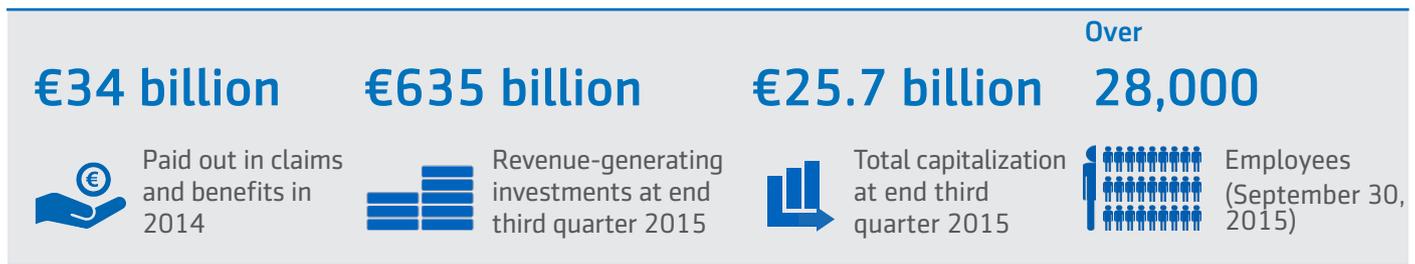


About Aegon

Aegon's roots go back more than 170 years – to the first half of the nineteenth century. Since then, Aegon has grown into an international company, with businesses in more than 20 countries in the Americas, Europe and Asia. In the US, Aegon's largest market, we operate under the Transamerica brand. Today, Aegon is one of the world's leading financial services organizations, providing life insurance, pensions and asset management. Aegon never loses sight of its purpose to help people achieve a lifetime of financial security.



Strategy

Purpose

Aegon's purpose is to help people achieve a lifetime of financial security.

Ambition

Four strategic priorities provide the strategic framework for Aegon's ambition to be a trusted partner for financial solutions at every stage of life.

- **Loyal customers:** Serving our customers' need for financial security throughout their lifetimes by providing digitally enabled, omni-channel, accessible solutions and superior customer experience.
- **Operational excellence:** Delivering excellent service to our customers at competitive cost levels by increasing scale and improving quality, efficiency and accuracy of our processes with technology.
- **Empowered employees:** Valuing and supporting our people as our greatest asset by engaging and enabling them with the tools, training and culture needed to exceed our customers' expectations.
- **Optimized portfolio:** Ensuring that we always meet our long-term commitments to our stakeholders by delivering sustainable financial results and maintaining a strong and stable balance sheet.

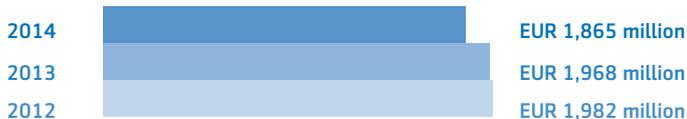
Aegon CEO Alex Wynaendts:
"Being truly customer centric is about always putting the customer at the heart of what we do and how we do it".



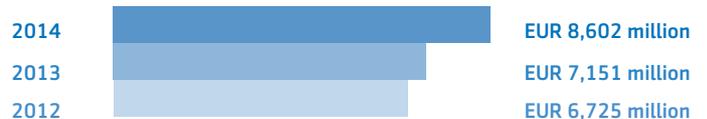
Businesses in > 20
countries

Financials

Underlying earnings before tax



Sales



Composite sales number consisting of new life sales, new premium production of both accident & health insurance and general insurance and 1/10 of gross deposits.

Key trends

- Global aging is one of the [key trends](#) Aegon thinks will shape life insurance and pensions in the future.
- By the middle of this century, nearly 1.5 billion people worldwide will be over the age of 65. Of this total, over a quarter will be over 80.
- At the same time, governments in many countries can no longer afford generous state pensions.
- Individuals accept more personal responsibility for retirement.
- Aegon's own research confirms, however, that employees everywhere continue to fall short in retirement planning.



- The [Aegon Retirement Readiness Index \(ARRI\)](#) assesses how well employees view their level of retirement preparedness. In 2015, the ARRI improved slightly, but is still at a level which shows that people are not doing enough to prepare for retirement. For further information, please refer to Aegon's Retirement Readiness Survey 2015 on aegon.com.

Stock information

Aegon ordinary shares

- Traded in Amsterdam (Euronext) since 1969 and quoted in Euros.

Aegon New York Registry Shares (NYRS)

- Traded on NYSE since 1991 and quoted in US dollars.
- Attractive option for US investors.
- 1 Aegon NYRS represents 1 Aegon Amsterdam-listed ordinary share.
- Cost effective way to hold international securities.

Aegon's ordinary shares

Ticker symbol	AGN NA
Underlying ISIN	NL0000303709
SEDOL	5927375NL
Trading Platform	Euronext Amsterdam
Country	Netherlands

Aegon's New York Registry Shares

Ticker symbol	AEG US
NYRS ISIN	US0079241032
NYRS SEDOL	2008411US
Trading Platform	NYSE
Country	USA
NYRS Transfer Agent	Citibank, N.A>

Aegon NYRS contact details

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 E-mail: citiadr@citi.com

Fast facts Aegon



Headquarters
The Hague, the Netherlands

Main brands



Executive Board



Alex Wynaendts
Chief Executive Officer



Darryl Button
Chief Financial Officer

Main business lines

Life insurance, pensions and asset management

Main distribution channels

Advisors, brokers, agents, banks and financial institutions, online distribution, worksite and direct marketing

Dow Jones Sustainability Index

Aegon is member of the highly regarded Dow Jones Sustainability Index. Our DJSI rating has gained 15% over the past four years. The DJSI currently rates Aegon 'Silver Class', just behind the insurance sector leader.



Ratings:

Information on Aegon's worldwide financial ratings can be found on aegon.com.