

For AEGON, sustainability is all about ensuring the long-term viability of the company's businesses. It means managing resources responsibly - whether they are financial, material or human. And it means balancing the interests of the company's stakeholders.



## AEGON'S APPROACH TO SUSTAINABILITY

- AEGON's approach to sustainability goes to the heart of the company's business strategy: to become a leader in all its chosen markets by 2015.
- To achieve this, AEGON wants to become the most recommended by customers and employees, the preferred partner for its distributors, and the most respected and trusted financial services company for society as a whole.
- AEGON believes that its sustainability program will deliver real value for the company's shareholders by reducing risk, improving performance and opening up new business opportunities.

AEGON is currently working on two tracks; the company is taking significant steps to achieve its 2015 ambitions, but it's also now developing a distinctive life-cycle program aimed at improving levels of financial literacy in its major markets. AEGON has a number of programs and initiatives already underway that will improve our sustainability performance.

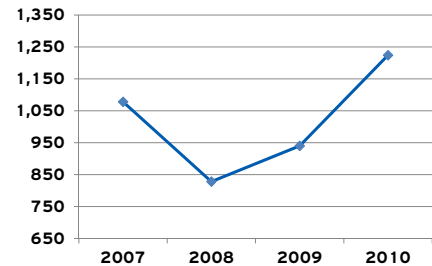
<b>Customers</b>	<ul style="list-style-type: none"> <li>• Strengthening brand framework and extending customer loyalty programs.</li> <li>• Measuring brand performance and customer loyalty more consistently across AEGON's operations.</li> </ul>
<b>Employees</b>	<ul style="list-style-type: none"> <li>• AEGON has completed its first global employee survey and is now analyzing the results.</li> <li>• Launch of new talent and performance management program.</li> </ul>
<b>Distributors</b>	<ul style="list-style-type: none"> <li>• Strengthening our market conduct principles, and ensuring that we treat our customer fairly.</li> <li>• Introducing loyalty measure for distributors and other business partners.</li> </ul>
<b>The wider community</b>	<ul style="list-style-type: none"> <li>• In October 2011, AEGON launched its global responsible investment policy that incorporates environmental, social and governance (ESG) considerations into investment decision-making.</li> <li>• Reduce CO2 emissions by 10% by the end of 2012 to lower costs and reduce impact on the environment.</li> <li>• More targeted approach to corporate donations, with a focus on three main areas: health, literacy and welfare.</li> </ul>

## SUSTAINABILITY FAST FACTS

<b>Main businesses</b>	Life insurance, pensions and asset management
<b>Main brands</b>	AEGON, Transamerica
<b>International commitments and memberships</b>	<ul style="list-style-type: none"> <li>• UN Principles for Responsible Investment</li> <li>• Extractive Industries Transparency Initiative (UK only)</li> <li>• Standards of the International Labor Organization</li> <li>• Human rights and labor standards principles of the UN Global Compact</li> </ul>
<b>Memberships</b>	<ul style="list-style-type: none"> <li>• Global Reporting Initiative</li> <li>• Carbon Disclosure Project</li> <li>• FTSE4Good</li> <li>• Dow Jones Sustainability Index</li> </ul>

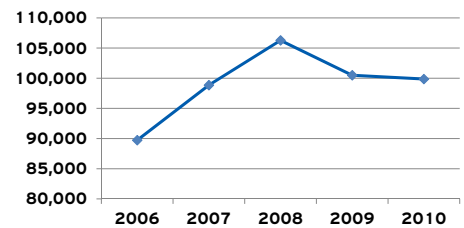
## AEGON's SRI funds

(assets under management in EUR millions)



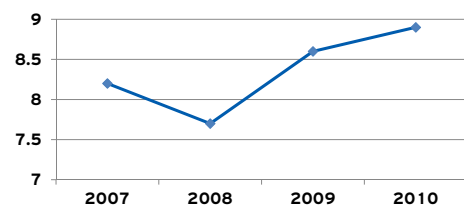
After the effects of the financial crisis, AEGON's Socially Responsible Investment funds saw strong net inflows in 2010.

## AEGON total CO2 emissions (metric tons)



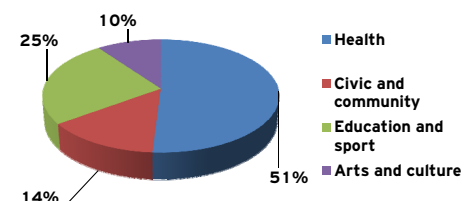
AEGON's aim is to reduce CO2 emissions by 10% between 2009 and 2013.

## Average length of service (years)



At the end of 2010, AEGON employees had spent an average of almost nine years with the company.

## AEGON donations by category (2010)



More than three-quarters of AEGON's corporate donations in 2010 went to health and education projects.