

NN Group N.V. 2016 GRI Index table Progress reports to the Principles for Sustainable Insurance and the UN Global Compact

NN Group N.V.

Securing financial futures







This document contains the GRI Index table and our progress reports to the Principles for Sustainable Insurance and to the United Nations Global Compact. These reports serve as a reference to the relevant pages in our 2016 Annual Review, 2016 Financial Report and our corporate website.












































The Hague,
16 March 2017



GRI Index table

NN Group reports in accordance with the G4 guidelines (Core) from the Global Reporting Initiative. This entails that we need to report at least one indicator for our material aspects. In case we report on more indicators, these are included in the table.

| Key | |
|------------------------|--|
| | <p>Reference</p> <ul style="list-style-type: none">  Annual Review  Financial Report  NN Group website <p>Reporting level</p> <ul style="list-style-type: none">  Complete  Partial  Not |
| Grey lines/rows | Not material |
| Text in grey | Not reported due to Core option of G4 guidelines |

| Indicator | Description of indicator | Reference | Reporting level | Comment |
|---|---|--|---|-----------|
| General standard disclosures | | | | |
| Strategy and analysis | | | | |
| G4-1 | Statement from most senior decision-maker of the organisation |  CEO statement |  | |
| G4-2 | Description of key impacts, risks and opportunities |  Our operating environment  Notes to the Consolidated annual accounts (Note 50) |  | |
| Organisation profile | | | | |
| G4-3 | Name of the organisation |  Contact and legal information |  | NN Group |
| G4-4 | Primary brands, products, and services |  What we do and how we are structured |  | |
| G4-5 | Location of the organisation's headquarters |  Contact and legal information |  | The Hague |
| G4-6 | Number of countries where the organisation operates |  What we do and how we are structured |  | |
| G4-7 | Nature of ownership and legal form |  Corporate governance |  | |
| G4-8 | Markets served (geographic breakdown, sectors and type of customers) |  What we do and how we are structured  Notes to the Consolidated annual accounts (Notes 33, 34) |  | |
| G4-9 | Scale of the organisation |  What we do and how we are structured |  | |
| G4-10 | Workforce |  Our people/Facts and figures |  | |
| G4-11 | Percentage of total employees covered by collective bargaining agreement |  Our people/Facts and figures |  | |
| G4-12 | Organisation's supply chain |  Society and communities |  | |
| G4-13 | Significant changes during the reporting period regarding size, structure, ownership etc. of the organisation |  CEO statement  Report of the Supervisory Board |  | |
| G4-14 | Precautionary approach or principle |  Notes to the Consolidated annual accounts (Note 50) |  | |
| G4-15 | Endorsement externally developed economic, environmental and social charters, principles or initiatives |  Stakeholder engagement and our international commitments  In society |  | |
| G4-16 | Memberships of associations and (inter)national advocacy organisations |  Stakeholder engagement and our international commitments  In society |  | |
| Identified material aspects and boundaries | | | | |
| G4-17 | Entities included in the organisation's consolidated financial statements |  Notes to the Consolidated annual accounts (Notes 1, 34, 46, 47) |  | |
| G4-18 | Process for defining report content and boundaries |  Our approach to reporting |  | |
| G4-19 | Material aspects identified in the process for defining report content |  Understanding key trends and material issues |  | |

GRI Index table

Continued

| Indicator | Description of indicator | Reference | Reporting level | Comment |
|---|--|--|-----------------|--|
| Identified material aspects and boundaries (continued) | | | | |
| G4-20 | Aspect boundary within the organisation | AR Our approach to reporting | ■ | |
| G4-21 | Aspect boundary outside the organisation | AR Our approach to reporting | ■ | |
| G4-22 | Effect of restatements of information provided in previous reports | AR Facts and figures, footnotes | ■ | Restatement of 2015 and 2014 car travel data according to new data |
| G4-23 | Significant changes in scope and boundaries compared to previous reports | No significant changes | ■ | |
| Stakeholder engagement | | | | |
| G4-24 | Stakeholder groups engaged by the organisation | AR Stakeholder engagement and our international commitments | ■ | |
| G4-25 | Basis of identification and selection of stakeholders | AR Stakeholder engagement and our international commitments | ■ | |
| G4-26 | Approach to stakeholder engagement including frequency by type and stakeholder group | AR Stakeholder engagement and our international commitments | ■ | |
| G4-27 | Key topics and concerns, and organisation's response | AR Understanding key trends and material issues/Our strategy | ■ | |
| Report profile | | | | |
| G4-28 | Reporting period for information provided | AR Our approach to reporting | ■ | |
| G4-29 | Date of most recent previous report | AR Our approach to reporting | ■ | 22 March 2016 |
| G4-30 | Reporting cycle | AR Our approach to reporting | ■ | |
| G4-31 | Contact point for questions regarding the report | AR Contact and legal information | ■ | |
| G4-32 | Report on in accordance option, reference to external assurance report | AR Our approach to reporting/ Assurance report of the independent auditor | ■ | |
| G4-33 | Organisation's policy and current practice regarding external assurance | AR Our approach to reporting | ■ | |
| Governance | | | | |
| G4-34 | Governance structure of the organisation, including committees | FR Corporate governance AR Governance and compliance ↑ Who we are/Corporate governance | ■ | |
| G4-35 | Process for delegating | FR Corporate governance AR Governance and compliance ↑ Who we are/Corporate governance | ■ | |
| G4-36 | Appointment executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body | AR Responsibly managing our assets | ■ | |
| G4-37 | Consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body | AR Understanding key trends and material issues | ■ | |
| G4-38 | Composition of the highest governance body and its committees | FR Corporate governance ↑ Who we are/Corporate governance | ■ | |
| G4-39 | Chair of the highest governance body is also an executive officer | FR Corporate governance | ■ | NN Group has a two-tier board structure |
| G4-40 | Nomination and selection process for the highest governance body and its committees, and the criteria used for nominating and selecting members | FR Corporate governance/ Report of the Supervisory Board | ■ | |

GRI Index table

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| Indicator | Description of indicator | Reference | Reporting level | Comment |
|-------------------------------|---|--|-----------------|---|
| Governance (continued) | | | | |
| G4-41 | Process for the highest governance body to ensure avoidance and management of conflicts of interest | FR Corporate governance/ Report of the Supervisory Board Who we are/Corporate governance/ Compliance | ■ | |
| G4-42 | Role of the highest governance body and senior executives in the development, approval, and updating of the organisation's purpose, values or mission statements, etc. | FR Corporate governance/ Report of the Supervisory Board AR Governance and compliance | ■ | |
| G4-43 | Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics | FR Corporate governance/ Report of the Supervisory Board AR Understanding key trends and material issues/Governance and compliance | ■ | |
| G4-44 | Process for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics | FR Corporate governance/ Remuneration report/ Report of the Supervisory Board | ■ | |
| G4-45 | Role of the highest governance body in the identification and management of economic, environmental and social impacts, risks and opportunities | FR Corporate governance/Notes to the Consolidated annual accounts (Note 50) AR Understanding key trends and material issues/Governance and compliance | ■ | |
| G4-46 | Role of the highest governance body in reviewing the effectiveness of the organisation's risk management process for economic, environmental and social topics | FR Corporate governance/Notes to the Consolidated annual accounts (Note 50) AR Understanding key trends and material issues/Governance and compliance | ■ | |
| G4-47 | Frequency of the highest governance body's review of economic, environmental and social impacts, risks and opportunities | Not reported | □ | |
| G4-48 | Highest committee or position that formally reviews and approves the organisation's sustainability report and ensures that all material aspects are covered | AR Our approach to reporting/Understanding key trends and material topics | ■ | |
| G4-49 | Process for communicating critical concerns to the highest governance body | AR Understanding key trends and material issues FR Corporate governance/ Report of the Supervisory Board | ■ | |
| G4-50 | Nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them | Not reported | □ | |
| G4-51 | Remuneration policies for the highest governance body and senior executives | FR Corporate governance/ Remuneration report | ■ | |
| G4-52 | Process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organisation | FR Corporate governance/ Remuneration report | ■ | |
| G4-53 | Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable | FR Corporate governance/ Remuneration report | ■ | Approval at the General Meeting of Shareholders |
| G4-54 | Ratio of the annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country | Not reported | □ | |

GRI Index table

Continued

| Indicator | Description of indicator | Reference | Reporting level | Comment |
|--|---|--|-------------------------------------|---|
| Governance (continued) | | | | |
| G4-55 | Ratio of percentage increase in annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country | Not reported | <input type="checkbox"/> | |
| Ethics and integrity | | | | |
| G4-56 | Organisation's values, principles, standards and norms of behaviour | AR Our values FR Notes to the Consolidated annual accounts (Note 50) | <input checked="" type="checkbox"/> | |
| G4-57 | Internal and external mechanisms for seeking advice on ethical and lawful behaviour, such as helplines or advice lines | AR Our values FR Notes to the Consolidated annual accounts (Note 50) Who we are/Corporate governance/ Compliance | <input checked="" type="checkbox"/> | |
| G4-58 | Internal and external mechanisms for reporting concerns about unethical or unlawful behaviour | FR Notes to the Consolidated annual accounts (Note 50) Who we are/Corporate governance/ Compliance | <input checked="" type="checkbox"/> | |
| Specific standard disclosures | | | | |
| Category: Economic | | | | |
| Disclosure on management approach | | AR Our strategy/Measuring our performance/ Governance and compliance/Facts and figures | | |
| Aspects | Economic performance | AR Our strategy/Facts and figures | | |
| | Indirect economic impacts | AR Measuring our performance/Facts and figures FR Notes to the Consolidated annual accounts (Notes 28, 35) | | |
| Economic performance | | | | |
| G4-EC1 | Direct economic value generated and distributed | AR Measuring our performance FR Notes to the Consolidated annual accounts (Notes 28, 35) | <input checked="" type="checkbox"/> | |
| G4-EC2 | Financial implications and other risks and opportunities for the organisation's activities due to climate change | AR Our operating environment | <input checked="" type="checkbox"/> | |
| G4-EC3 | Coverage of the organisation's defined benefit plan obligations | FR Notes to the Consolidated annual accounts (Note 28) | <input checked="" type="checkbox"/> | |
| G4-EC4 | Financial assistance received from government | Not reported | <input type="checkbox"/> | |
| Market presence | | | | |
| G4-EC5 | Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation | Not reported | <input type="checkbox"/> | Because of the nature of our business, most of our staff are highly skilled. Reporting on this ratio would not provide additional information to our stakeholders |
| G4-EC6 | Policy, practices and proportion of spending on locally based suppliers at significant operations | Not reported | <input type="checkbox"/> | Not material: main spend categories are IT, facility management and professional services |

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| Indicator | Description of indicator | Reference | Reporting level | Comment |
|--|--|---|-----------------|---|
| Indirect economic impacts | | | | |
| G4-EC7 | Procedures for local hiring and proportion of senior managers hired locally at significant operations | AR Our people | ■ | |
| G4-EC8 | Development and impact of infrastructure investments and services supported | Not reported | □ | |
| Procurement practices | | | | |
| G4-EC9 | Understanding and describing significant indirect economic impacts, including the extent of impacts | Not reported | □ | Not material |
| Category: Environmental | | | | |
| Disclosure on management approach | | AR Our strategy/Measuring our performance/ Governance and compliance/Society and communities/Facts and figures | | Scope for environmental data is businesses with more than 100FTE. |
| Aspects | Energy | AR Society and communities/Facts and figures | | |
| | Emissions | AR Society and communities/Facts and figures | | |
| | Transport | AR Society and communities/Facts and figures | | |
| | Supplier environmental assessment | AR Society and communities/Facts and figures | | |
| Materials | | | | |
| G4-EN1 | Weight of materials used | AR Facts and figures | ■ | Not material |
| G4-EN2 | Recycled input materials | Not reported | □ | Not material |
| Energy | | | | |
| G4-EN3 | Energy consumption within the organisation | AR Society and communities/Facts and figures | ■ | |
| G4-EN4 | Energy consumption outside the organisation | AR Society and communities/Facts and figures | ■ | |
| G4-EN5 | Energy intensity | Not reported | □ | |
| G4-EN6 | Energy reduction | AR Society and communities/Facts and figures | ■ | |
| G4-EN7 | Reductions in energy requirements of products and services | Not reported | □ | Not material |
| Water | | | | |
| G4-EN8 | Total water withdrawal by source | Not reported | □ | Not material |
| G4-EN9 | Water sources significantly affected by withdrawal of water | Not reported | □ | Not material |
| G4-EN10 | Percentage and total volume of water recycled and reused | Not reported | □ | Not material |
| Biodiversity | | | | |
| G4-EN11 | Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas | Not reported | □ | Not material |
| G4-EN12 | Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas | Not reported | □ | Not material |
| G4-EN13 | Habitats protected or restored | Not reported | □ | Not material |
| G4-EN14 | Total number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk | Not reported | □ | Not material |

GRI Index table

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| Indicator | Description of indicator | Reference | Reporting level | Comment |
|--|--|--|-----------------|---|
| Emissions | | | | |
| G4-EN15 | Direct greenhouse gas (GHG) emissions (scope 1) | AR Society and communities/Facts and figures | ■ | |
| G4-EN16 | Energy indirect greenhouse gas (GHG) emissions (scope 2) | AR Society and communities/Facts and figures | ■ | |
| G4-EN17 | Other indirect greenhouse gas (GHG) emissions (scope 3) | AR Society and communities/Facts and figures | ■ | |
| G4-EN18 | Greenhouse gas (GHG) emissions intensity | AR Society and communities/Facts and figures | ■ | Car kilometers and relevant emissions are limited to the cars leased by NN Group |
| G4-EN19 | Reduction of greenhouse gas (GHG) emissions | AR Society and communities/Facts and figures | ■ | |
| G4-EN20 | Emissions of ozone-depleting substances (ODS) | Not reported | □ | Not material |
| G4-EN21 | NOX, SOX, and other significant air emissions | Not reported | □ | Not material |
| Effluent and waste | | | | |
| G4-EN22 | Total water discharge by quality and destination | Not reported | □ | Not material |
| G4-EN23 | Total weight of waste by type and disposal method | AR Facts and figures | ■ | Total waste and recycled waste reported; no split per type and disposal method as not material for a financial institution |
| G4-EN24 | Total number and volume of significant spills | Not reported | □ | Not material |
| G4-EN25 | Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally | Not reported | □ | Not material |
| G4-EN26 | Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organisation's discharges of water and run-off | Not reported | □ | Not material |
| Products and services | | | | |
| G4-EN27 | Extent of impact mitigation of environmental impacts of products and services | Not reported | □ | Not material |
| G4-EN28 | Percentage of products sold and their packaging materials that are reclaimed by category | Not reported | □ | Not material |
| Compliance | | | | |
| G4-EN29 | Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations | Not reported | □ | Not material |
| Transport | | | | |
| G4-EN30 | Significant environmental impacts of transporting products and other goods and materials for the organisation's operations, and transporting members of the workforce | AR Society and communities/Facts and figures | ■ | Reporting on the impact of transportation is limited to business travel, lease car and air travel by employees of the company |
| Overall | | | | |
| G4-EN31 | Total environmental protection expenditures and investments by type | Not reported | □ | Not material |
| Supplier environmental assessment | | | | |
| G4-EN32 | Percentage of new suppliers that were screened using environmental criteria | AR Society and communities | ■ | Process reported; not quantified |
| G4-EN33 | Significant actual and potential negative environmental impacts in the supply chain and actions taken | Not reported | □ | |

GRI Index table

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| Indicator | Description of indicator | Reference | Reporting level | Comment |
|--|---|---|-------------------------------------|---|
| Environmental grievance mechanism | | | | |
| G4-EN34 | Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms | Not reported | <input type="checkbox"/> | Not material |
| Category: Social | | | | |
| Disclosure on management approach | | AR Our values/Our operating environment/Our customers/Our people/Our financial management/Society and communities/Measuring our performance/Facts and figures | | |
| Aspects | Employment | AR Our people FR Notes to the Consolidated annual accounts (Note 28) | | |
| | Training and education | AR Our people/Facts and figures FR Notes to the Consolidated annual accounts (Note 28) | | |
| | Diversity and equal opportunity | AR Our people/Facts and figures | | |
| | Supplier assessment for labour practices | AR Society and communities | | |
| | Labour practices grievance mechanisms | AR Facts and figures | | |
| | Human rights: Investments | AR Our financial management/Facts and figures | | |
| | Human rights: Supplier human rights assessment | AR Society and communities | | |
| | Society: Local communities | AR Society and communities/Facts and figures | | |
| | Society: Anti-corruption | FR Notes to the Consolidated annual accounts (Note 50) ID Who we are/Corporate governance/Compliance | | |
| | Society: Compliance | FR Notes to the Consolidated annual accounts (Note 50) ID Who we are/Corporate governance/Compliance | | |
| | Product responsibility: Product portfolio | AR Our customers/Our financial management/Society and communities/Facts and figures | | |
| | Product responsibility: Audit | AR Our approach to reporting | | |
| | Product responsibility: Active ownership | AR Our financial management/Society and communities/Facts and figures ID nnip.com | | |
| | Product responsibility: Product and service labelling | AR Our customers | | |
| | Product responsibility: Customer privacy | AR Our customers | | |
| | Product responsibility: Compliance | AR Our customers | | |
| Employment | | | | |
| G4-LA1 | Total workforce by employment type, employment contract and region | AR Our people/Facts and figures | <input checked="" type="checkbox"/> | |
| G4-LA2 | Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation | FR Notes to the Consolidated annual accounts (Note 28) | <input checked="" type="checkbox"/> | In general, part-time employees are offered similar benefits as full-time employees |
| G4-LA3 | Return to work and retention rates after parental leave, by gender | Not reported | <input type="checkbox"/> | |
| Labour/management relations | | | | |
| G4-LA4 | Minimum notice periods regarding operational changes, including whether these are specified in collective agreements | Not reported | <input type="checkbox"/> | Not material |





GRI Index table

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| Indicator | Description of indicator | Reference | Reporting level | Comment |
|---|---|--|-------------------------------------|---|
| Occupational health and safety | | | | |
| G4-LA5 | Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programmes | Not reported | <input type="checkbox"/> | Not material |
| G4-LA6 | Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender | Facts and figures | <input type="checkbox"/> | NN Group reports sickness rate for the Netherlands (>50% of workforce) |
| G4-LA7 | Workers with high incidence or high risk of diseases related to their occupation | Not reported | <input type="checkbox"/> | Not material |
| G4-LA8 | Health and safety topics covered in formal agreements with trade unions | Our people | <input checked="" type="checkbox"/> | In the Dutch CLA (>50% of workforce) employability is one of the topics included |
| Training and education | | | | |
| G4-LA9 | Average hours of training per year per employee by gender, and by employee category | Our people/Facts and figures | <input type="checkbox"/> | Total spending reported |
| G4-LA10 | Programmes for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings | Our people | <input checked="" type="checkbox"/> | |
| G4-LA11 | Percentage of employees receiving regular performance and career development reviews, by gender and by employee category | Our people/Facts and figures | <input type="checkbox"/> | Percentage reported; no breakdown by gender |
| Diversity and equal opportunity | | | | |
| G4-LA12 | Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity | Our people/Governance and compliance/ Facts and figures | <input checked="" type="checkbox"/> | |
| Equal remuneration for women and men | | | | |
| G4-LA13 | Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation | Not reported | <input type="checkbox"/> | Not material |
| Supplier assessment for labour practices | | | | |
| G4-LA14 | Percentage of new suppliers that were screened using labour practices criteria | Society and communities | <input checked="" type="checkbox"/> | |
| G4-LA15 | Significant actual and potential negative impacts for labour practices in the supply chain and actions taken | Not reported | <input type="checkbox"/> | Screening process implemented, but no reporting on the percentage of suppliers screened |
| Labour practices grievance mechanisms | | | | |
| G4-LA16 | Number of grievances about labour practices filed, addressed, and resolved through formal grievance mechanisms | Facts and figures | <input type="checkbox"/> | Reporting of grievances about labour practices handled by Dutch complaints commission or Employment commission |
| Sub-category: Human rights | | | | |
| Investment | | | | |
| G4-HR1 | Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening | Our financial management nnip.com/PRI survey | <input checked="" type="checkbox"/> | |
| G4-HR2 | Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained | Not reported | <input type="checkbox"/> | Investment Management's analysts incorporate ESG aspects in their investments case, using proprietary and external research and knowledge |

GRI Index table

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| Indicator | Description of indicator | Reference | Reporting level | Comment |
|---|--|---|-------------------------------------|---|
| Non-discrimination | | | | |
| G4-HR3 | Total number of incidents of discrimination and corrective actions taken | Not reported | <input type="checkbox"/> | Not material |
| Freedom of association and collective bargaining | | | | |
| G4-HR4 | Operations and suppliers identified in which the right to exercise freedom | Not reported | <input type="checkbox"/> | Not material |
| Child labour | | | | |
| G4-HR5 | Operations and suppliers identified as having significant risk for incidents of child labour, and measures taken to contribute to the effective abolition of child labour | Not reported | <input type="checkbox"/> | Not material |
| Forced or compulsory labour | | | | |
| G4-HR6 | Operations and suppliers identified as having significant risk for incidents of forced or compulsory labour, and measures to contribute to the elimination of all forms of forced or compulsory labour | Not reported | <input type="checkbox"/> | Not material |
| Security practices | | | | |
| G4-HR7 | Percentage of security personnel trained in the organisation's human rights policies or procedures that are relevant to operations | Not reported | <input type="checkbox"/> | Not material |
| Indigenous rights | | | | |
| G4-HR8 | Total number of incidents of violations involving rights of indigenous peoples and actions taken | Not reported | <input type="checkbox"/> | Not material |
| Assessment | | | | |
| G4-HR9 | Total number and percentage of operations that have been subject to human rights reviews or impact assessments | Not reported | <input type="checkbox"/> | Not material |
| Supplier human rights assessment | | | | |
| G4-HR10 | Percentage of new suppliers that were screened using human rights criteria |  Society and communities | <input checked="" type="checkbox"/> | Process reported |
| G4-HR11 | Significant actual and potential negative human rights impacts in the supply chain and actions taken | Not reported | <input type="checkbox"/> | Not material |
| Human rights grievance mechanisms | | | | |
| G4-HR12 | Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms | Not reported | <input type="checkbox"/> | Not material |
| Sub-category: Society | | | | |
| Local communities | | | | |
| G4-SO1 | Percentage of operations with implemented local community engagement, impact assessments, and development programmes |  Society and communities | <input checked="" type="checkbox"/> | |
| G4-SO2 | Operations with significant actual and potential negative impacts on local communities | Not reported | <input type="checkbox"/> | Not material |
| Local communities (continued) | | | | |
| G4-FS13 | Access points in low-populated or economically disadvantaged areas by type |  Our customers | <input checked="" type="checkbox"/> | NN Group has operations in European countries and Japan; including online platforms and tools for access to guidance, products and services |
| G4-FS14 | Initiatives to improve access to financial services for disadvantaged people |  Society and communities | <input checked="" type="checkbox"/> | |
























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| Indicator | Description of indicator | Reference | Reporting level | Comment |
|--|--|--|-----------------|---|
| Anti-corruption | | | | |
| G4-SO3 | Total number and percentage of operations assessed for risks related to corruption and the significant risks identified | FR Notes to the Consolidated annual accounts (Note 50) | ■ | Process reports; no quantification |
| G4-SO4 | Communication and training on anti-corruption policies and procedures | FR Notes to the Consolidated annual accounts (Note 50) | ■ | |
| G4-SO5 | Confirmed incidents of corruption and actions taken | Not reported | □ | |
| Public policy | | | | |
| G4-SO6 | Total value of political contributions by country and recipient/beneficiary | Not reported | □ | Not material |
| Anti-competitive behaviour | | | | |
| G4-SO7 | Total number of legal actions for anti-competitive behaviour, anti-trust, and monopoly practices and their outcomes | Not reported | □ | Not material |
| Compliance | | | | |
| G4-SO8 | Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations | FR Notes to the Consolidated annual accounts (Note 50) | ■ | Process reported |
| Supplier assessment for impacts on society | | | | |
| G4-SO9 | Percentage of new suppliers that were screened using criteria for impacts on society | Not reported | □ | Not material |
| G4-SO10 | Significant actual and potential negative impacts on society in the supply chain and actions taken | Not reported | □ | Not material |
| Grievance mechanisms for impacts on society | | | | |
| G4-SO11 | Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms | Not reported | □ | Not material |
| Sub-category: Product responsibility | | | | |
| Product portfolio | | | | |
| G4-FS6 | Percentage of the portfolio for business lines by specific region, size | AR What we do and how we are structured FR Notes to the Consolidated annual accounts (Notes 33, 34) | ■ | |
| G4-FS7 | Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose | AR Our financial management/Facts and figures | ■ | Products and services are reported, including the monetary value of the sustainable assets under management |
| G4-FS8 | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose | AR Our financial management/Facts and figures | ■ | Products and services are reported, including the monetary value of the sustainable assets under management |
| Audit | | | | |
| G4-FS9 | Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures | AR Our approach to reporting | ■ | NN Group's report is externally audited by an accountancy firm |

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| Indicator | Description of indicator | Reference | Reporting level | Comment |
|--------------------------------------|--|---|---|--|
| Active ownership | | | | |
| DMA | Voting policies applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting |  Our financial management/Facts and figures  In society/Responsible investing nnip.com |  | |
| G4-FS10 | Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues |  Our financial management/Facts and figures  nnip.com/PRI survey |  | |
| G4-FS11 | Percentage of assets subject to positive and negative screening |  Our financial management/Facts and figures  nnip.com/PRI survey |  | |
| Customer health and safety | | | | |
| G4-PR1 | Percentage of significant product and service categories for which health and safety impacts are assessed for improvement | Not reported |  | Not material |
| G4-PR2 | Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes | Not reported |  | Not material |
| Product and service labelling | | | | |
| G4-PR3 | Type of product and service information required by the organisation's procedures for product and service information and labelling, and percentage of significant product and service categories subject to such information requirements | Not reported |  | |
| G4-PR4 | Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes |  Our customers  Notes to the Consolidated annual accounts (Note 45) |  | Process reported; no quantification |
| G4-PR5 | Results of surveys measuring customer satisfaction |  Our customers |  | NN Group measures Net Promoter scores, but only discloses whether the score has remained unchanged/improved for confidentiality reason |
| Marketing communications | | | | |
| G4-PR6 | Sale of banned or disputed products | Not reported |  | NN Group did not sell any banned or disputed products in 2016 |
| G4-PR7 | Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes | Not reported |  | NN Group did not experience any non-compliance related to marketing communications in 2016 |
| Customer privacy | | | | |
| G4-PR8 | Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data | Not reported |  | |
| Compliance | | | | |
| G4-PR9 | Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services |  Notes to the Consolidated annual accounts (Note 45)  Who we are/Corporate governance/Compliance |  | |

In June 2012, we became a founding signatory of the UN Principles for Sustainable Insurance. We report on our progress in implementing the principles in our business operations throughout the NN Group Annual Report.

The overview below provides a selection of examples from this progress, including references to the relevant pages in the report.











-  Annual Review
-  NN Group website

| Our commitment | Our goals | Our progress 2016 |
|--|---|---|
| We will embed in our decision-making environmental, social and governance issues, relevant to our business | Offer insight, tools and programmes to improve consumers' financial decision-making | We developed online and offline platforms for knowledge sharing and supporting people in securing their financial futures  pages 25-27, 53 |
| | Maintain an up-to-date environmental and social risk policy framework | We strengthened our Responsible Investment Policy Framework with the publication of an investor guidance paper on Human Rights. Early 2017, we published a corporate Human Rights Statement  pages 30-31, 48-49  www.nn-group.com/In-Society |
| | Develop a set of ambitions, goals and performance indicators for our insurance and asset management business | Our strategic approach and objectives related to corporate citizenship have the continued support of the Management Board  pages 45 |
| We will work together with clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions | Aim to grow the Assets under Management in SRI funds and mandates and expand our sustainable product offering | Assets under Management in SRI funds and mandates increased with 11% to EUR 5 billion, compared to 2015; New SRI products were launched such as a green bond fund and a global impact fund  pages 3-31, 45, 54  www.nnip.com/corporate/about-us/responsible-investing |
| | Manage our direct footprint and review our procurement process in order to create more sustainable practices | The total carbon emissions from our business operations decreased by 19% compared to 2015. NN Group continued the embedding of sustainability in the procurement policy and process  page 35, 45, 56 |
| We will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social and governance issues | Engage with stakeholders on general developments or more specific issues | We entered into dialogue with various stakeholders on different topics  page 48-49 We also published reports on sustainability topics  www.nn-group.com ; www.nnip.com |
| | Promote responsible insurance and asset management amongst key stakeholders | We are an active member of various (inter) national organisations and networks  page 48-49  www.nn-group.com/In-society/Governance-memberships-and-endorsements We aim to contribute to positive change as we support investee companies to seek improvement in ESG policies and practices  pages 30-31  www.nnip.com/corporate/about-us/responsible-investing |
| | Create positive change in the communities where we operate by supporting people to improve their financial wellbeing and help them overcome adversity. Reach out to at least 100,000 young people by 2020 | Strong increase in young people reached through NN Future Matters programme (37% of 2020 target). Total funds raised in 2016 for charitable organisations was EUR 1.5 million  page 37, 45, 56 |
| We will demonstrate accountability and transparency in regularly disclosing publicly on our progress in implementing the principles | Ensure public disclosure of our sustainability objectives, and the progress we make, in our annual reporting | NN Group published our 2016 Annual Report, consisting of an integrated Annual Review and the Financial Report. This table serves as a cross-reference to the relevant sections in these reports and our website |

United Nations Global Compact

Progress report 2016

| UN Global Compact | NN Group commitment | Performance |
|---|---|--|
| <p>Principle 1 Business should support and respect the protection of internationally proclaimed human rights</p> | <p>The NN statement of Living our Values includes the commitment to respect human rights.</p> <p>Human rights are an integral part of NN Group's Responsible Investment Policy Framework that applies to all asset classes.</p> <p>We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection, and anti-corruption.</p> <p>NN Group is a member of various international networks and initiatives.</p> | <p>NN statement of Living our Values</p> <p>Corporate Human Rights Statement</p> <p>NN Group Responsible Investment Policy Framework; Guidance paper for investors on:</p> <ul style="list-style-type: none"> - Human Rights - Sustainable Procurement Policy - NN Group memberships <p> pages 48-49</p> <p> www.nn-group.com</p> |
| <p>Principle 2 Business should ensure that they are not complicit in human rights abuses</p> | <p>The NN statement of Living our Values includes the commitment to respect human rights.</p> <p>Human rights are an integral part of NN Group's Responsible Investment Policy Framework that applies to all asset classes.</p> <p>We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection, and anti-corruption.</p> <p>NN Group is a member of various international networks and initiatives.</p> | <p>NN statement of Living our Values</p> <p>Corporate Human Rights Statement</p> <p>NN Group Responsible Investment Policy Framework; Guidance paper for investors on:</p> <ul style="list-style-type: none"> - Human Rights - Procurement Policy - NN Group memberships <p> pages 48-49</p> <p> www.nn-group.com</p> |
| <p>Principle 3/ILO Conventions 87 and 98 Business should uphold the freedom of association and the effective recognition of the right to collective bargaining</p> | <p>The NN statement of Living our Values includes the commitment to respect human rights, advocate equal opportunities and encourage diversity of thinking.</p> <p>At NN Group, we uphold the freedom of association for all our employees and recognise the right to collective bargaining.</p> <p>We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection and anti-corruption.</p> | <p>NN statement of Living our Values</p> <p>Corporate Human Rights Statement</p> <p>NN Group Responsible Investment Policy Framework; Guidance paper for investors on:</p> <ul style="list-style-type: none"> - Human Rights - Human Capital Policy - Procurement Policy <p> pages 32-34</p> <p> www.nn-group.com</p> |
| <p>Principle 4/ILO Conventions 29 and 105 Business should support the elimination of all forms of forced and compulsory labour</p> | <p>The NN statement of Living our Values includes the commitment to respect human rights.</p> <p>Human rights are an integral part of NN Group's Responsible Investment Policy Framework and applies to all asset classes.</p> <p>We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection and anti-corruption.</p> | <p>NN statement of Living our Values</p> <p>Corporate Human Rights Statement</p> <p>NN Group Responsible Investment Policy Framework; Guidance paper for investors on:</p> <ul style="list-style-type: none"> - Human Rights - Procurement Policy <p> pages 30-31, 49</p> <p> www.nn-group.com</p> |
| <p>Principle 5/ILO Conventions 138 and 182 Business should support the effective abolition of child labour</p> | <p>The NN statement of Living our Values includes the commitment to respect human rights.</p> <p>We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection and anti-corruption.</p> | <p>NN statement of Living our Values</p> <p>Corporate Human Rights Statement</p> <p>NN Group Responsible Investment Policy Framework; Guidance paper for investors on:</p> <ul style="list-style-type: none"> - Human Rights - Procurement Policy <p> pages 30-31, 49</p> <p> www.nn-group.com</p> |

| UN Global Compact | NN Group commitment | Performance |
|---|--|--|
| <p>Principle 6/ILO Conventions 100 and 111 Business should support the elimination of discrimination in respect of employment and occupation</p> | <p>The NN statement of Living our Values includes the commitment to respect human rights.</p> <p>At NN Group, we believe it is right for the composition of our workforce to reflect that of society and for our people to bring a diversity of talents, beliefs and perceptions to their work.</p> | <p>NN statement of Living our Values Corporate Human Rights Statement Human Capital Policy (including diversity and inclusion)</p> <p> pages 6-9, 32-33  www.nn-group.com</p> |
| <p>Principle 7 Business should support a precautionary approach to environmental challenges</p> | <p>The NN statement of Living our Values includes the commitment to respect each other and the world we live in.</p> <p>NN Group's Responsible Investment Policy Framework aims to mitigate environmental and social risk of our investment activities.</p> <p>NN Group's Procurement Policy includes environmental aspects.</p> <p>NN Group's environmental approach aims to minimise the environmental impact of our own operations.</p> | <p>NN statement of Living our Values NN Group Responsible Investment Policy Framework Procurement Policy Managing our environmental footprint</p> <p> pages 30-31, 35, 54, 56  www.nn-group.com</p> |
| <p>Principle 8 Business should undertake initiatives to promote greater environmental responsibility</p> | <p>The NN statement of Living our Values includes the commitment to respect each other and the world we live in.</p> <p>NN Group's Responsible Investment Policy Framework aims to mitigate environmental and social risk of our investment activities.</p> <p>NN Group's Procurement Policy includes environmental issues, this is to ensure environmental sustainability.</p> | <p>NN statement of Living our Values NN Group Responsible Investment Policy Framework Procurement Policy</p> <p> pages 30-31, 35, 54, 56  www.nn-group.com/In-Society</p> |
| <p>Principle 9 Business should encourage the development and diffusion of environmentally friendly technologies</p> | <p>Grow assets under management in SRI funds and mandates and expand related product offering.</p> | <p>NN Group Responsible Investment Policy Framework Assets under Management in SRI funds and mandates Specialised SRI funds and sustainable investment solutions</p> <p> pages 30-31, 54  www.nn-group.com/In-Society; www.nnip.com</p> |
| <p>Principle 10 Business should work against corruption in all its forms, including extortion and bribery</p> | <p>The NN statement of Living our Values includes the commitment to act with integrity.</p> <p>NN Group has zero tolerance towards bribery and corruption and has clear policies on this.</p> <p>NN Group implements a Code of Conduct including Financial Economic Crime (FEC).</p> | <p>NN statement of Living our Values Code of Conduct Governance and compliance</p> <p> pages 6-9, 46  www.nn-group.com/Who-we-are</p> |



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