

PRICING SUPPLEMENT

Series No.43

Serial No. 1

AEGON N.V.

Programme for the Issuance of Debt Instruments

Issue of

€ 75,000,000

4.625 per cent. Instruments due 9 December 2019

This document constitutes the Pricing Supplement relating to the issue of Instruments described herein. Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Information Memorandum dated 18 December 2003. This Pricing Supplement contains the final terms of the Instruments and must be read in conjunction with such Information Memorandum.

1. Issuer: AEGON N.V.
2. Manager: Deutsche Bank AG London
3. Status of the Instruments: Unsubordinated
4. Currency: Euro ("€")
5. Aggregate Principal Amount of Tranche: € 75,000,000
6. If to form a single Series with existing Series, Series No: Not Applicable
7. Issue Date: 8 December 2004
8. Issue Price: 99.216 per cent. of the Aggregate Principal Amount of Tranche
9. Commission Payable: 0.35 per cent. flat
10. Ratings(s): Rated A2 by Moody's Investor Services Limited and A+ by Standard and Poor's, a division of the McGraw Hill Companies Inc.
11. Net Proceeds: € 74,149,500
12. Form of Instruments: Bearer. The Temporary Global Instrument is exchangeable for interests in a Permanent Global instrument in bearer form not earlier than 40 days after the Issue Date. The Permanent Global Instrument will be exchangeable for Definitive Instruments in bearer form in the limited

circumstances set out in paragraphs (a) and (b) of Condition 1.04.

13. Denomination(s): €1,000
14. Interest: Interest bearing. Condition 5A (Fixed Rate) applies.
- Interest Commencement Date: Issue Date
- Dates for payment of interest: 9 December in each year, commencing on 9 December 2005 (long first coupon)
- Interest Basis: Actual/Actual (ISMA)
- Business Day Convention: Not Applicable
- Rate of interest: 4.625 per cent. per annum
- Default Interest: Not Applicable
15. Reference Price: Not Applicable
16. Accrual Yield: Not Applicable
17. Determination Agent: Not Applicable
18. Maturity: Condition 6.01 applies. Unless previously redeemed, or purchased and cancelled, each Instrument shall be redeemed at its principal amount on 9 December 2019.
19. Maturity Redemption Amount: Par
20. Early Redemption Amount (Tax): Par. Condition 6.02 applies
21. Optional Early Redemption (Call): Not Applicable
22. Option Early Redemption (Put): Not Applicable
23. Events of Default: Condition 7 is applicable.
24. Taxation: Condition 8 is applicable.
25. Business Day: Means a TARGET business day in accordance with Condition 9C.03.
26. Relevant Financial Centre: Condition 9C.03 (ii) is applicable.
27. Relevant Financial Centre Day: Condition 9C.03 (iii) is applicable.

28. Local Banking Day: Condition 9C.03 (iv) is applicable.
29. Replacement of Instruments: Not Applicable
30. Notices: Condition 14.01 is applicable.
31. Listing: The Official List of the UKLA. Listing is expected to be effective on or about 8 December 2004.
32. ISIN: XS0207167574
33. Common Code: 020716757
34. Common Depository: Citibank, N.A.
35. Any Clearing System other than Euroclear and Clearstream, Luxembourg: Not Applicable
36. Settlement Procedures: Standard syndicated settlement and payment procedures apply
37. Other Relevant Terms and Conditions: Not Applicable
38. Selling Restrictions: As described in the Information Memorandum.
39. Rule 144A Eligible: No

LISTING APPLICATION

This Pricing Supplement comprises the final terms required to list the issue of Notes described herein pursuant to the US\$ 6,000,000,000 Debt Issuance Programme of Aegon N.V.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this Pricing Supplement.

CONFIRMED

AEGON N.V.

By: 

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Authorised Signatory

Date: 6 December 2004