



CSR policy 2022-2024

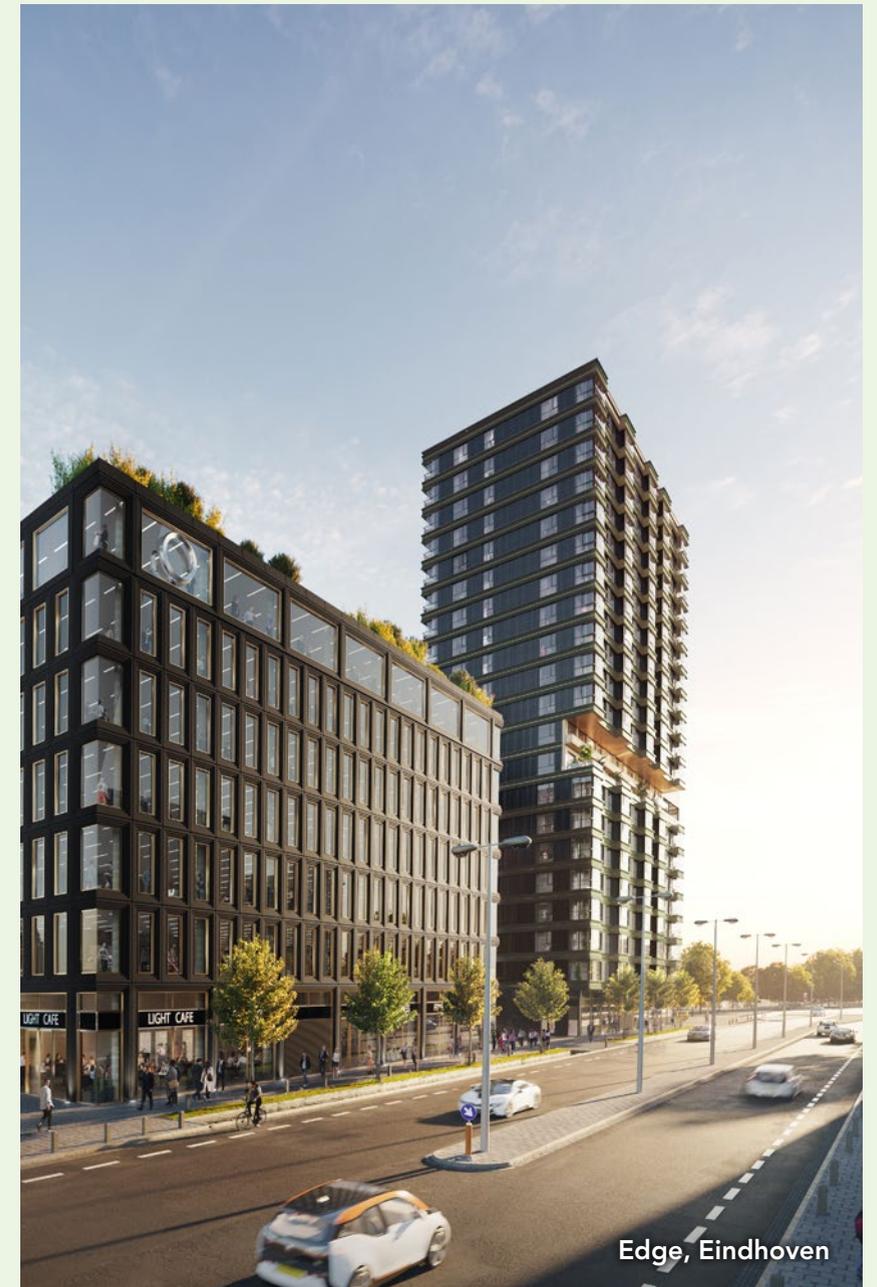
Investing in perpetual value

ASR Dutch Mobility Office Fund



Mission

“We create **perpetual value** for our investors and society by investing in sustainable high-quality real estate.”



Corporate Social Responsibility (CSR)

ASR Dutch Mobility Office Fund's vision of corporate social responsibility (CSR)

The aim of the ASR Dutch Mobility Office Fund (ASR DMOF) is to establish and maintain an office portfolio with intrinsic long-term value. As defined in the ASR DMOF strategy, long-term value can be created close to national and international mobility hubs with a strong focus on railway stations. We aim to provide offices that are comfortable, can accommodate multiple tenants and meet the current and future needs of tenants in terms of usage, flexibility and sustainability. These offices have a proven track record and are among the most attractive places to work throughout the whole of the economic office real estate cycle.

A sustainable office means an attractive property: attractive for the tenant because of low energy consumption, a pleasant indoor climate and a healthy environment for employees and visitors.

Our aim is to establish and maintain an office portfolio with intrinsic long-term value

Investors find sustainable office properties attractive because a sustainable portfolio results in long-term value and helps to mitigate risks. Sustainability ensures marketability, continuity and stability. What is more, sustainable offices have a lower environmental impact thanks to their energy efficiency and water efficiency and low levels of waste generation. As a result, they help to reduce emissions of greenhouse gases. a.s.r. real estate has signed the DGBC Paris Proof Commitment to showcase its dedication to achieving a GHG-neutral portfolio by 2045.

a.s.r. real estate platform

a.s.r. real estate has been investing in real estate for more than 125 years, and manages investments for institutional investors. a.s.r. real estate has one fund per real estate sector, and invests in renewables.



ASR Dutch Mobility Office Fund



ASR Dutch Prime Retail Fund



ASR Dutch Core Residential Fund



ASR Dutch Science Park Fund



ASR Dutch Farmland Fund

Executive summary

a.s.r. real estate:
Pedigree of more than

125
years



Execute Paris Proof
roadmap

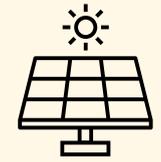


Paris Proof ✓

2045



12
offices



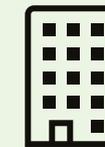
700 PV panels
in 2022



34% **BREEAM Excellent**
or higher in 2024



€ 0.7b
assets under
management



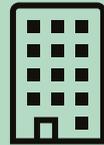
Investing in perpetual value translates to:

1. Planet



Committed to making a positive impact on climate and society

2. Property



Sustainable real estate portfolio

3. Partners



Building long-term relationships with sustainable partners

4. People



Healthy & satisfied employees

Strategic objectives 2022-2024

While each 'P' focuses on a specific aspect of CSR, all four themes must work in tandem in order for the Fund to achieve its vision. Each theme has its own strategic objectives, which are listed in the table to the right. The Fund revises its one-year and three-year goals on a yearly basis.

Strategic objectives 2022-2024

		2022	2024	
1		Planet		
		Energy Intensity (kWh per sq.m. / year)	175	140
		GHG Intensity (kg CO ₂ per sq.m. / year)	9.8	7.9
		Total number of PV panels	≥ 700	≥ 2,090
		Climate adaptation projects	≥ 1	≥ 3
2		Property		
		A energy label coverage of the portfolio	≥ 75%	≥ 87%
		WELL Gold coverage	≥ 0%	≥ 15%
		Portfolio rated BREEAM Very Good or higher	≥ 85%	≥ 92%
		Portfolio rated BREEAM Excellent	≥ 9%	≥ 34%
3		Partners		
		Number of partners with specific agreements on sustainability targets	≥ 2	≥ 6
		Tenant satisfaction rating	≥ 7	≥ 7
		Sustainable Mobility	Execute strategy	
		Green lease coverage for new lease agreements	100%	100%
4		People		
		Employee satisfaction rating	≥ 94/100	≥ 94/100
		Personal Development		
		- Training (% of annual salaries)	≥ 1%	≥ 1%
		- Sustainable employability (% of annual salaries)	≥ 1%	≥ 1%
		Health & Well being	Improvement of vitality score	
		Diversity & Inclusion	Execute diversity, equity and inclusion policy	
		Sound business practices	Further implementation of SFDR and EU Taxonomy	

SDGs

On 25 September 2015, 193 world leaders committed their nations to the 17 SDGs of the United Nations to enhance sustainable development at the global level. Between now and 2030, these goals will focus on eradicating global poverty and inequality, combating climate change and creating a prosperous and peaceful life for all.

The Fund actively contributes to the SDGs which are outlined on this page.



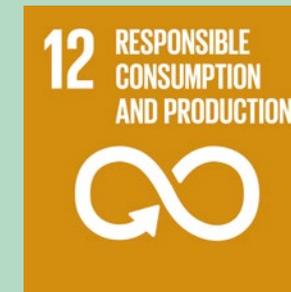
ASR DMOF actively contributes to four SDGs



The Fund has set the objective for 2024 of having at least 2,090 PV panels. The Fund also aims to further improve the portfolio's energy efficiency and committed itself to the Paris Proof goals. Progress will be monitored by keeping track of the generated amount of renewable energy (kWh) and intensity ratios.



The Fund wants to reduce car usage among the office workers who use its buildings. To achieve this, a.s.r. real estate has set up an impact strategy (p. 19).



Since 2017, the Fund has reduced its energy and GHG intensity by 10% and 1% respectively. The Fund will maintain a strong focus to ensure that the portfolio is Paris-Proof in 2045. The Fund publishes its CSR policy annually and adheres to the sustainability guidelines.



Insight into the adverse effects of climate change is vital in order to respond to the impact which climate change is having and will have. The Fund therefore assesses the risks and effects of climate change on its portfolio, to determine whether and where adaptive measures can be implemented. Goal for 2022 is to add at least one greening or water storage project.

1



Planet

We aim to make a positive impact on nature, society and climate. We do this by reducing GHG emissions, accelerating the energy transition, reducing waste and water consumption, and developing a 'Paris proof' and climate-adaptive portfolio.

- Paris Proof commitment
- Climate adaptation



Sémaphore, 's-Hertogenbosch

Paris Proof commitment

The Commitment

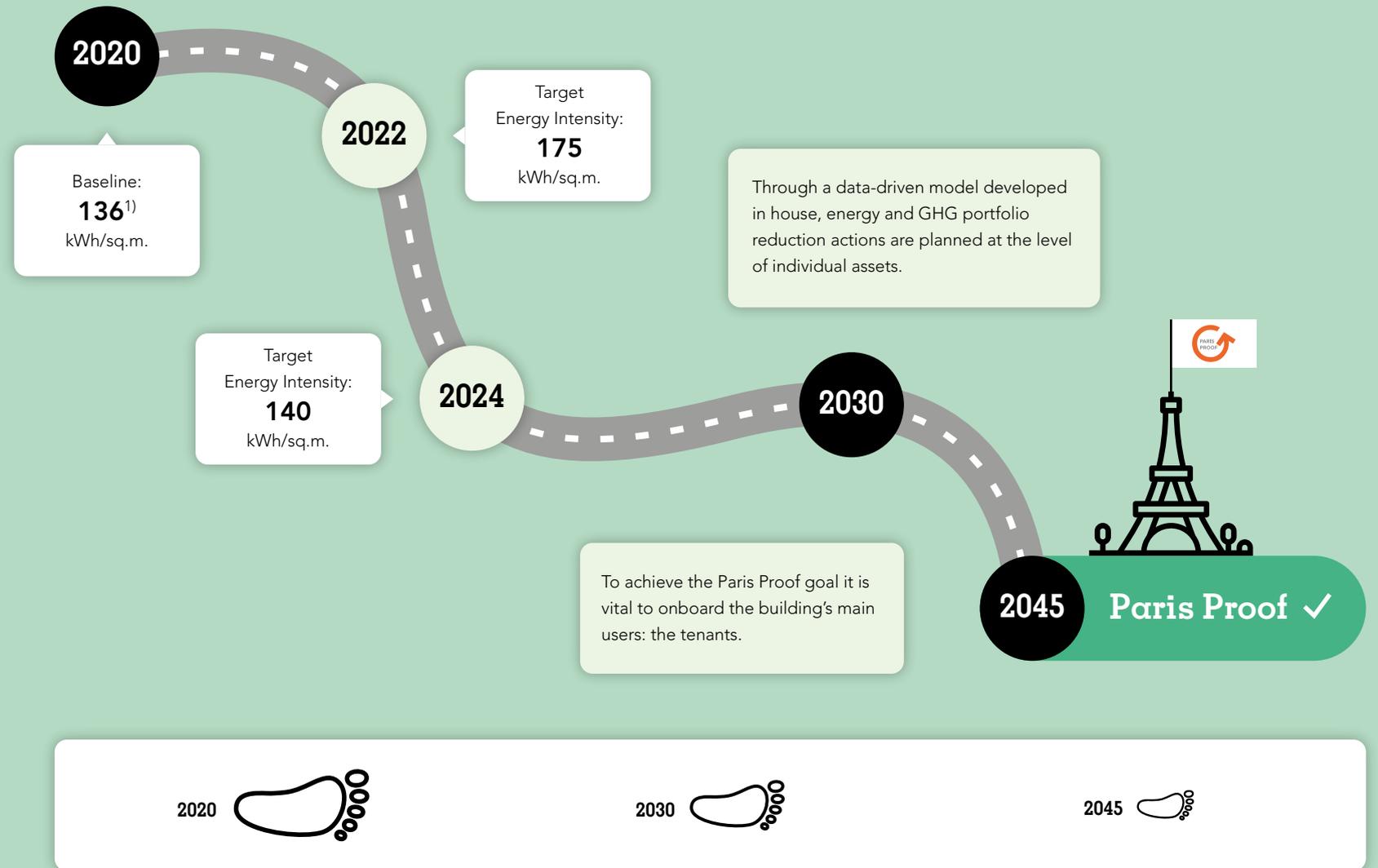
In 2020, a.s.r. real estate signed the Paris Proof Commitment of the Dutch Green Building Council, dedicating itself to achieving a GHG-neutral portfolio by 2050. In 2021, a.s.r. real estate decided to raise its ambition and aims to achieve this goal in 2045.

Increased urgency and awareness prompted the Fund to accelerate the process of realising a more energy-efficient portfolio. To prevent assets from stranding, the Fund has drawn up a Paris Proof Roadmap. This was done with the aid of the CRREM tool, which was developed by the EU for investors in real estate to measure their exposure to these emission-related risks.

The Roadmap

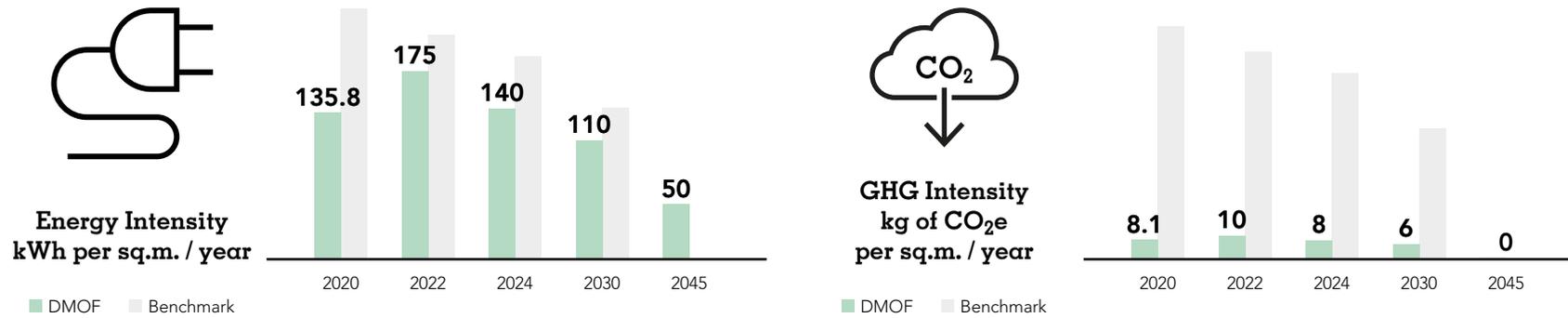
The Paris Proof Roadmap starts with a baseline measurement of, amongst others, the energy intensity of each asset an approximation of the energy use distribution, the level of insulation and the type of installations currently in use. Then, through a data-driven model developed in house, energy and GHG portfolio reduction actions are planned at the level of individual assets. This allows us to integrate the findings in the MYMPs and to use natural moments to increase the energy efficiency of assets in a cost-efficient way.

Based on the current DGBC guidance and our analysis no assets are expected to be stranded (after enhancement).



1) The building energy intensity for 2020 has decreased significantly, most likely due to the corona virus. For this reason, the Fund's targets for 2022 onward are based on 2019 usage numbers, which explains the increase in 2022 relative to 2020."

ASR DMOF's roadmap towards a 'Paris Proof' portfolio by 2045



ASR DMOF's objectives for energy intensity and GHG intensity

	2020	2022	2024	2030	2045
Energy use intensity (kWh per sq.m. / year)	136	177	144	114	60
Onsite energy generation (kWh per sq.m. / year)	0.2	2	4	4	10
Building Energy Intensity (kWh per sq.m. / year)¹⁾	135.8²⁾	175	140	110	50
Benchmark Building Energy Intensity (kWh per sq.m. / year) ⁴⁾	233.7	209	189	140	
Building GHG Intensity (kg of CO₂e per sq.m. / year)	8.1	10	8	6	0³⁾
Benchmark Building GHG Intensity (kg of CO ₂ e per sq.m. / year) ⁴⁾	103.9	93	83	58	
# PV panels	82	770	2,090	2,090	2,090
Average energy label	A	A	A	A	A

- 1) The building energy intensity is equal to the energy consumption minus the energy generated on site. The future targets are based on the Paris Proof Roadmap of the Fund.
- 2) The building energy intensity for 2020 has decreased significantly, most likely due to the coronavirus. For this reason, the Fund's targets for 2022 onwards are based on 2019 usage numbers, which explains the increase in 2022 relative to 2020.
- 3) According to the Dutch Green Building Council and the Paris Proof Commitment, the Netherlands will be able to generate enough renewable energy in 2045 to supply 50 kWh per square metre per year for office buildings. This means that the portfolio will be GHG-neutral in 2050 if the Fund reduces its building energy intensity to 50 kWh/sq.m. in 2045.
- 4) As a benchmark, the Fund uses the CRREM pathways for the 1.5 degrees Celsius global warming target for office buildings in the Netherlands.



Katreinetoren, Utrecht

Energy Intensity and GHG Intensity

Based on the Paris Proof Roadmaps the Fund set its 2022 and 2024 goals for energy and GHG intensities.

Objective Energy Intensity (kWh/sq.m./year)	Objective GHG Intensity (kg CO ₂ /sq.m./year)
2022 175	2022 9.8
2024 140	2024 7.9

Renewable energy

The Fund aims to implement renewable energy solutions where feasible. At the moment, PV panels are the most suitable solution for the Fund's portfolio, so a new objective has been set. As at Q3 2021, about 700 PV panels have been installed in the portfolio. The current buildings in the portfolio that are suitable for PV panel installation have been equipped in 2020 and 2021. The Fund aims to expand the number of PV panels with the newly build offices in the pipeline.

Objective Renewable energy (# PV panels)
2022 ≥ 700
2024 ≥ 2,090

Climate adaptation

As the impact of climate change starts to emerge, the importance of a resilient portfolio becomes evident. By understanding and anticipating on the long-term risks of climate change, ASR DMOF strives to build a portfolio that is progressively adaptable.

The Royal Netherlands Meteorological Institute (KNMI) distinguishes four major climate risks affecting the portfolio, which are translated into cartographic layers in the 'Klimaateffectatlas' (Climate Impact Atlas) managed by Climate Adaptation Services (CAS). The Fund has combined its portfolio data with these maps in the Geographic Information System (GIS) to assign a climate risk score to each newly acquired asset and takes climate risks into account in the yearly hold/sell analysis for all assets.

Objective
Climate adaptation projects
 (# of projects, yearly)

2022

≥ 1

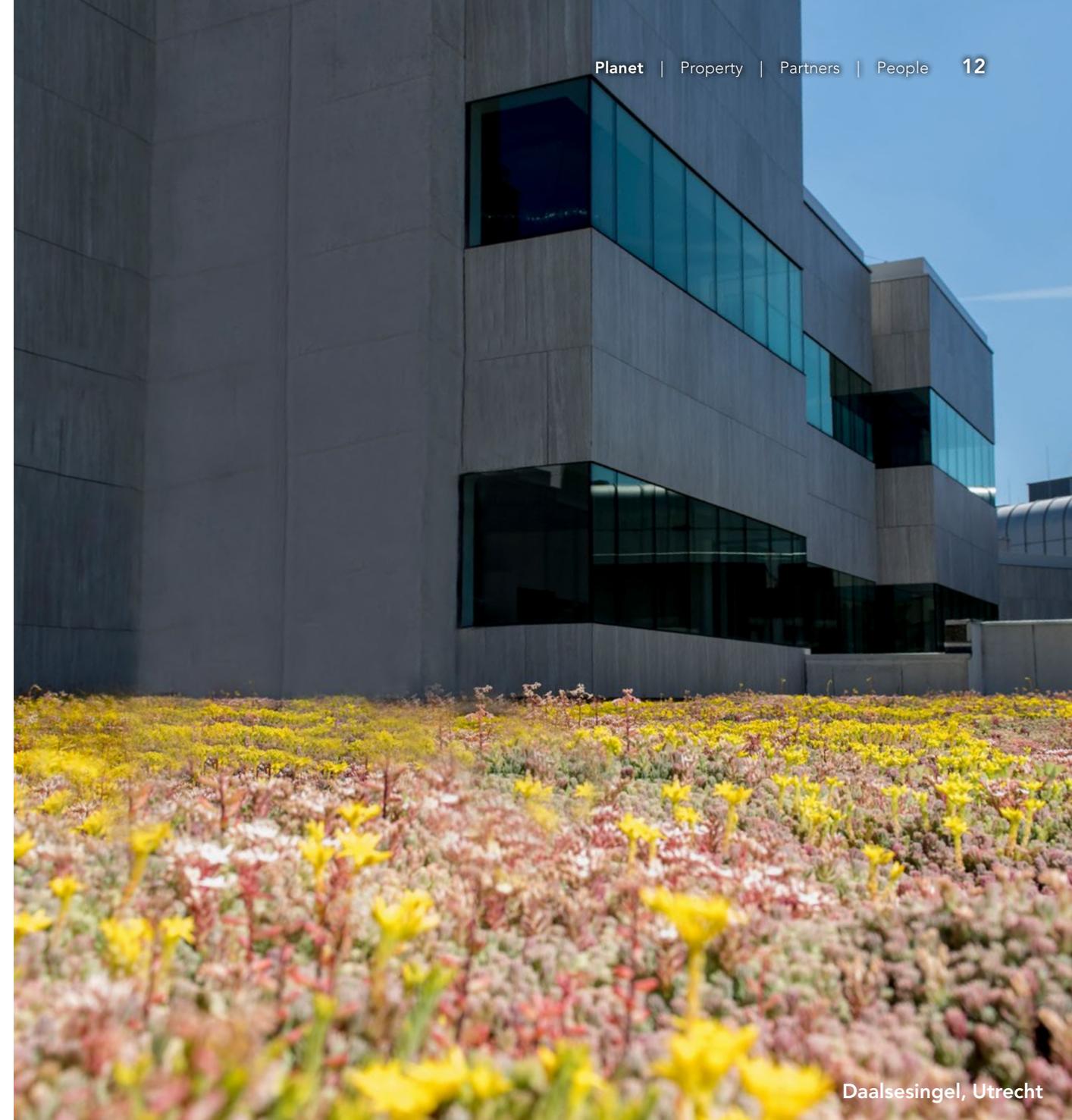
2024

≥ 3

Climate risks Indicators (situation in 2050)

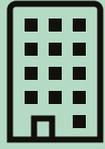
	Indicator
Physical risk	
Heat	1) Tropical days 2) Urban heat island effect
Flooding	Chance of flooding > 20 cm
Drought	1) Subsidence 2) Pole rot
Extreme weather	1) # days > 15 mm precipitation 2) Avg. highest groundwater level
Transition risk	
Law & regulations	New legislation at EU/National/Local level

The TCFD framework serves as a basis for consistent disclosure of climate-related financial risks and opportunities. In accordance with the framework, the Fund conducts works to mitigate the physical risks caused by climate change. The Fund responds to these indicators by opting for a greener environment. The Fund focuses on greening (petrified) gardens and roofs and on planting trees. Green areas contribute to water storage, reduce heat stress and have the potential to contribute to protecting and/or restoring biodiversity.



Daalsesingel, Utrecht

2



Property

Healthy, viable environments require sustainable real estate. That is why we enhance the level of sustainability in existing assets to the greatest possible extent, and we set high quality standards for new-build assets.

- **A energy label coverage of the portfolio**
- **WELL Gold coverage**
- **Portfolio rated BREEAM**





Edge, Eindhoven

Environmental savings in all projects and included in maintenance

The Fund annually allocates 0.5% of the theoretical income for energy-saving measures and CSR improvements within the portfolio. The associated costs can come from research or pilot projects to upgrade the asset to a next level. This budget is not for logical upgrades (end-of-life renewal) in the maintenance of assets.

A energy label coverage of the portfolio

All the offices of the Fund's portfolio are EPA-certified. Although the Fund will not be required (by the Dutch government) to obtain an energy label A until 2030, it does plan to keep improving the energy label A rewarded buildings in the portfolio in the policy period. By taking these measures, the Fund will create a well above-average green office portfolio that is prepared for future regulations and will therefore maintain its long-term value.

In 2021, the percentage of Label A properties in the portfolio decreased to 75%. This was mainly caused by the sale of the Eempolis building in Amersfoort.

Objective
A energy label coverage of the portfolio
 (%)

2022

≥ 75

2024

≥ 87

WELL Gold coverage

Besides the successful achievement of becoming a 100% Green Label portfolio, the Fund also pursues a higher goal with regard to the well-being of its tenants and the users of its buildings. This is embodied in the WELL Building Standard, which is a certification for the health and safety within your building. The WELL Building Standard is a vehicle for buildings and organisations to deliver more thoughtful and intentional spaces that enhance human health and well-being. Backed by the latest scientific research, WELL includes strategies that aim to advance health by setting performance standards for design interventions, operational protocols and policies and a commitment to fostering a culture of health and wellness. The certification ranges from Bronze to Platinum, and the Fund aims to have at least a Gold (the second-highest) certification.

Objective
Well Gold coverage
(%)

2022

0

2024

≥ 15

Portfolio rated BREEAM

In addition to the portfolio's EPA certification, the Fund wants to further improve the sustainability of its portfolio by focusing on achieving BREEAM 'in use' Certificates for its properties. By the end of 2020 all buildings in the portfolio received a BREEAM certificate, except the Daalsesingel building which will receive its certificate after the renovation in 2021. Almost all buildings received a "Very Good" certificate only Europlaza building received a "Good" which is still a very respectable score.

Objective
Coverage of BREEAM Very Good or higher
(%)

2022

≥ 85

2024

≥ 92

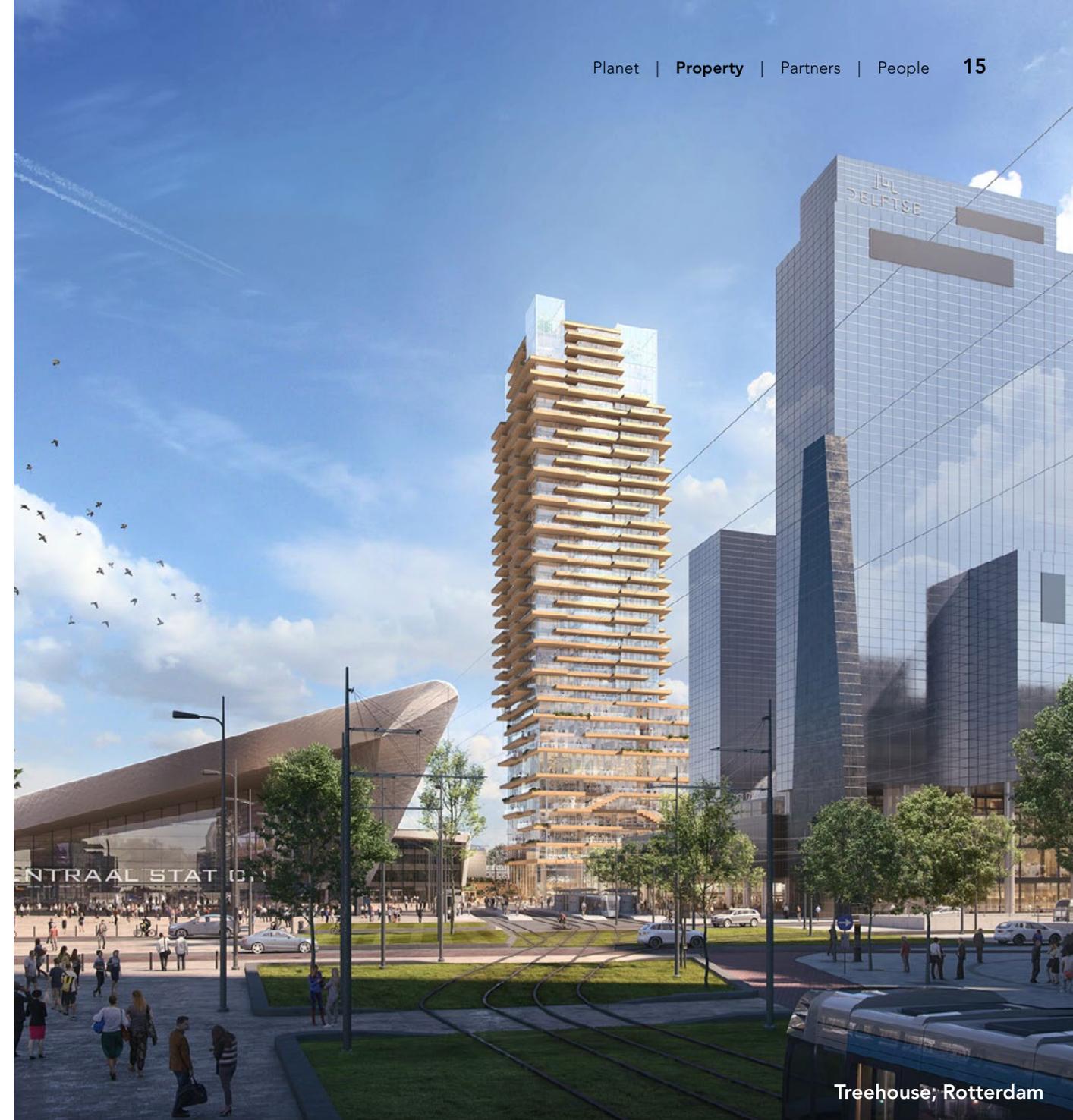
Objective
Coverage of BREEAM Excellent
(%)

2022

≥ 9

2024

≥ 34

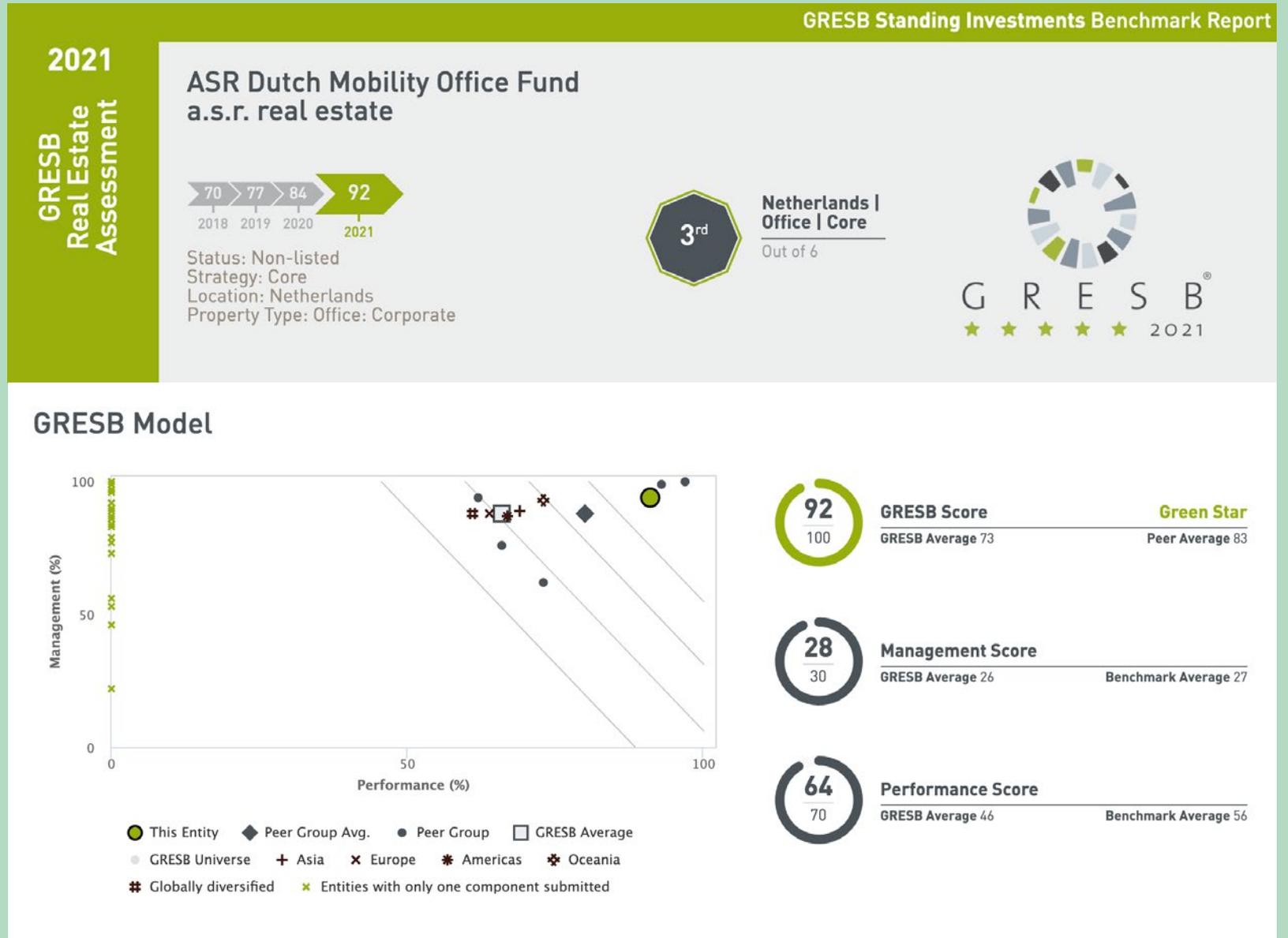


Treehouse; Rotterdam

GRESB

A further increase in the GRESB score

The Fund scored 92 out of 100 points in 2020 compared to 84 last year and achieved a five-star rating, placing the Fund in the top 20% of global participants. ASR DMOF has again outperformed both the GRESB average (73) and the peer group average (83). The Fund obtained a higher score mainly due to the increased coverage of buildings with a BREEAM certificate and its energy performance.



3



Partners

Corporate social responsibility is not something we do alone. We build long-term relationships with sustainable partners. This enables us to optimise the quality of use and the sustainability of our assets. We also aim for satisfied tenants.

- **Number of partners with specific agreements on sustainability targets**
- **Tenant satisfaction rating**
- **Sustainable mobility**
- **Green lease coverage for new lease agreements**



Number of partners with specific agreements on sustainability targets

The Fund aims to increase awareness and ensure that its partners engage with its CSR policy. CSR is a permanent item on the agenda of meetings with external property managers and tenants in order to increase awareness of CSR and ensure that it is a high priority. Additional sustainability requirements are included in agreements with external property managers. As the next step, the Fund aims to make specific agreements on sustainability targets. For 2022 the goal is to achieve these more specific agreements for at least two partners and in the period under consideration the Fund is aiming for at least six specific agreements on sustainability targets with the partners in the chain.

Objective
Number of partners with specific agreements on sustainability targets

2022

≥ 2

2024

≥ 6

Tenant satisfaction rating

ASR DMOF's tenants are important partners and ASR DMOF wishes to ensure that tenants are involved, aware and satisfied. The Fund will actively seek to improve tenant satisfaction and commitment by conducting tenant satisfaction surveys every two years. The results of these surveys will be used to improve tenant engagement. The Fund welcomes feedback from its tenants and uses that information both for sustainable investment and to maintain its long-term relationships with tenants. Key issues include the exchange of energy data, sharing and following up ideas, improving the green lease requirements and establishing mutual agreements. Better insight into energy consumption should result in a reduction in energy usage and a better understanding of which assets are energy efficient and which assets require attention.

Objective
Tenant satisfaction rating (out of 10)

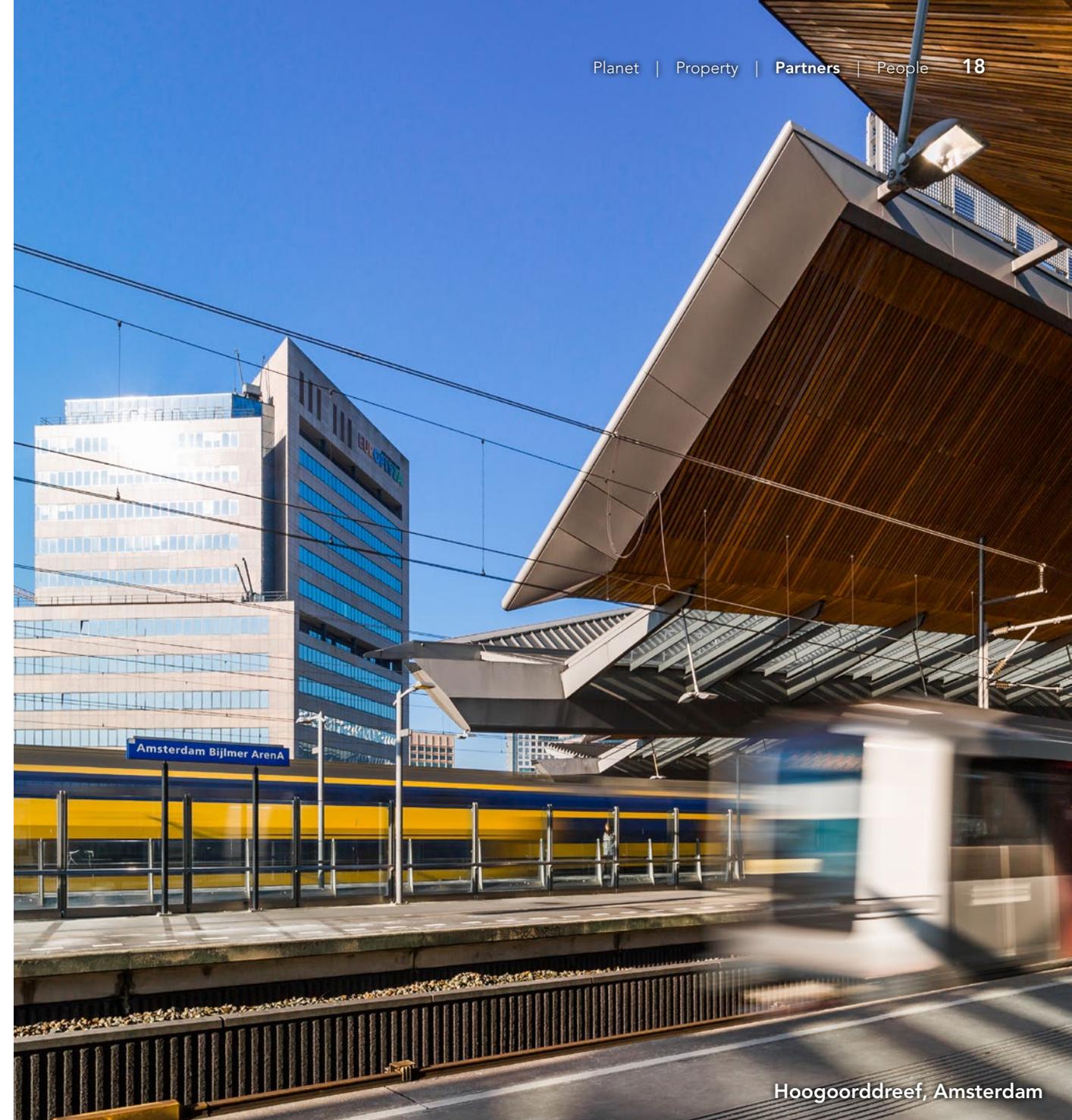
2022

≥ 7

2024

≥ 7

In 2020, the Fund commissioned survey company Keepfactor for the second time to conduct these surveys. The results arrived in early 2021 and showed a combined result (Asset and Property Management score) of 7.3 out of 10, above the target score of 7.0.



Hoogoorddreef, Amsterdam



Laan van Puntenburg, Utrecht

Sustainable mobility

Making an impact for sustainable mobility

The Global Impact Investing Network (GIIN) differentiates impact investing as follows: 'Investments made into companies, organisations and funds with the intention to generate positive social and environmental impact alongside a financial return'. Based on analysis of Goudappel, a proven consultant in the field of mobility, office workers tend to use sustainable means of transportation more often when their workplace is nearby a public transport hub.

The Fund has developed an impact investment strategy for its forward commitments, focused on sustainable mobility. The fund only invests in offices nearby public transport hubs, this can be quantified (using a substantiated calculation model of Goudappel) in the impact of greenhouse gas reduction as a result of travel behavior of office workers. With additional facilities, such as charging facilities and shared cars, more office workers will use sustainable means of transportation to commute to and from work, which leads to less greenhouse gas emissions.

Objective
Sustainable Mobility

2022 - 2024
Execute strategy

Green lease coverage for new lease agreements

The Fund firmly believes that cooperation between owners and tenants is an essential ingredient of meeting CSR objectives. The Fund's goal is to challenge tenants to enter into new green lease agreements that set ambitious CSR targets and go beyond the ROZ-2015 level. ASR DMOF wants all its new lease agreements to be green lease contracts, whereby the landlord and tenant agree on how the leased asset will be used in the most responsible and sustainable manner.

The Fund aims that all new rental contracts are green lease contracts. This means that the number of standing contracts with a green lease is growing each year. In the years to come, the Fund will aim to further sharpen the sustainability terms and conduct more substantive talks with tenants on achieving green lease objectives.

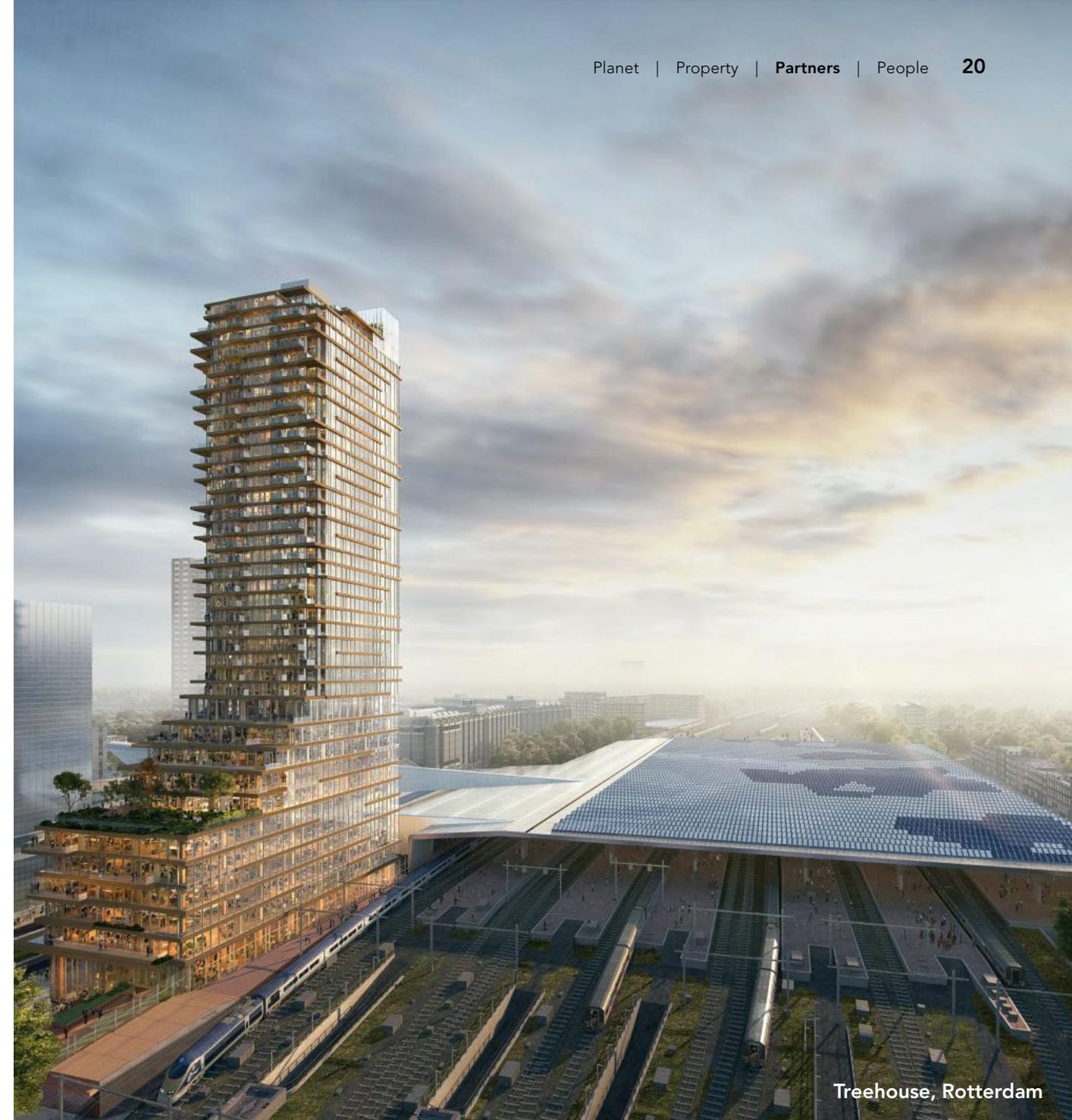
Objective
**Green lease coverage
for new lease agreements**
(%)

2022

100

2024

100



Treehouse, Rotterdam

Alignment with sustainability guidelines

The Fund's strategy is aligned with guidelines set by the following organisations:

UN Principles for Responsible Investment

a.s.r. obtained an UNPRI A+-rating for its strategy and governance and an A-rating for its properties.



UN Global Compact

a.s.r. signed up to the UNGC in 2011, embracing, supporting and implementing (within its sphere of influence) its principles relating to human rights, labour standards, the environment and the fight against corruption.



INREV (European Association for Investors in Non-listed Real Estate Vehicles)

The Fund is compliant with the INREV Sustainability Reporting Module (100% with the mandatory module and 97% with the sustainability best practices module).



UN Sustainable Development Goals (UN SDGs)

The UN SDGs selected by a.s.r. as well as the Fund are an integral part of the CSR policy.



IVBN (Foundation for Dutch Institutional Investors in the Netherlands)

The Manager is present in multiple IVBN working groups in which the industry discusses and sets targets on multiple topics (including sustainability).



Finance for Biodiversity pledge

a.s.r. signed the Finance for Biodiversity pledge, with the intention to commit to protecting and restoring biodiversity through the finance activities and investments. The pledge was launched on 25 September 2020.

Paris Proof Commitment DGBC

By signing this Commitment in 2020, a.s.r. real estate embraces the targets of the Paris Climate Conference and actively works towards a Paris Proof portfolio.



TCFD

The Manager, as part of a.s.r., has adhered to TCFD since 2019. TCFD is an industry-led initiative for consistent disclosure of climate-related financial risks and opportunities.



Dutch Insurance Code

The Manager, as part of a.s.r., has adhered to the Dutch Insurance Code since 1 January 2011.

SFDR (European Union Sustainable Finance Disclosure Regulation) & EU Taxonomy

a.s.r. real estate and the Fund are compliant with the SFDR. ASR DMOF qualifies in accordance with Article 8 of the SFDR. The Fund strives to be compliant to the future SFDR and EU Taxonomy regulations.



4



People

We believe it is important to be an attractive employer. We prioritise the well-being of our employees and encourage them to reach their full potential.

In addition, we ensure that everyone at a.s.r. real estate is fully committed and aware of their particular role in achieving our CSR objectives.

- Sustainable employment
- Sound business practices



a.s.r. real estate employees

Sustainable employment

Employee satisfaction rating

On a yearly basis, a.s.r. real estate conducts the Denison Organisational Success Survey among all its employees. This survey measures the success of an organisation on several dimensions, e.g. employee satisfaction, engagement and adaptability. The results are compared to a global benchmark of large organisations that use the Denison Survey. Following each survey, the results are analysed and discussed intensively by the board, the internal Denison workforce and all business lines. Where necessary, steps are taken to improve a.s.r. real estate's standing as an excellent employer.

In 2021, a.s.r. real estate scored 94/100 for employee satisfaction.

Objective
Employee satisfaction rating
(out of 100)

2022
≥ 94

2024
≥ 94

Personal development

The main focus of a.s.r.'s human resource management policy is the personal development of its employees in terms of professional expertise, competences and skills. 1% of annual salaries is devoted to training and development and 1% is devoted to sustainable employability. A dedicated HR team provides guidance for employees who wish to develop their talents and take control of their own future by developing their talents, moving to another position (sustainable employability) or leaving a.s.r.

As at 30 September 2021, 1.2% and 1.0% of annual salaries has been spent on these themes respectively.

Objective
Personal development
- Training
- Sustainable employability
(% of annual salaries)

2022
≥ 1

2024
≥ 1

Health & Well being

Prioritising health and wellbeing and avoiding stress in the workplace is an important issue. Awareness, prevention and guidance are three important instruments in this regard. a.s.r. provides workshops, has a dedicated team to support employees and offers flexible working conditions. During COVID-19, particular attention has been paid to this theme by questioning employees through a weekly survey and by providing the necessary hardware to improve home working conditions.

Employees are questioned annually on the key themes of stress, absentee rate, working ability, physical complaints and level of enthusiasm. Based on the outcomes, a customised vitality programme will be drawn up.

The last survey took place in 2021. The participation rate was 56% and a.s.r. real estate scored equal to or better than the Dutch average on five out of seven themes. The next survey takes place in 2022.

Diversity & Inclusion

a.s.r. stands for equal opportunities for all and strives for an inclusive culture. Different perspectives, backgrounds, knowledge and experiences contribute to the realisation of a.s.r.'s objectives and are positively and sustainably used and deployed. It is important that space is created to express these differences.

The aforementioned yearly Denison Organisational Success Survey contains a Diversity & Inclusion module where the perception and progress of this issue is measured against four pillars:

- perceptions of inclusion and respect;
- a working environment that is safe and free from discrimination;
- fair and equal access to opportunities;
- leadership with an eye for diversity values.

a.s.r. continues to work on this theme every day. The results of the Diversity, Equity and Inclusion policy will be reported in a.s.r.'s annual report.

Objective
Health & Well being

2022 - 2024
Improvement of vitality score

Objective
Diversity & Inclusion

2022 - 2024
Execute diversity, equity and inclusion policy

Sound business practices

For a.s.r. real estate, it goes without saying that corporate social responsibility can only be fully embedded by means of sound, transparent business practices. Important principles of a.s.r.'s governance are its Integrity & Compliance regulation, Risk Management, Code of Conduct, Privacy Policy, Customer Due Diligence policy and Whistleblowing procedures. Furthermore, a.s.r. real estate has been licensed under the AIFMD by the Dutch authority AFM since 2015 as a provider of financial services in the field of collective and individual asset management.

Last year, a.s.r. addressed the issue of China violating human rights among the Uyghurs, a Turkic ethnic group, who were forced to mine raw materials for PV panels. The Company decided to tighten the screening procedure for all PV panel projects to ensure that it only partners with manufacturers that are not related, directly or indirectly, to China's suspected violation of the human rights of the Uyghurs.

SFDR & EU Taxonomy

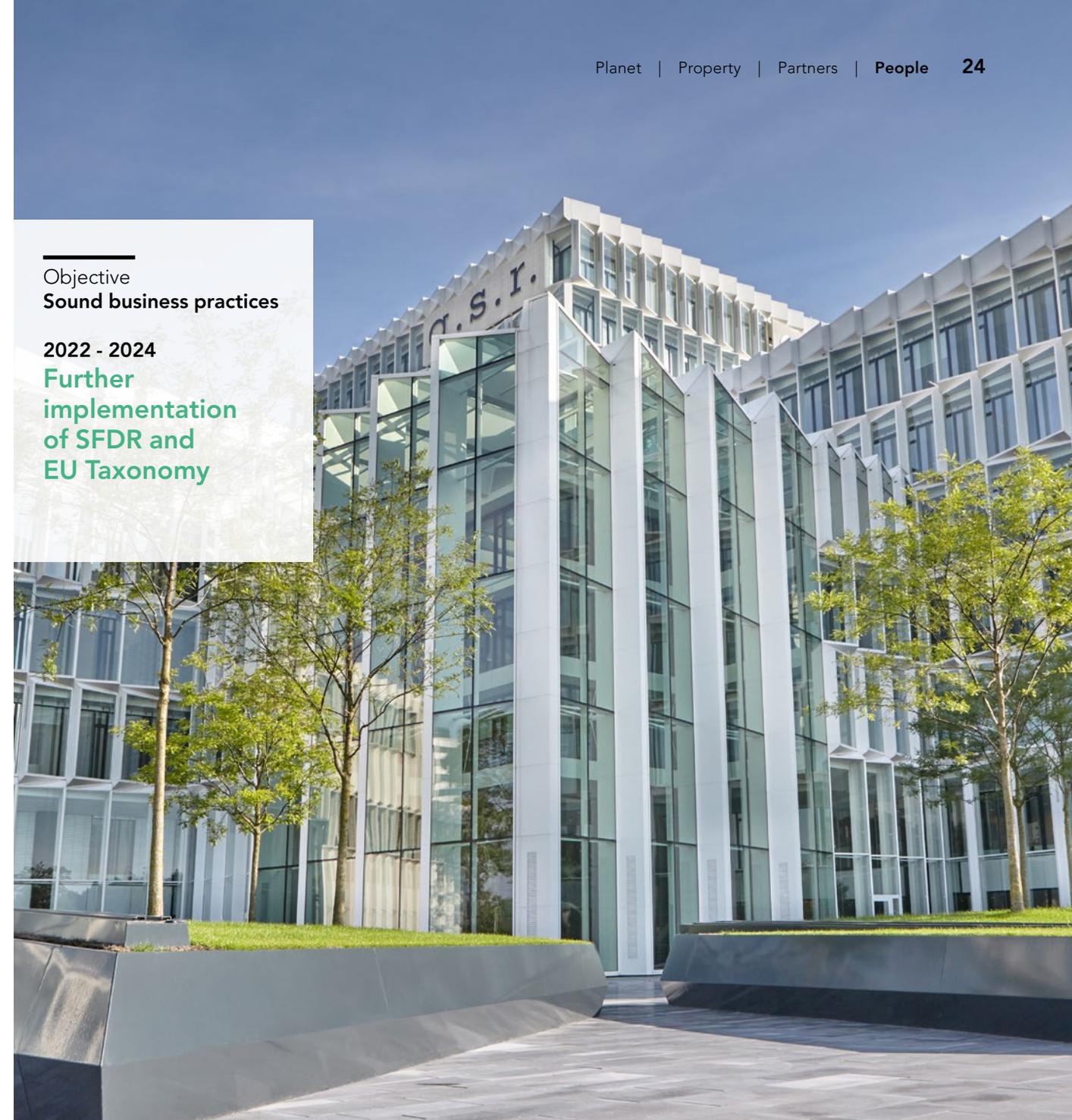
In 2018 the EU released an action plan for financing sustainable growth, based on three pillars: reorienting capital flows towards sustainable investments, mainstreaming sustainability into risk management and fostering transparency and long-termism in financial and economic activities. A package of measures was adopted, two of which apply to the Fund: SFDR and EU Taxonomy.

- The EU Sustainable Finance Disclosure Regulation (SFDR) is a set of EU rules that came into force on 10 March 2021. SFDR aims to make the sustainable profile of funds comparable and better understood by end-investors. The Fund is fully compliant with the SFDR and is classified as an Article 8 Fund (fund promoting environmental and social characteristics). As of 1 July 2022, the second set of rules must be in place for the Level 2 SFDR. The Fund will be compliant with the regulation to the extend reasonably possible.
- The EU Taxonomy regulation reflects a common European classification system for environmentally sustainable activities. The alignment with the EU Taxonomy will be disclosed to the extend reasonably possible.

The Fund set the objective to be compliant to future regulations of the SFDR and the EU Taxonomy.

Objective
Sound business practices

2022 - 2024
Further implementation of SFDR and EU Taxonomy



Colophon

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a.s.r. real estate

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a.s.r.
de nederlandse
verzekering
maatschappij
voor alle
verzekeringen

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