

About Aegon

Aegon's roots go back 175 years – to the first half of the nineteenth century. Since then, Aegon has grown into an international company, with businesses 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.



More than **29 million** customers



€ 59.4 billion paid in claims, benefits and plan withdrawals in 2019



€ 883 billion Revenue-generating investments
June 30, 2020



Over **23,500** employees
June 30, 2020

Our purpose

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

Our future vision

Driven by our purpose, Aegon believes everybody deserves a secure future. We are attuned to that need for financial security for our customers in a world where people are in general living and working for longer. Our future vision is to become a leader in investment, protection, and retirement solutions. We will do this by building on our strengths today.

We are well-positioned with trusted brands and leading retirement platforms in attractive markets where the key dynamics are in our favor. We operate in some of the largest and most advanced retirement and investment markets in the world: the US, the UK and the Netherlands. In addition to these three core markets, we have decided to focus on three growth markets - Spain, China and Brazil - and one global asset manager.

Demographic realities in our chosen markets and low interest rates mean our customers need to save more, not less. In addition, governments, and other institutions, who in the past organized and – in many cases guaranteed retirement benefits – are shifting responsibility for long-term savings and retirement planning to households and individuals. As a result, customers in our markets take on greater individual responsibility and need more investment, protection, and retirement solutions.

We have the distribution reach, and strength to provide our propositions to our customers, who will increasingly benefit from more sophisticated and tailored digital services and advice. Over the many decades, we have built deep expertise in designing product solutions, managing risk, managing assets, selecting third party asset managers, building distribution, and reaching customers to help them achieve a lifetime of financial security.

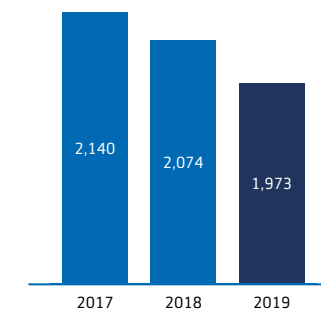
Headquarters



The Hague, the Netherlands

Underlying earnings before tax

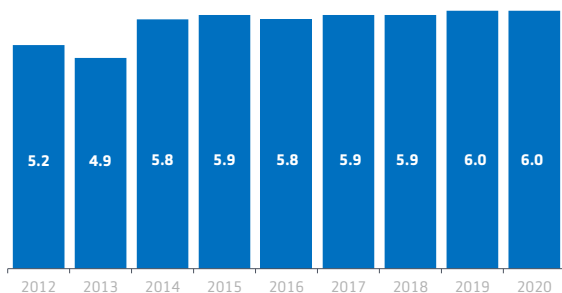
(in EUR millions)



Aegon's retirement research

- Societies are aging rapidly, government-sponsored retirement plans are under financial strain, and defined benefits plans offered by employers are disappearing. As a pension company, Aegon has a key role to play.
- Aegon's established center for longevity and retirement in the Netherlands, the US and Brazil conduct research, educate the public and lead a global dialogue on retirement security.
- Traditional ways of looking at retirement are changing. People see retirement as an active stage of life in which they aspire to stay socially connected, requiring individuals to take more personal responsibility of their retirement.
- [Aegon's own research](#) confirms, however that workers globally continue to fall short in retirement planning.

Aegon Retirement Readiness Index



In 2012, Aegon created the ARRS Index which provides a quantitative benchmark of how well-prepared workers are for retirement across a number of countries in Europe, the Americas, Asia and Australia, and which behaviors are helping to drive retirement readiness. The index provides an annual score ranking retirement readiness on a scale from 0 to 10. In 2020, the global index score remained at 6.0, just entering the 'medium' range. For further information, please refer to Aegon's Retirement Readiness Survey 2020 on [aegon.com](#).

Fast facts Aegon



Lard Friese
Chief Executive Officer



Matt Rider
Chief Financial Officer

Master brands



Main business lines

Life insurance, pensions and asset management

Main distribution channels

Brokers, agents, banks, employee benefit consultants, independent financial advisors, online distribution and our own distribution businesses.

Global Sustainability Ratings

Aegon works closely with a number of rating agencies, who regularly assess our performance. For the last five years, Aegon has maintained its 'AA' ESG (Environmental, Social, Governance) rating with MSCI, the US-based provider of equity, fixed income and hedge fund stock market indexes. Globally, MSCI rank Aegon 6th in the Life and Health Insurance sector, with a responsible investment score of 9.3 out of a maximum possible 10 points. More information on Aegon's sustainability ratings can be found 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: citibank@shareholders-online.com

Ratings

Information on Aegon's worldwide financial ratings can be found on [aegon.com](#).