Press release

Achmea issues € 300 million Restricted Tier 1 Securities

Zeist, 20 October 2025 – Achmea has today successfully priced € 300 million of perpetual Restricted Tier 1 securities (Securities), callable after 10.25 years on 27 January 2036 (subject to redemption conditions).

The Securities were priced with a coupon of 5.75% until the first reset date on 27 July 2036, which represents a credit spread of 320.9 bps over the interpolated 10.75-year Euro mid-swap rate.

The transaction was well received, with a final book of over 3.7 billion from over 255 global fixed income investors, representing an oversubscription of almost 13 times, which allowed the final pricing to be reduced by 50 bps from the Initial Pricing.

The Securities are expected to be rated BB+ by S&P and BBB by Fitch. Achmea has submitted an application to Euronext Dublin for the Securities to be admitted to the Official List and trading on the Global Exchange Market which is the exchange regulated market of Euronext Dublin on or around 27 October 2025.

The Securities have been placed by Barclays Bank Ireland PLC and HSBC Continental Europe who acted as Joint Global Coordinators and Banco Santander, S.A., Barclays Bank Ireland PLC, Deutsche Bank Aktiengesellschaft, HSBC Continental Europe, ING Bank N.V. and NatWest Markets N.V. who acted as Joint Bookrunners on the transaction. The Offering Memorandum will be published on or around 23 October 2025 at www.achmea.nl/en/investors/debtinformation

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About Achmea
Achmea is a broad financial services provider based in the Netherlands. the company also has an international presence, operating in countries including Türkiye, Greece, Cyprus, Slovakia, Australia, Germany, Spain, and Romania. In the Dutch market, Achmea operates through well-known brands such as Centraal Beheer, Interpolis, and Zilveren Kruis. we help people get on with their lives when it really matters. For more than 210 years, we have been there for and because of our customers, as well as for society at large. Together with our customers and partners, we work towards finding solutions for major social issues relating to health, living and working, mobility and income. In doing so, 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 contributed € 25 billion in premiums, € 2 billion of this being to our international activities. Achmea is the market leader in the Netherlands for non-life and health insurance, and is a top three player in pensions and life insurance. Through Retirement Services, Achmea offers consumers, employers and institutional clients a complete package of products and services. We do this through Achmea Pension & Life Insurance, Achmea Investment Management, Achmea Real Estate, Achmea Bank, Achmea Mortgages, Achmea Pension Services and Centraal Beheer PPI.

Achmea employs approximately 18,000 full-time equivalents (FTEs) worldwide, with over 14,000 based in the Netherlands.

This statement is published by Achmea B.V. and contains inside information within the meaning of Article 7(1) of the EU Market Abuse Regulation.