



Hans De Cuyper, CEO Ageas

- Ageas' sterke prestaties naar een hoger niveau tillen: ontdek ons nieuwe driejarenplan Elevate27.
- Élever les performances exceptionnelles d'Ageas à un niveau supérieur : découvrez notre nouveau plan triennal Elevate27.

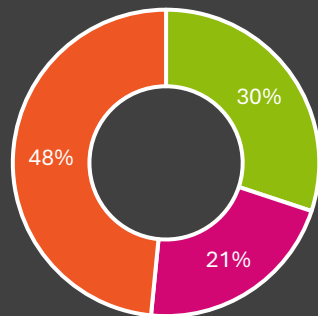
Strong performance

Gross inflows

@Ageas's share @constant fx

2023 TOTAL: EUR 17.1 bn

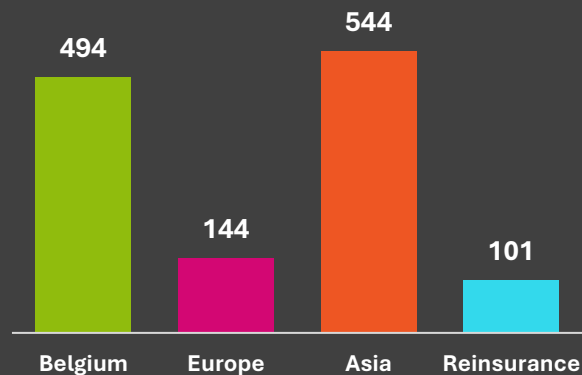
■ Belgium ■ Europe
■ Asia



Reinsurance Protection: EUR 0.26 bn

Net operating result

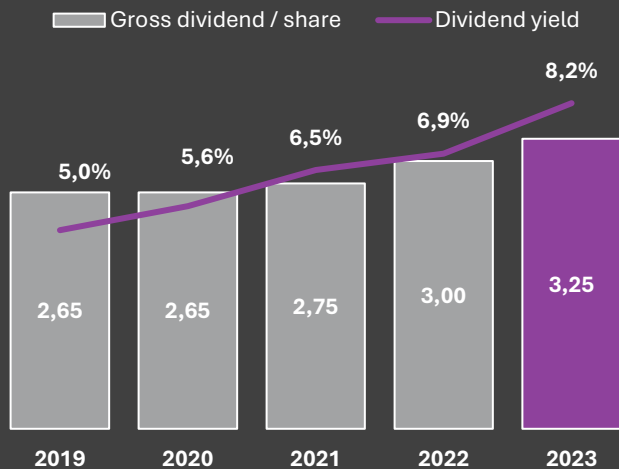
2023 TOTAL: EUR 1,166 mio



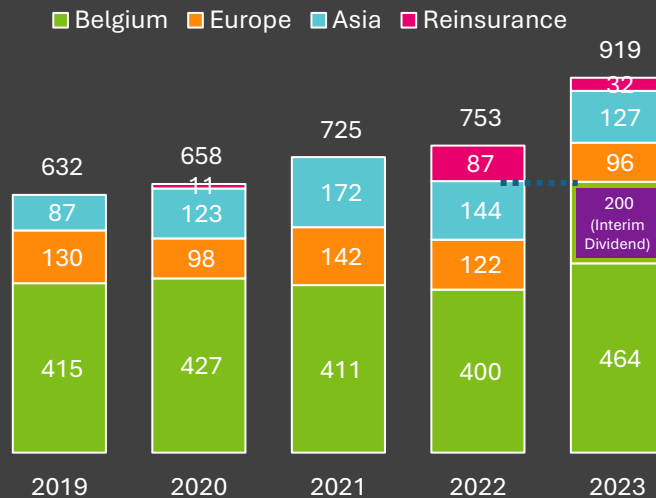
General Account & Elimination: EUR (117) mio

Strong performance

Shareholder return

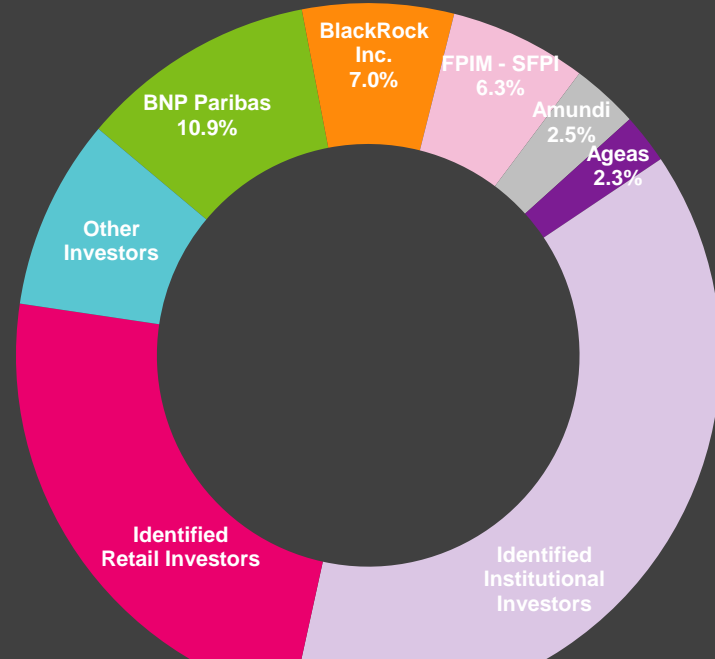


Dividend upstream



Strong performance

Shareholder base





elevate²⁷



13

countries



47

million
customers



50,000

people



20+

year
partnerships



300+

Data & AI
solutions in the
pipeline



200

years of
heritage



5/6

ESG rating
upgrades



ALL

Impact24 targets
within reach

Drivers



Drive profitable growth



Lead in technical insurance & operational excellence



Future-proof distribution capabilities & enrich customer experience

Enablers



People



Tech, Data & AI

Guiding principles



Sustainability



Long-term thinking



Drive **profitable growth**



Lead in **technical insurance & operational excellence**



Future-proof **distribution capabilities & enrich customer experience**



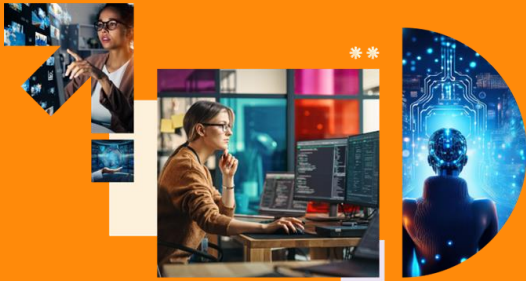
Strategic Drivers



Tech, Data & AI



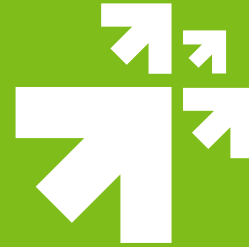
People



Enablers



Sustainability



Long-term thinking



➤ Guiding Principles

➤ Our commitments towards our stakeholders

Target by end 2027

AS A BUSINESS AND TO INVESTORS

Average earnings per share growth

6% to 8%

Holding Free Cash Flow

EUR 2.2+ billion

Shareholder Remuneration

EUR 1.9+ billion (Progressive Dividend per Share)

TO CUSTOMERS

Delivering the best customer experience

Top quartile NPS scores across all our markets

TO EMPLOYEES

Employee NPS

Top quartile

Women in Senior and Middle Management:
% Women in senior & middle management/ total
% women in company / senior and middle
management = Top 800

40% ratio

TO SOCIETY

Products

35+ % of GWP from products that stimulate the transition
to a more sustainable and inclusive world.

ESG Ratings

Top quartile with 3 out of 6 rating agencies we actively engage with



Principles

Focus on consolidated, cash-generative entities while leveraging on our group strengths

- **Partnerships are in our DNA**
- Exploring entry in markets, with the opportunity to **reach and grow** to market leading positions
- Aligned to **strategic themes**

Markets

Belgium - Europe

- **Add-ons** to existing business to further strengthen and diversify our position
- Generate synergies by **in-market** consolidation
- Entry in a **new** market remains an **option**

Asia

- **Optimising** positions in collaboration with our partners

Drivers



Drive profitable growth



Lead in technical insurance & operational excellence



Future-proof distribution capabilities & enrich customer experience

Enablers



People



Tech, Data & AI

Guiding principles



Sustainability



Long-term thinking