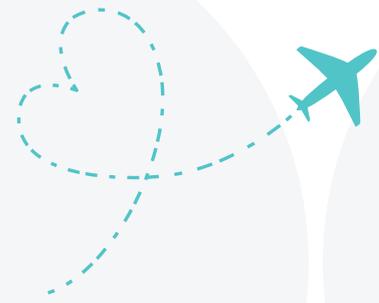


WELLBEING

Care for Employees Wherever Business Takes You.



Employee Benefits Market in the Netherlands Overview

- In the Netherlands, there are national insurances funded through taxes, such as the Old Age Pensions Act (AOW), the Surviving Dependents' Pension (ANW), and the Work and Income Act (WIA). Employers often offer supplementary employee benefits such as pension, disability, and accident insurance due to restrictions or maximum amounts on state benefits.
- If employers are not required to place their pension plan with a collective pension fund, they can choose to place it with an insurer. The insured pension market is fully intermediated through brokers as pension is considered a complex product that requires broker advice. Most other employee benefits, such as disability insurance, are also intermediated through brokers. Health insurance is an individual insurance and mandatory for individuals who live or work in the Netherlands.



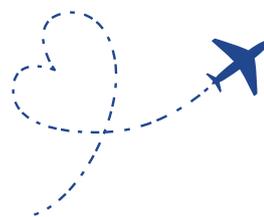
Risk covered

- | | | |
|----------------------|---------------------------|----------------------|
| ✓ Death | ✓ Accident ⁽¹⁾ | ✓ LTD ⁽¹⁾ |
| ✓ TPD ⁽¹⁾ | ✓ Health ⁽²⁾ | ✓ Retirement |

(1) through Nationale-Nederlanden Inkomensverzekeringen – (2) through Nationale-Nederlanden Zorgverzekeringen and OHRA

Approach Nationale-Nederlanden employs a hybrid approach to address the preparation of pension plan quotes. Our recommended method for standard quotes involves the utilization of our web-based platform by brokers. This platform affords brokers the flexibility to use various parameters and variables. In cases of sizable or atypical quotes, brokers are encouraged to seek the support of our specialized client teams.





Local Services

We help people care for what matters most to them. Our products offer financial peace of mind during critical life events. In addition, we provide an array of services to enhance physical and mental well-being. These services may be proprietary, but we also collaborate with other companies to offer them. For example, this allows us to offer a service where all cancellations and contract takeovers for an individual after their passing are managed. This enables their loved ones to concentrate on more pressing matters during a challenging period.

The different labels of NN Group offer a range of health-related and well-being services. Most are offered through our health insurance and disability insurance products such as:

- RISK RELATED PROGRAM: Medical checks, Fitness, Pandemic, Flu, Anti-smoking, Travel health
- PRO-ACTIVE INTERVENTION: Wellbeing, Health promotion, Personal health, Stress management
- OTHERS: Return-to-work

Key trends

As pension plans transition from defined benefit to defined contribution, many companies seek ways to support their employees in making the most of their pension plans. Consequently, employers are increasingly expecting data insights, communication support, and employee benefits services from insurers.

More information

- [Personal health check, gym discounts, Ask a doctor app](#)
- [Prevention packages, re-integration support, personal guidance](#)



Customer-focused data and reporting

- All employers and brokers have access to the Human Capital Planner (HCP). HCP is a powerful, online data dashboard that consolidates various relevant pension and HR insights from an organization. HCP provides insight into the pension plan based on data, such as workforce composition, investment results, and employee engagement with their pension. Companies can compare their own data with other companies in the same industry. This allows them to take targeted action with their broker directly, where necessary.
- HCP also provides guidance and tools for pension communication. Employers can use tools such as activation emails to encourage their employees to (better) understand their pension, fill out their risk profile, or inform them about the implications of the new pension legislation in The Netherlands.