

Welcome to NN

We support your professional and personal growth with our employment conditions and more



You Matter

Our strategy in a nutshell

Our purpose

We help people care for what matters most to them

Our ambition

We want to be an industry leader, known for our customer engagement, talented people, and contribution to society

Our values



Care



Clear



Commit

Our brand promise

You matter

Our strategic commitments



Engaged customers

We deliver an outstanding customer and distributor experience, and develop and provide attractive products and services.



Talented people

We foster a values-based culture and empower our colleagues to be their best.



Contribution to society

We contribute to the well-being of people and the planet.



Financial strength

We are financially strong and seek solid long-term returns for shareholders.



Digital & data-driven organisation

We use technology and data responsibly to transform our business and drive operational excellence.



The purpose of our existence

For over 175 years, NN has been there for customers at moments that matter most to them. When our founding fathers started a fire insurance company in 1845, they also invested in a volunteer fire brigade and in fire prevention programmes. Over the years, we have built steadily on these origins of entrepreneurship and social responsibility, of seeing our customers as the starting point of everything we do, and of the belief of standing by people in their moments of truth.

This is what engages, connects and motivates us, and what our stakeholders can expect from us. At NN we are steadfast in our commitment to help people care for what matters most to them.

Our strategic promise to you

We empower everyone to be their best

At NN, we believe everyone brings a set of unique talents and perspectives to the table. Together we create a culture that supports an open mindset, an independent quest for knowledge, and shared learning agility directed towards making a difference. What sets us apart is our firm belief that working together and diversity of thinking lead to better results. We listen with genuine interest, take responsibility, challenge the status quo, and share a strong drive for getting things done, while enjoying ourselves along the way.



How we work and our values

In dialogue

An employment relationship based on equality is fundamental to the agreements you make with your manager (and team). No matter what the agreements are made for - performance management, your working hours or your work location - equality needs to be a given in all of your conversations, as we are guided by our values care, clear, commit. These values set the standard for our conduct and provide a compass for our decision-making.

Hybrid working

NN has adopted a hybrid way of working, which means we combine working at the office with working from home or elsewhere. You make agreements about this with your team and your manager, and you evaluate these agreements on a regular basis. It's never 'one size fits all'. We consider it important that we stay connected with each other. Seeing each other regularly and having unplanned meetings and talks with colleagues inside or outside our teams helps us stay connected. That's why we encourage all colleagues to work from the office at least two days a week.



Care

We empower people to be their best and respect each other and the world we live in.



Clear

We communicate proactively and honestly, and are accessible and open.



Commit

We act with integrity and do business with the future in mind.

Employment conditions by theme

NN offers colleagues a good package of employment conditions, empowering them to be their best. The package meets today's needs while taking into account the future as well.

This summary shows you what NN offers in terms of employment conditions and more. The full set of conditions and schemes can be found in the NN CLA 2026-2027 and other HR schemes.



Reward



Development



Leave



Society & culture



Travel



Pension



Vitality

Reward

NN offers a good package of employment conditions. In doing so, NN not only attracts the talented people it needs, but also retains talented people like you. That's important to the success of the organisation - after all, your colleagues and you are vital to the future of our company and that of our customers. An attractive reward policy is part of that.



Salary

At NN you are assured that your salary is always in line with the market and is attractive. Our salaries are linked to our job framework. Every year, we review our job framework and salaries to ensure they are still in line with the market and are attractive.

Collective salary raises

As part of the NN CLA 2026-2027, a collective salary increase was agreed upon. Salaries and salary scales will be increased by 3,25% on 1 May 2026 and by 2,75% on 1 May 2027.

Salary growth

Every year, we have an individual appraisal process for everyone. If you perform well and keep developing yourself, you are eligible for a salary increase (provided there is room for an increase in your salary scale). Starting from the 2026 appraisal round, the following standard will be applied:

- 4% increase for employees who are in the lower end of their salary scale ($\leq 90\%$)
- 2.5% increase for employees who are in the upper end of their salary scale ($> 90\%$)

Holiday allowance and 13th month

You are entitled to holiday allowance (8%) and 13th month (8.33%). These are paid out on a monthly basis together with your salary.

Continued wages during first two years of sick leave

During the first two years of (full or part-time) sick leave, NN continues to pay you your full salary (100%). This means you are also paid for the hours that you are unfit to work. In this respect, NN deviates from the legal requirement for employers to continue paying at least 70% of the employee's salary during their sick leave.

Working from home

At NN, we combine working at the office with working from home. To ensure that you can work well at home, we pay you a monthly € 35 internet allowance and a monthly € 20 allowance for your workplace at home.

Occupational disability insurance

You participate in various mandatory supplementary wage insurances. Additionally, you can opt into various voluntary disability insurances, which provide you with more security should you become occupationally disabled. Depending on the type of insurance, NN pays for part or all of the premium.

Staff discounts

You can get discounts on certain NN products, such as non-life insurance products (Ohra Schade) and supplemental health care insurance (NN Zorg and Ohra Zorg). We also provide a platform offering hundreds of exclusive discounts at national and international retailers such as Adidas, Samsung, Center Parcs, Hema, Bol.com, Bosch, Weber, JBL, Sonos and many more.

Job anniversary gratuity

After many years of working for NN, we feel you deserve a reward.

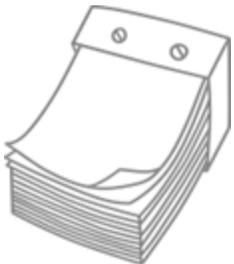
- 10-year anniversary - one quarter of your monthly salary (subject to tax)
- 25-year anniversary - one month's salary (tax-free)
- 40-year anniversary - two months' salaries (partly tax-free)

Social plan

NN offers the security of a good social plan for colleagues who become redundant in a reorganisation.

Leave

An optimal work-life balance boosts your work pleasure, your productivity and enables you to reach your full potential. Our hybrid way of working and multiple leave schemes help in this respect.



Standard leave

If you work 36 hours a week over 5 days (7.2 hours a day) you have a total of 27 leave days. If you work more or less hours, the number of leave days will be calculated pro rata.

Buy or sell extra leave

You can buy extra leave hours (up to a certain maximum). This is paid from your gross salary, which is attractive for you. You can also sell leave hours.

Diversity days

You are entitled to three diversity days per year. You may take these days off on any day that is of special importance to you. If you do not use the days, they will expire at the end of the calendar year.

Inclusive leave for parent and child

We feel that any parent who is the actual carer of a child should be given the opportunity to bond with the child, regardless of the family composition. That's why all types of leave for parent and child at NN are inclusive.

- Birth leave is fully paid for six weeks.
- Parental leave is 26 weeks, nine of which are partly paid (provided these nine weeks are taken before the child's first birthday). During this leave, 70% of your salary is paid out.
- In addition, you may take unpaid parental leave until your child's 12th birthday, instead of the child's 8th birthday stated by law.

Vitality leave

If you've been working at NN for more than three years, you are entitled to take two months of vitality leave once every five years. Your salary is paid out at 50% during this leave, while your pension accrues at 100%.

You Matter leave

If there are exceptional situations for which you'd like to take leave, you can apply for You Matter leave. In everyone's life, there are expected as well as unexpected situations, and everyone deals with those situations in their own way. NN understands that needs can be different and wants to give colleagues the support and freedom of choice they need. The reason for taking time off could vary from grieving the loss of a loved one to a transition process.

Unpaid leave

In addition to all these types of leave, NN also has a scheme for unpaid leave.

Maternity leave

If you are pregnant, the maternity leave scheme provides 16 weeks of fully paid leave (or at least 20 weeks by twins or multiple births). This is divided into 4 to 6 weeks of maternity leave before the child is born and 10 to 12 weeks after.

Adoption or foster care leave

If you adopt a child or take in a foster child, you may take 8 weeks fully paid leave, either as consecutive weeks or spread out over a period of 26 weeks.

Travel

At NN, we promote sustainable travel and focus on travelling by public transport or other sustainable means.



Travel Expenses Scheme

For your commute between your home and your primary office location, you can choose from the following options:

- Travel by public transport with an NS Business Card (NSBC) in 2nd class
- Claim your kilometres

Travel by public transport

If you opt for public transport, you get unlimited travel in 2nd class by train, bus, tram and metro in the Netherlands. This covers your commute, your business trips and your private journeys.

We also offer you the option to travel first class or by IC Direct at your own expense. Of the surcharge you pay for the ticket, NN reimburses half of the cost.

To further encourage travelling by public transport, you may claim the distance between your home address and the nearest public transport station, up to a maximum of 25 kilometres one way. This applies only if you travel in combination with an NSBC and for commuting and business travel.

Park + Ride (P+R) and OV-fiets

For commuting and business travel, you may also make use of Park + Ride facilities and the OV-fiets when travelling with your NSBC. NN covers these costs.

Claim your kilometres

If you don't opt for public transport, you can claim the kilometres you travel for your commute and your business trips. You may use any means of transportation (your own vehicle, public transport or on foot).

The reimbursement for your commute amounts to 30 cents/km, for active or sustainable travel and 23 cents/km for other means of travel with private transport. You can claim up to a maximum of 100 km of commuting kilometers per day.

Business trips will also be reimbursed at 30 cents/km for active or sustainable travel and 23 cents/km for other means of travel with private transport.

Bicycle plan

We promote vitality and sustainability by way of NN's bicycle plan. We offer two different options:

- Bicycle purchase plan: this plan allows you to buy a bicycle once every five years and get up to € 1,000 of the purchase price reimbursed by way of a tax-efficient gross-for-net exchange via your salary.
- Bicycle lease plan: this plan allows you to lease a bicycle tax efficiently. During the term of the lease, the lease fee will be deducted from your gross salary on a monthly basis. You can choose the term for which you want to enter into a lease plan.

Leased car

If you meet the following conditions, you may qualify for an electric leased car: you drive at least 17,500 kilometres for business per year, or your job is in scale 20 or higher, and your average work week is at least 32 hours. NN pays for the installation of a charging point at your home, provided you have a parking space or a driveway at your disposal. If you don't, you may charge the car at public charging points or at any of the NN offices, all of which have plenty of charging points. If you don't opt for a leased car, you can opt for a travel budget if your job is in scale 20 or higher.

Vitality

Vitality evolves around the balance between body, mind and social connection and works differently for everyone. But vitality is always about energy. Energy that recharges or challenges you to get the best out of yourself. That's why NN is committed to encouraging you to improve your vitality in your own way.



Flexible Working

You, your team and your manager together decide how you schedule your working hours, where you work and when you take time off. This flexibility ensures everyone enjoys their work, has more energy, and is more productive.

Extensive vitality offer

You can use the NN vitality platform free of charge. The platform's services include (online) physiotherapy, tips for a good energy balance and advice for working from home. Additionally, we offer our colleagues support for sleep problems, menopause, financial concerns and more.

Work-life coach

You may consult a work-life coach if you are feeling down due to problems at work or at home. They work independently and can help you get back on track. These consultations are confidential and free of charge.

Vitality budget

We offer a vitality allowance of € 30 per month, which you can use to improve your vitality in your own way. This budget is deducted from your gross monthly salary and paid out to you net of tax.

Personal health check

We offer you an optional personal health check free of charge. The check includes an online questionnaire, a blood test you can carry out at home and a blood pressure test. This gives you insight into your current lifestyle, blood pressure, cholesterol level, mental resilience and more.

Barista and fruit at the office

At every NN office, there's a barista bar serving delicious cups of coffee, fresh mint tea and/or a snack. In addition, free fruit is available on Mondays and Wednesdays.

Scope for informal gatherings

Social interaction and enough time to relax with your team are great for boosting team spirit. We provide every team with scope for organising drinks and off-sites.

Counsellors (internal & external)

Colleagues can consult a counsellor for professional and independent advice. The counsellor helps colleagues with complaints about aggression, violence, discrimination, sexual and other forms of intimidation, and inappropriate conduct.

Sports events

NN sponsors several popular sports events, such as the CPC Run, the Seven Hills Run in Nijmegen, the Rotterdam marathon and more. NN encourages colleagues to take part.

Volunteer caregiving (mantelzorg)

NN has been officially recognised as a caregiver-friendly company. If you work at NN and are a caregiver, you can contact Zorggenoot (caregiver support line). They will assist you with your caregiving-related questions and guide you towards help, support, and reimbursements.

Generational scheme

Colleagues who are 60 years of age or older or have been employed by NN for 40 years are given the opportunity to work 80% of the time for 90% of their salary and 100% pension accrual.

Development

Everyone has their own way of learning. Some people prefer learning by doing, some learn best in a group, and others by individual training. What matters is the progress you make. So get started on your development with enthusiasm and energy, now and in the future!



Development

NN offers a wide range of activities to support you in your development and provides a generous training budget.

This means NN ensures that:

- Time is made available to learn with and from one another
- A wide range of learning and development activities are offered
- Multiple tools are available to discover your learning needs

Coaching

At NN, you have access to a large network of internal and external coaches. We provide various types of coaching, such as individual coaching, team coaching and career coaching.

Broad range of training programmes

You have access to several platforms offering a broad range of training programmes. For example, in-house or external courses, e-learning, webinars and audio books.

Make IT Work

In collaboration with the Amsterdam University of Applied Sciences, NN is creating a Make IT Work programme. Make IT Work gives colleagues who don't have any specific ICT training the opportunity to retrain to IT jobs such as Software Engineer, Security Specialist or Business & Data Analytics Specialist at higher vocational training level (hbo).

Guilds for professional development

We work with guilds for several professions. In these guilds, colleagues with the same jobs regularly meet to learn from and with each other, bringing their professional development to a higher level.

Gain experience outside your line of work

Gaining experience will help you determine what you want to do and what you can do. NN offers you possibilities to broaden your horizon, for example through internal job rotation, internships and secondments.

NN Young Professionals

NNYP organises activities for curious and ambitious colleagues younger than 35 who enjoy meeting other young people within NN in a relaxed setting. You can take part in these events during working hours. The events include workshops, sports days, training programmes, and the NNYP conference.

Retraining

If you're no longer happy in your job and would like to retrain to another profession, NN will pay for the cost, subject to certain conditions. In addition, you may spend 50% of the retraining time during office hours.

Support for repaying student loans

If you studied under the student loan system between September 2015 and August 2023, you may be eligible, subject to certain conditions, for support with repaying your student loan as from 1 May 2026. In that case, during the NN Collective Labour Agreement (CLA) 2026–2027, you can make use of a tax-efficient gross-for-net exchange of up to €1,500 gross in 2026 and in 2027.

Society & culture

Through our NN strategy, we want to contribute to society by working with local organisations and spending our time and expertise on making a positive impact on humanity and the planet. As a supporter of all art discoverers, NN also works with its partners to promote art and culture among a wider public.



Your Community Matters week

Every year, we organise the 'NN Community Matters week'. During this week, NN colleagues all over the world spend their working hours on activities for local societal organisations. In the Netherlands, there are lots of activities you can take part in.

NN Volunteers

NN considers it important that we dedicate time and expertise to make a positive difference for humanity, the environment and society. That's why we have a volunteer platform – NN Volunteers – which you can join throughout the year.

Stichting Wij en de Maatschappij

This is a foundation run by colleagues to help other colleagues, supporting each other's social engagement.

NN Welfare Fund

The NN Welfare Fund helps colleagues who have run into or might soon be running into financial difficulties.

Diversity, Equity & Inclusion networks

Our networks play a crucial role in achieving our DE&I goals. They aim for meaningful change and create many opportunities to engage, connect and support colleagues. Everyone at NN can take an active part in multiple networks including NN Pride, NN Cultural Diversity Network, NN Young Professionals, Woman in Leadership Network and NN Neurodiversity network.

NN Pride

The NN Pride Network connects people in the LGBTI+ community within NN, raises awareness about LGBTI+ matters, and promotes a diverse workplace both internally and externally. To convey these messages, NN is the main sponsor of Rotterdam Pride.

Access to cultural partners (free or at a discount)

Your NN entry pass will give you free access to several of our cultural partners: Nederlands Fotomuseum, National Archives and the Mauritshuis museum. At the Mauritshuis, you may take a guest with you free of charge. NN also sponsors North Sea Jazz, for which you can buy tickets at a discount.

NN Group's art collection

NN has an art collection of some 2,000 artworks, which are displayed at our offices in the Netherlands. The art collection promotes experimenting, research and innovation, and focuses on artists who have a connection with the Netherlands.

Trade union membership

If you join a trade union, NN reimburses the fee for the first year of membership. In the following years, you can offset the membership fee against your salary in a tax-efficient manner.

Pension

Your pension is your income for later in life. That could be soon, or it could be years away. Either way, it is very important for you to understand how your pension works. As an insurance company, we want your pension to be secure. That's why our basic pension plan offers the market benchmark and we invite you for a Pension Insight talk.



Pension

At NN, the pension scheme is arranged through the NN Pension Plan, which is administered by BeFrank.

- The NN Pension Plan is a defined contribution scheme that fully complies with the Future Pensions Act (Wet toekomst pensioenen).
- The fixed pension contribution paid by NN on your behalf amounts to 22% of your pension base. In addition, NN pays approximately 2% to insure partner and orphan's pension and to provide contribution-free pension accrual in the event of occupational disability.
- You yourself contribute a standard 6% of your pension base. This contribution is automatically paid into your individual investment account. You may choose to contribute more (up to a maximum of 8%) or less, if you wish.
- In addition, cover is provided for your partner and children in the event of death during employment, and contribution-free pension accrual in the event of occupational disability is included. During employment, the partner's pension amounts to 30% of your pensionable salary, and the orphan's pension amounts to 15% of your pensionable salary.

ANW gap pension

With the ANW gap pension, you insure your partner against a shortfall in the statutory ANW benefit in the event of your death. NN offers this as a voluntary insurance, which is administered by BeFrank. You pay 80% of the premium yourself, and NN pays the remaining 20%.

Pension Insight talk

As a new colleague, you will receive an invite for a Pension Insight talk. This will give you more insight into the NN Pension Plan, the participants portal and the options available to you under the plan (extra voluntary pension contribution, investment profile, value transfer from your former employer's pension plan etc.).

Individual savings allowance (ISA)

If your annual pensionable salary exceeds the statutory maximum of EUR 137,800 (2026) your salary in excess of this amount does not accrue pension. Instead, you receive an individual savings allowance (ISA), which you can use to save for additional pension if you wish.

The ISA was fixed at 23.3%. For the amount in excess of the maximum pensionable salary, we raise your occupational disability pension and have a collective life insurance to replace partner pension.



NN