Press release

Achmea presents strategic choices and financial goals towards 2030

Zeist, 18 November 2025 – Today, Achmea announces its strategic choices and financial goals towards 2030. The current goals, which were set in 2021, will remain in effect until the end of 2025. We are well on track to accomplish these goals by the end of the year, establishing a strong foundation for future growth.

Next Level, building on our strengths
Bianca Tetteroo, Chair of the Executive Board: "With a solid financial position, strong brands, high degree of customer satisfaction and our cooperative identity, we are setting ambitious goals for 2030. We remain fully committed to what we stand for: *Sustainable Living. Together.* Our strategy, titled *Achmea Next Level*, builds on the successful course we are already pursuing. We proactively respond to the rapidly changing world around us and continue to innovate and invest in solutions that help our customers move forward. As such, we are strengthening both our market position and our social impact."

Four defining strategic choices
The Next Level strategy is anchored by four important strategic choices that will determine our future profile:

- Data-driven and personalised distribution to elevate the customer experience to an even higher level.
- Rollout of a company-wide AI programme to further strengthen our digital leadership and position AI as a catalyst for transformation and growth.
- Continued international growth with a focus on direct/digital Non-Life, while maintaining our leading position in the Dutch home market.
- Enhancing and strengthening the position of Pension & Life through the execution of our strategic partnership with Sixth Street.

Thanks to these strategic choices, we are strengthening our market leadership in Health and Non-life insurance in the Netherlands. Together with our partner Sixth Street, we are firmly committed to growth in Pension & Life, including in the market for pension buy-outs. This further consolidates our position in pension and asset management, with the strategic partnership with Sixth Street increasing the number of customers and driving the expanded use of our platforms. We are accelerating our growth in online, direct insurance and continue to build scalable, digital non-life propositions for retail customers internationally. In this way, we are gradually evolving from a Dutch player with international activities into a European player with the Netherlands as its home market.

Bianca Tetteroo: "As was the case four years ago, our strategic choices are guided by our vision of *Sustainable Living. Together*. Our organisation has a cooperative identity, and ESG (environmental, social and governance) ambitions form an important cornerstone of our strategy."

Clear priorities
Our strategy is aimed at creating lasting value for customers, employees, partners, investors, shareholders and society. With sustainability at the heart of our approach, we are committed to promoting action on current, urgent challenges, from achieving net zero, to fostering financial resilience and social well-being.

Our investments in innovation, strategic partnerships and talent development will consolidate our position as a world-class employer and a recognised sustainability leader in the financial services industry. Together, we are creating a resilient, future-proof Achmea that creates value and makes a positive impact.

Objectives towards 2030

Since 2021, both our operational result and Operational Free Capital Generation (OFCG) have increased significantly, while our solvency remains consistently strong. This has provided us with a solid foundation and we are well on track to accomplish our goals for 2025. Towards 2030 we aim for a further increase in the operational result. Investments in growth, innovation, digitalisation and efficiency will contribute actively to this goal.

We have defined the following clear objectives:

- An operational result of € 1 billion in 2030 (target 2025: € 700 million)[1].
- Growth to an OFCG of € 750 million in 2030 (target 2025: € 500 million)[1].
- We maintain a robust capital position and our strong ratings.
- Towards 2030, we have the ambition to grow our assets under management invested in impact investments (own book and customers) to € 20 billion.
- Continued commitment to the previously communicated carbon reduction goals: climate-neutral business operations by 2030, a climate-neutral investment portfolio (equities and corporate bonds) by 2040 and a climate-neutral insurance portfolio by 2050 at the latest.

During our Online Investor Update in April 2026, we will elaborate on our strategy, plans and financial goals.

Significant dates

Wednesday 11 March 2026:	Presentation of Achmea annual results 2025
Tuesday 14 April 2026:	Online Investor Update 2026

[1] Target includes Sixth Street's minority interest in Achmea Pension & Life.

For further information, please contact:

Media
Marco Simmers
telephone +31 6 53 43 87 18
marco.simmers@achmea.nl

Investor Relations
Hans Duine
telephone +31 6 82 10 50 97
hans.duine@achmea.nl

About Achmea

Achmea is a broad financial service provider based in the Netherlands. The company also operates internationally, including in Turkey, Greece, Cyprus, Slovakia, Australia, Germany, Spain and Romania. In the Netherlands, Achmea operates under strong brands such as Centraal Beheer, Interpolis and Zilveren Kruis. We help people get on with their lives when that's what matters most.
For more than 210 years, we've been here both for and due to our customers, as well as for society at large. Together with our customers and partners, we solve major social issues relating to health, living and working, mobility and income. This is how we create sustainable value for our customers, our employees, our company and society. Previous generations have been able to rely on us, and future generations can do so too.

In 2024, Achmea's customers paid approximately € 25 billion in premiums, with approximately € 2 billion of this in our international activities. Achmea is the market leader in the Netherlands for Non-life and Health, and is a top three player in pension and life insurances. Under the name of Retirement Services, Achmea offers consumers, employers and institutional customers a complete package of products and services. We do this via Achmea Pensioen & Levensverzekeringen, Achmea Investment Management, Achmea Real Estate, Achmea Bank, Achmea Mortgages, Achmea Pension Services, and Centraal Beheer PPI.

Achmea has around 18,000 full-time employees globally, more than 14,000 of whom work in the Netherlands.

This announcement was issued by Achmea B.V. and contains inside information within the meaning of article 7(1) of the EU Market Abuse Regulation.