

# Audit of the 2018 annual accounts NN Group N.V.

Presentation to the Annual General Meeting of Shareholders of NN Group N.V.

29 May 2019

## Independent auditor's report

### What work did we perform?

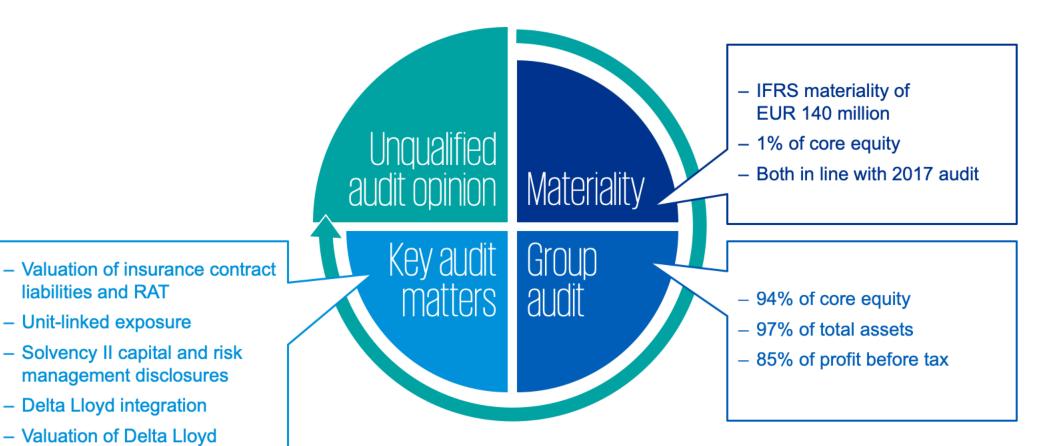
- Audit of the 2018 consolidated and parent company annual accounts in accordance with Dutch law, including the Dutch Standards on Auditing.
- Verification that the Annual Review contains the information as required by Part 9 of Book 2 of the NL Civil Code.
- Based on our knowledge and understanding obtained through our audit of the annual accounts or otherwise, we have not observed any material misstatements in the Annual Review and the information provided is consistent with the annual accounts.
- Confirmation of our independence to NN Group.
- Assurance engagement (review) of the 2018 non-financial information in the Annual Review.

Our audit opinion on the consolidated and parent company annual accounts - Unqualified

Our conclusion on the review of non-financial information – Unqualified



# Key matters of our audit approach



liabilities and RAT

Unit-linked exposure

Delta Lloyd integration

Valuation of Delta Lloyd

goodwill

Solvency II capital and risk

management disclosures



# Thank you for your attention