





HR Sustainability

Summary of Change initiatives



do your thing

# Financial Health

<p><b>Inspiring to change behavior</b></p>	<p>Employee Education on FH</p>	<p>Development of a tailor-made Financial Health education programme for ING to support the needs, asks and context of ING NL employees. Includes the awareness campaigns to drive participation as well as the reporting capability to track progress</p>		<ul style="list-style-type: none"> <li>• [Current status including issues]</li> </ul>
<p><b>Inspiring to change behavior</b></p>	<p>FH Knowledge Management</p>	<p>Creation of a central repository for all content relevant to the Financial Health topic for employees</p>		<ul style="list-style-type: none"> <li>• [Current status including issues]</li> </ul>
<p><b>Inspiring to change behavior</b></p>	<p>Leadership Empowerment on FH</p>	<p>Coaching and guidance provided to ING people managers on how to manage conversations with employees which touches on personal topics such as personal finances. Empowering people managers with information to guide employees to ING's available tools and resources.</p>		<ul style="list-style-type: none"> <li>• [Current status including issues]</li> </ul>
<p><b>Improve Financial Health</b></p>	<p>FH Organisational Baseline Measurement</p>	<p>Given the commitments made to the NCFG, ING is expected to conduct an organizational baseline measurement to gauge its FH in Q3. This is done by having a sample of employees participate in a survey hosted by Nibud</p>		<ul style="list-style-type: none"> <li>• [Current status including issues]</li> </ul>
<p><b>Improve Financial Health</b></p>	<p>Financial Wellbeing Conversation</p>	<p>Provide ING employees the opportunity to engage with an ING Financial Coach to discuss their financial situation and receiving actionable suggestions on how to improve their financial situation.</p>		<ul style="list-style-type: none"> <li>• [Current status including issues]</li> </ul>

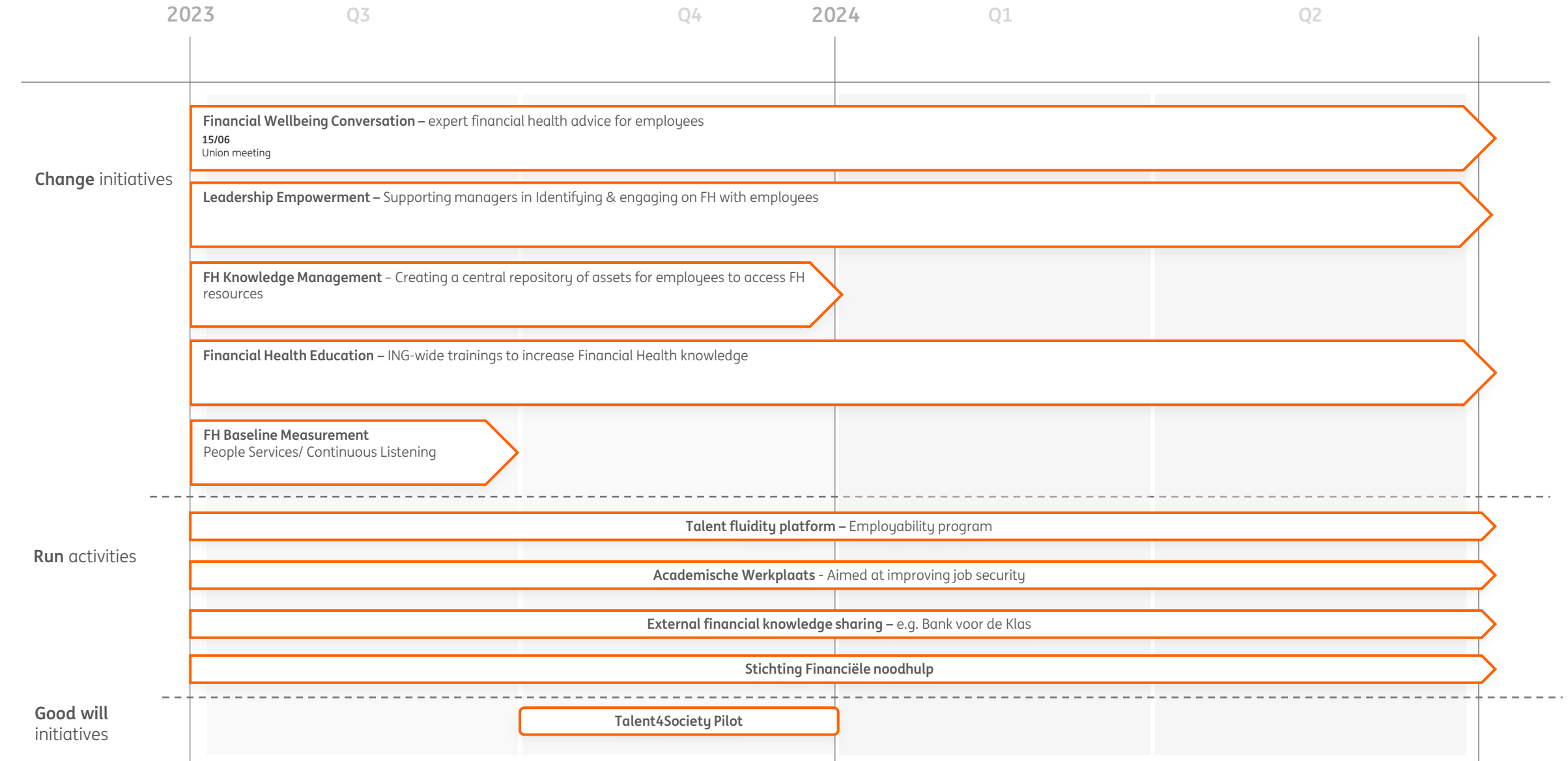
HR Sustainability: Financial Health

Roadmap and Action Planning



do your thing

# HR Financial Health Roadmap | 2023



# List of initiatives – Financial Health



#	Initiative name	Description
1	<b>Financial Wellbeing Conversation</b>	Providing access for employees to internal ING expert financial health advisory services
2	<b>Leadership Empowerment</b>	Supporting managers in identifying FH flags and risks and practical tooling and support to engage with employees on the subject of FH
3	<b>FH Knowledge Management</b>	Creating a central repository of assets for employees to access FH resources
4	<b>Financial Health Education</b>	Company-wide trainings to raise awareness and knowledge on Financial Health topics
5	<b>FH Baseline Measurement</b>	Measurement of employee's financial health conducted through an external survey utilizing a random sampling
6	<b>Talent Fluidity Platform</b>	Programme to facilitate internal employee mobility, career and skills development
7	<b>Academisch Werkplaats</b>	Collaboration between ING and external parties to test programmes, policies and innovations
8	<b>External Financial Knowledge Sharing</b>	Volunteering programs aimed at sharing financial knowledge externally
9	<b>Stichting Financiële Noodhulp</b>	A foundation which offers financial support to ING employees in financial distress
10	<b>Talent4Society Pilot</b>	Pilot volunteering programme aimed at employees employing their current skills at a non-profit organisation, thus widening their skill base and improving their employability and mobility
11	<b>Buitenboordmotor</b>	Programme which facilitates the external mobility of employees, collaboration with external partners to assist employees in making a career change outside ING.

# Example Initiative Details: Financial Health Education



Objective, description and scope
Company-wide trainings to increase employee's knowledge on Financial Health, both for their own personal advantage and for them to be ambassadors of Financial Health externally.

Owner(s)
...

Timeline	
Qx 202x	ongoing

Suitable for external comms
Yes

Interdependencies
...

Detailed planning available
Yes / No

Impact on Financial Health
Establishing baseline knowledge on Financial Health, what it means for ING, how ING is addressing it for our employees and customers and how employees can mobilise themselves for impact within and outside ING.

Investments	
Financial	xxxK for content development
Resources	x FTE for one year

# Example Initiative Details: Talent Fluidity Platform



Objective, description and scope
<ul style="list-style-type: none"> <li>Motivate and enable employees to increase their employability</li> <li>Encourage employees to steer their careers by upskilling them and matching them to internal opportunities: jobs, projects, mentoring, learning interventions.</li> <li>Providing employees with insights regarding the skills to develop in order to remain relevant for the organisation and external market.</li> </ul>

Owner(s)
...

Timeline	
Qx 202x	Qx 202x

Suitable for external comms
Yes, internal comms comes first

Interdependencies
<ul style="list-style-type: none"> <li>...</li> </ul>

Detailed planning available
No

Impact on Financial Health
<ul style="list-style-type: none"> <li>Employees that remain employable/ market relevant, inside or outside ING, will have a higher chance of maintain steady income streams; a basis for financial health</li> </ul>

Investments	
Financial	xxxK (consultancy, communication, activation)
Resources	x FTEs

# Example Initiative Details: Buitenboordmotor



<p><b>Objective, description and scope</b></p> <p>Buitenboordmotor helps people to develop oneself in another expertise and move from a current job to a job outside the organization within scarce sectors: healthcare, education, IT and technology: objectives:</p> <ul style="list-style-type: none"> <li>• Sustainable progress for all: making ourselves future ready</li> <li>• Empowering employees to pursue their purpose outside ING :</li> <li>• Potential future cost savings on Social Plan costs</li> </ul>	<p><b>Owner(s)</b></p> <p>...</p>	<p><b>Timeline</b></p> <table border="1"> <tr> <td>Qx 202x</td> <td>Qx 202x</td> </tr> </table>		Qx 202x	Qx 202x		
Qx 202x	Qx 202x						
	<p><b>Suitable for external comms</b></p> <p>Yes</p>	<p><b>Interdependencies</b></p> <ul style="list-style-type: none"> <li>• ...</li> </ul>					
	<p><b>Detailed planning available</b></p> <p>Yes</p>						
<p><b>Impact on Financial Health</b></p> <ul style="list-style-type: none"> <li>• Besides on wellbeing and healthy performance the Buitenboordmotor has impact on financial health. People can develop oneself and move from job to job. This gives financial security.</li> </ul>	<p><b>Investments</b></p> <table border="1"> <tr> <td>Financial</td> <td>2023: est. xxxK 2024: est. xxxK Employees in this track are investing less time in their current job, which also has financial implications</td> </tr> <tr> <td>Resources</td> <td>On average x FTE</td> </tr> </table>			Financial	2023: est. xxxK 2024: est. xxxK Employees in this track are investing less time in their current job, which also has financial implications	Resources	On average x FTE
Financial	2023: est. xxxK 2024: est. xxxK Employees in this track are investing less time in their current job, which also has financial implications						
Resources	On average x FTE						





do your thing