



**APG**

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**Organisatie in cijfers**

Sector	Financial Services
Annual turnover (national)	1,258,057,000
Number of employees	3,809
Number of employees in ICT and ICT-related jobs	844
80% of ICT management positions are filled with internal candidates	

**Onderzoeksresultaten**

	<b>Primary employment conditions</b> <i>financial terms of employment, such as salary, pension and stock options</i>	★★★★★
	<i>Secondary benefits and working conditions these include non-financial aspects, such as leave, working arrangements, internal communication facilities and welfare programs</i>	★★★★★
	<i>Training &amp; development the availability of development opportunities and programs. How does the employer help you develop in your job?</i>	★★★★★
	<i>Career opportunities prospects for career advancement, including presence of clear career paths, talent management, succession planning and performance management</i>	★★★★★
	<i>Organizational culture how does the employer create a strong organizational culture with, for example, top-down communication, networking opportunities, diversity plan and induc</i>	★★★★★
	<i>Innovation what role does innovation play in the organization, and how is it safeguarded?</i>	★★★★★

**Noteworthy employment conditions**

- Good remuneration package in line with financial market standards
- Good variable bonus plan
- Scope for tailored study and personal development facilities
- Health management: health check, fitness center, health center
- Group health insurance
- Good pension plan
- Good balance between work and private life thanks to flexible working hours and possibilities to work from home





**APG is one of the largest administrators of pension schemes in the world, and is specialized in the administration of group pension schemes. With approximately 4,000 employees, APG administers the pensions of 4.5 million people. APG manages roughly EUR 280 billion in pension assets (May 2011). It also performs the administration of pensions and provides communication on its related activities, to employees as well as employers. APG Group consists of APG, Cordares and Loyalis.**

## APG

Pensions are hot. Newspapers report almost daily on the pension system and everything associated with it. Everyone has an opinion on the topic. And also about the pension fund administrator. This puts APG at the center of attention. APG operates in a dynamic world and supports the maintenance of a collective pension system – the Dutch collective pension system is widely considered to be one of the best in the world. 'APG supports a strong collective pension system. This commitment is imprinted in the company's genes. Working together to achieve what you cannot realize by yourself. When the market in which we operate is moving so quickly, changing so radically, we have to be prepared to move and change ourselves. What's more, we have to be the one initiating those moves and changes. Taking the lead, being innovative. That explains why APG is such an exciting place to be. An environment that offers significant challenges, to young people in particular', says Annick Ploumen, Manager HR at APG.

## Pension scheme administrator

As an administrator of collective pension schemes, APG manages the assets for several different pension funds. APG works to provide income security for more than four million people in the Netherlands after their retirement. With approximately EUR 280 billion in assets under management »

(May 2011), APG is one of the top three administrators of pension schemes in the world. More than 4,000 employees are engaged in pension administration and communication, asset management, policy advice and support, and in providing additional products. They ensure the timely collection of pension contributions, the accurate management to which every member is entitled as well as the correct payment of retirement benefits. Loyalis, a subsidiary, offers several additional products that complement the group pension schemes. APG's asset managers invest the pension assets on finan-

cial markets around the world. That is why APG also has offices in New York and Hong Kong.

## Flexibility

Why is it so important to maintain the collective pension system? 'The Dutch pension system is unique in the world because it is based on the principles of collective provision and solidarity. Thanks to a series of broad, collective agreements, millions of people in the Netherlands now enjoy greater financial security. The solidarity provides stability and allows costs and risk to be shared. This enables us to absorb the



## Realizing ambitions

'APG is always on the look-out for high-quality employees. That is why APG actively seeks to contact students and why we take part in events, such as holding workshops at several different universities. APG also runs a business course at universities and universities of applied sciences, offering students the opportunity to get to know the organization. This is how I first came into contact with APG, with its large ICT department. I was offered a contract with APG while still studying, and I knew already at that stage that I could join a large but nonetheless informal company working in the space where business meets IT. I enjoy the variety in my work; from analyzing to coordinating activities. APG is a terrific employer that offers excellent opportunities and the support to realize personal development. Initiative is really valued. It is possible, for example, to take part in different initiatives, or even organize them yourself, alongside your daily work. Following a training program or course of studies, or pursuing career advancement within the organization are also among the possibilities. APG supports you in discovering and realizing your ambition.'

Stephanie Baumhoff (28), information analyst, 1.5 years with the company



**Annick Ploumen,**  
**Manager HR at APG:**  
**'APG is an academy for ICT'**

ups and downs in the market', explains Ploumen. Nonetheless, the present crisis is presenting the company with new challenges. Ploumen says: 'Costs must be reduced, processes must become more efficient and we need to increase our commercial strength. We expect our people to be flexible when it comes to the services they provide and how they handle their workplace, for example, and we have been able to bring in several new clients.' Ploumen points out that traditionally APG administered pensions chiefly for the construction industry, the public sector and the education sector. Nowadays, APG also administers pension schemes for the cleaning sector and an Italian pension fund, for example. 'This diversity of clients calls for flexibility on the part of our people. A pension fund for medical specialists requires a different expertise than a pension fund for public sector workers. By greater flexibility I mean also that our people don't have a permanent workplace and have to seek out the expertise that will help them perform their work. Coming into contact with people from different disciplines every now and then broadens your perspective. It creates dynamism within the organization and gets people to think outside the box. This benefits the creativity

of the services we provide. Furthermore, the use of flexi-desks enables us to make smarter use of our available space. Incidentally, we don't impose the New World of Work on our people, we let it develop bottom-up. As an employer we create the enabling conditions, with WiFi across the entire campus, for example, and laptops with webcams.'

### Good balance

So greater flexibility is the key. 'We have committed to providing a good balance between work and private life as we are convinced that if someone is physically and mentally at ease with himself or herself, at home and at work, he or she will perform better and will therefore be more successful. That good balance is a guarantee for a happy employee', opines Ploumen. APG applies this concept of general fitness across a broad spectrum. On the campus of the head office in Heerlen, for example, there are three buildings, which portray the theme of physical and mental health. These are 'be healthy' (this building houses the Occupational Health and Safety Service, and is where health checks are carried out), 'be free' (a building fitted out in a more alternative design complete with lounge areas, for example,

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**'APG attaches value to employees having an open mind and to endeavoring together to realize innovation and to provide the best services.'**

where team sessions or intervision gatherings can be held in a different setting) and 'be fit' (in which, among other things, a fitness center, physiotherapist and dietician are located).

### In touch

Ploumen believes that this good balance goes further. 'Our people, and in particular young professionals, have a need for freedom. Stern rules do not fit in this context, but agreements at an individual level do. That is why we make an effort to stay in touch with our people and with students from academic universities and universities of applied sciences with whom we work together in order to support the labor market in terms of knowledge and job opportunities. What fits you? What do you have a need for? What fits APG? A package tailored to suit the individual. Whether in terms of employment conditions, the workplace, type of work, education and training programs, opportunities for career advancement or personal development, whatever. So long as we stay willing to engage in mutual discussions, we can continue to innovate. Our HR cycle is designed to ensure we stay in touch with our people. To track, steer and coach their development. We

consider this to be our responsibility as an employer. Just as we consider it perfectly normal that the financial terms of employment are excellent. That is logical. In turn, we expect our employees to raise themselves and APG to a higher level, adopting a result-oriented approach to their work.'

### ICT academy

Plenty of freedom, that sounds like an academy. And according to Ploumen, that is precisely how APG should be viewed, but in terms of ICT. 'The academy is a symbol for the broad range of opportunities for personal development and career advancement that APG offers. Take, for example, training programs, projects, internships or the divisions you can work for: insurance, pension administration, asset management or pension consultancy. We employ 1,000 ICT specialists in hardware and software positions, as developers, in architecture, or as project developers. The range is so diverse. You can develop within the ICT department itself, but you can also move across to the business directly from ICT and perform ICT tasks there, for example.' What it comes down to is that as an employee of APG you have the chance

yourself to seize every opportunity there is. APG creates the enabling conditions, and at the same time offers scope for initiative from the work floor. Irrespective of whether that concerns you individually or relates to an activity in the context of the innovation platform, the knowledge platform, the different communities – young APG or active aging. So long as the aim is to create a benefit for the employees and clients of APG. Take the following examples. 'A corporate traineeship, giving the opportunity to learn lots about the company, the pension system and the financial world in a short

period of time. We additionally have both management and professional development programs that are designed to allow employees to grow their skills sets, for example, so that they can apply those skills in a focused manner. Another example is "influence without power", consultancy and project management.' Ploumen stresses once again that APG attaches value to employees having an open mind and endeavoring together to realize innovation and to provide the best services. 'People who look beyond the familiar paths are given plenty of scope to develop their talents.'



## A real honor

'With my degree in international relations, you could hardly say I had a particularly strong IT background. But I nonetheless felt a strong affinity with IT. I enjoyed programming, although mainly as a hobby. When it came to starting out on my working career I really wanted to find a position that suited me, and that led me to the traineeship with Cordares. After a year of much study, I had the feeling that I was well equipped enough to hold my own in IT. At Cordares I was given the chance to develop further. Last year I had responsibility for a major project. That went so well that my name was put forward for a talent development program. For eight months my job is to concentrate primarily on my own development. The soft skills, such as convincing, listening, skills and presentation. I will close this program by presenting a business case to the management team. I consider it a real honor to have been given this opportunity. I found the integration of IT at the time of the merger of APG with Cordares a major challenge. Cooperation and flexibility are key in this regard.'

Bob Hennis (31), applications specialist, 4 years with the company

