined. This results in a new team and a new name. From now on, we will continue together under the name 'Doenkracht'.



#### Doenkracht by a.s.r.: the power of action!

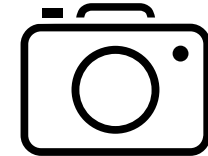
a.s.r. believes that all people matter and that everyone deserves to be financially self-sufficient. We are happy to assist with this, preferably in collaboration with our employees and societal partners. For example, by giving guest lectures in schools, where guest teachers demonstrate how to manage money wisely.

But also by helping people get out of (impending) debt and teaching them how to do it themselves. So that more and more people in the Netherlands become financially aware and resilient, now, later, and always.

That's what we mean by the power of action.

## Photography:

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### **a.s.r.**

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