

To help people achieve a lifetime of financial security

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About Aegon

Aegon's roots go back almost 200 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.



€ 48.1 billion

paid in claims & benefits in 2017



€ 804 billion

Revenue-generating investments
December 31, 2018



Over 26,000 employees
December 31, 2018

*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."*

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 prosperous and healthy lives.

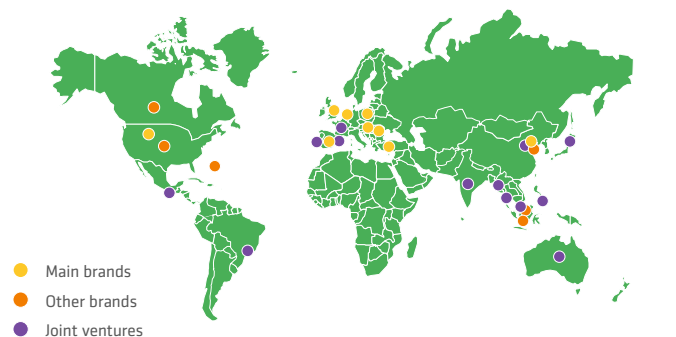
- **Loyal customers:** Serving our customers' need for financial security throughout their lifetimes by providing digitally enabled, omni-channel, accessible solutions and superior customer experience.
- **Empowered employees:** Valuing and supporting our people as our greatest asset by engaging and enabling them with the tools, training and culture needed to exceed our customers' expectations.
- **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.
- **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.

Operations in more than 20 countries

Americas

Europe

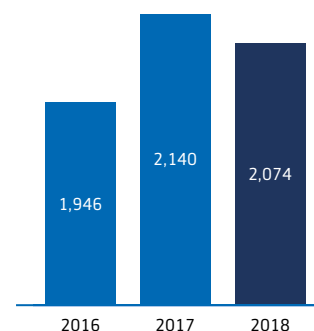
Asia



This map does not provide an exhaustive list of Aegon's operations and subsidiaries. For more information, please see our 2017 Annual Report

Underlying earnings before tax

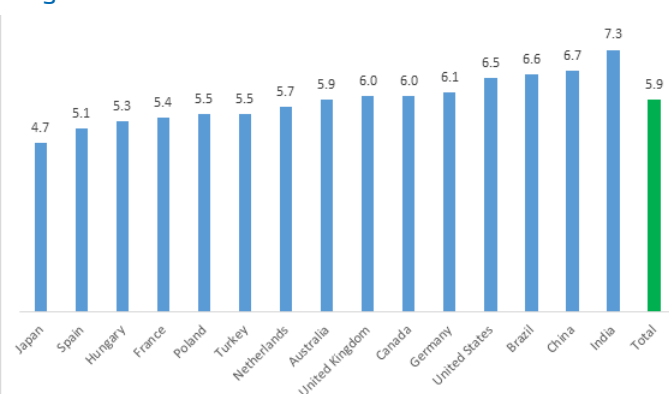
(in EUR millions)



Aegon's retirement research

- Our societies are aging rapidly, with all the economic and social consequences that brings. As a pension company, Aegon has a key role to play.
- Aegon's established centers 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.
- These changes require that individuals accept more personal responsibility for retirement. An enjoyable retirement requires careful financial planning as well as the maintenance of good health.
- 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 Aegon Retirement Readiness Index to measure workers' preparations for retirement across a number of countries in Europe, the Americas, Asia and Australia. The index provides an annual score ranking retirement readiness on a scale from 0 to 10. In 2018, the global index stood at 5.9 which is considered a 'low' level showing that people are not doing enough to prepare for a successful retirement. For further information, please refer to Aegon's Retirement Readiness Survey 2018 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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Fast facts Aegon



Headquarters
The Hague, the Netherlands

Master brands



Alex Wynaendts
Chief Executive Officer



Matt Rider
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

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.



Ratings:

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