

AG Real Estate

AG Real Estate is the real estate subsidiary of AG Insurance and the real estate advisor to Ageas. Our ambition: to manage, as an integrated operator, a diversified asset portfolio in an optimal and sustainable manner. We operate in Belgium, France, Luxembourg and selected European markets as both investor and developer in the best interest of our clients and partners.

CSR Policy

- Act to support the development of the city and its inhabitants.
- Our sustainable development policy addresses the need for a statement of commitments and actions to redefine the city of tomorrow. These (tangible and measurable) actions are to be assessed on an annual basis and implemented through operational procedures.
- AG Real Estate has taken the initiative to espouse the United Nations' Sustainable Development Goals -- a framework that provides guidelines accompanied by ambitious measures. We have selected 11 out of the 17 goals of this Agenda 2030 to provide more effective responses to the challenges we face.
- We are deploying this programme in a cross-functional and transparent manner across our different lines of business and in accordance with concrete themes in order to give greater scope to our projects. Our commitment is thus rooted in the group to grow and reach out to society as a whole.

Sponsoring objectives

What is sponsoring?

Sponsoring refers to financial or material support for activities or events, in which we do not promote our company and products directly. AG Real Estate provides means and resources to support an event or activity that is important to our clients. To affirm our support, we expect the AG Real Estate logo to be visible in return. This advertising is obtained by mentioning our logo on all communication media.

Why do we sponsor?

AG Real Estate is interested in sponsoring for very concrete reasons:

- Image reinforcement
- Development of brand awareness
- Establishment or improvement of business relations
- Corporate citizenship
- Distinction from competitors

Thanks to sponsoring agreements, we can reach targeted niche markets without having to earmark specific costs to that end.

- Image reinforcement:** We want to strengthen the image of AG Real Estate and convey a positive and impactful image to our stakeholders through appropriate sponsoring.
- Development of brand awareness:** AG Real Estate has a stable brand awareness, which needs to be maintained. Sponsoring is useful in this respect and helps to maintain a positive awareness of the name, products and activities of AG Real Estate.
- Establishment or improvement of business relations:** Many events offer special and exclusive networking opportunities. AG Real Estate avails itself of these events to create links and strengthen its community of potential partners, clients or suppliers.
- Corporate citizenship.** AG Real Estate embraces the mission of corporate citizenship to bring added value to the community and strengthen its image as a Stakeholder of the City.
- Distinction from competitors.** By sponsoring an event, especially under an exclusive agreement, AG Real Estate stands out from its competitors.

Objectives of patronage

What is patronage?

Patronage refers to a donation from AG Real Estate which is not linked to any commercial consideration.

Why patronage?

AG Real Estate acts as a patron pursuant to one of our values: 'Care'.

AG Real Estate intends to assume its role in society without any commercial consideration. We want to play our role in society while respecting our shareholders and stakeholders.

We do so through our activities but also through donations and patronage, for the following reasons:

- **Indirect strengthening of relations:** Patronage can prove beneficial to companies, individuals or associations and can thus help strengthen relations indirectly (e.g. when AG Real Estate contributes towards the maintenance of the capital's parks, the relationship with the city of Brussels is strengthened without the knowledge of external players).
- **Employer Branding:** Sponsorships can contribute to the creation of a positive image of AG Real Estate in the eyes of its employees. Through its patronage, AG Real Estate shows its employees that the company makes a positive and active contribution to the future of society and gives added meaning to their mission in AG Real Estate.
- **Reinforcement of the image of Stakeholder of the City:** Through its various non-commercial actions, AG Real Estate makes its skills available to stakeholders and citizens of the cities in which it operates.

Patronage can also be based on personal motivation. Accordingly, every year, AG Real Estate staff select an organization and make a donation.

What do we support?

Important: The selection and exclusion criteria are valid for sponsoring and patronage actions.

Application criteria

- The association concerned must be a non-profit.
- The association concerned must be located in Belgium.
- The association concerned must be engaged in a social, environmental or artistic action (attention: artistic actions must pertain to the heritage of the city or have a societal role).
- The association concerned must act for the well-being of the city and its inhabitants (human action and/or physical footprint).
- The association concerned must ideally be a structure for which the funds provided by AG Real Estate will have a real economic impact on a defined project.

Exclusion criteria

- Actions with a commercial purpose
- Applications from sports clubs or associations, individual athletes, relating to motor sports or risk sports
- Applications for projects that are harmful to health and the environment
- Discriminatory applications that are contrary to our corporate values (Care, Dare, Deliver and Share)

Approval procedure

Steps

STEP 1 → The Communication Team stands guarantee for compliance with the criteria and the budget

STEP 2 → Depending on the amount involved, the scale of approval is as follows:

- €0 to €1000: Communication Team
- €1001 to €2500: 1 member of the Management Committee + Communication Team (in consultation)
- €2501 to €5000: 1 member of the Management Committee + Serge Fautré + Communication Team (in consultation)
- As of €5001: Approval by the Management Committee as a whole + Communication Team (in consultation)

