

About Aegon Americas

Operating under the Transamerica brand, the Americas is Aegon's largest market, and almost two-thirds of the Group's underlying earnings are generated here. Transamerica's dedicated professionals work to help people take the steps necessary to live better today so they can worry less about tomorrow. The company recognizes the connection between financial and physical well-being and how both are essential for achieving a lifetime of financial security. Transamerica is among the top ten largest providers of variable annuities, individual universal life & individual term life in the US.



Serving almost **13 million** customers in the US
December 31, 2018



USD 461 billion Revenue-generating investments
June 30, 2019

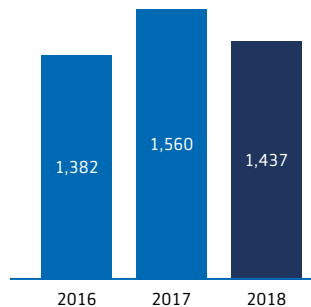


Almost **8,800** employees
June 30, 2019

- The companies making up the Transamerica brand date back to the mid-19th century.
- Transamerica provides a broad range of life insurance and investment products, individual and group pension plans, as well as asset management services.
- The company uses a variety of distribution channels to help customers access its products and services in the way they prefer – from advisors and brokers to worksite and direct channels.
- The company's operations are based in Baltimore, Maryland and Cedar Rapids, Iowa.
- Aegon has a 50% stake in Mongeral Aegon, Brazil's fourth largest independent life insurer.
- Transamerica works with academics and athletes to validate and promote the importance of Wealth + Health. In addition to working with MIT's AgeLab and the American Heart Association, Transamerica has been the shirt sponsor for Tim Howard (goalkeeper with the U.S. national soccer team and Colorado Rapids) since 2015. Transamerica also sponsors PGA major winners Zach Johnson and Stewart Cink.

Underlying earnings before tax

(in USD millions)



For more information: Transamerica.com

Fast facts: Aegon Americas

Number of employees	8,794 (June 30, 2019)
Business lines	Life insurance, savings, pensions, accident & health, and asset management
Main distribution channels	Brokers, banks, agents, direct and worksite marketing
Chief Executive Officer	Mark Mullin

The United States is the world's largest life insurance market, accounting for more than 20% of the total global market. Demand for long-term financial security is growing as the US population ages and the private sector takes on more responsibility for retirement provision.

Fast facts: US market¹⁾

Life expectancy at birth (2050-2055)	83.76 years
Percentage of population over 65 (2055)	23.1%
Life insurance premiums (2018)	USD 593 billion
Penetration rate life (premiums as % of GDP; 2018)	2.88%
Gross national income per capita (2018)	USD 62,850

¹⁾ Sources: UN, Swiss Re., World Bank