



STATEMENT ABOUT ARTICLES OF ASSOCIATION

Christiaan Maria Stokkermans, civil law notary in Amsterdam, the Netherlands,

hereby declares:

the attached document is a fair English translation of the Deed of Transformation and Amendment of the Articles of Association of:

AEGON International N.V. (new name: *AEGON International B.V.*),
having its official seat in 's-Gravenhage,

as they read after execution of the deed of transformation and amendment on 20 December 2007 before Christiaan Maria Stokkermans, civil law notary aforementioned, with respect to which amendment a ministerial Statement of No Objections was granted on 5 November 2007, under number BV 52579.

AEGON International B.V. is a private limited liability under Dutch law (*'besloten vennootschap met beperkte aansprakelijkheid'*), having its office address at AEGONplein 50, 2591 TV 's-Gravenhage and registered in the Commercial Register under number 27024209.

In preparing the attached document, an attempt has been made to translate as literally as possible without jeopardising the overall continuity of the text. Inevitably, however, differences may occur in translation, and if they do, the Dutch text will by law govern.

In the attached document, Dutch legal concepts are expressed in English terms and not in their original Dutch terms; the concepts concerned may not be identical to concepts described by the English terms as such terms may be understood under the laws of other jurisdictions.

Amsterdam, 11 February 2008.



NOTE ABOUT TRANSLATION:

This document is an English translation of a document prepared in Dutch. In preparing this document, an attempt has been made to translate as literally as possible without jeopardising the overall continuity of the text. Inevitably, however, differences may occur in translation and if they do, the Dutch text will govern by law.

In this translation, Dutch legal concepts are expressed in English terms and not in their original Dutch terms. The concepts concerned may not be identical to concepts described by the English terms as such terms may be understood under the laws of other jurisdictions.

DEED OF TRANSFORMATION AND AMENDMENT OF THE ARTICLES OF ASSOCIATION

(AEGON International N.V.)

(new name: AEGON International B.V.)

This twentieth day of December two thousand and seven, there appeared before me, Christiaan Maria Stokkermans, civil law notary in Amsterdam:

Sabrina Suzanne Mireille van Rijn, with office address at Apollolaan 15, 1077 AB Amsterdam, the Netherlands, born in Amsterdam, the Netherlands, on the twenty-fifth day of October nineteen hundred and seventy-eight.

The person appearing declared the following:

The sole shareholder of the Company, as defined hereinafter, has resolved on the third day of December two thousand and seven to transform AEGON International N.V., a public company under Dutch law (*'naamloze vennootschap'*), having its official seat in 's-Gravenhage, its office address at AEGONplein 50, 2591 TV 's-Gravenhage and registered in the Commercial Register under number 27024209 (the **Company**), into a private limited liability company under Dutch law (*'besloten vennootschap met beperkte aansprakelijkheid'*) and to amend and completely readopt the Articles of Association of the Company as well as to authorise the person appearing to have this deed executed. The adoption of these resolutions is evidenced by a shareholder's resolution attached to this deed (Annex).

The Articles of Association of the Company were last amended by a deed, executed on the twenty-eight day of July nineteen hundred and ninety-five before S. Perrick, civil law notary in Amsterdam, with respect to which a ministerial Statement of No Objections was granted on the eighteenth day of July nineteen hundred and ninety-five, under number NV 52579.

In implementing the aforementioned resolutions, the Company is hereby transformed into a private limited liability company under Dutch law (*'besloten vennootschap met beperkte aansprakelijkheid'*) and the Articles of Association of the Company are hereby amended and completely readopted as follows.

ARTICLES OF ASSOCIATION:

Article 1. Definitions.

1.1 In these Articles of Association, the following terms shall have the following meanings:

Share means a share in the capital of the Company.

Shareholder means a holder of one or more Shares.

General Meeting or **General Meeting of Shareholders** means the body of the Company consisting of the Shareholders or (as the case may be) a meeting of Shareholders (or their representatives) and other persons entitled to attend such meetings.

Managing Director means a member of the Management Board.

Management Board means the management board of the Company.

in writing means by letter, by telecopier, by e-mail, or by message which is transmitted via any other current means of communication and which can be received in the written form.

Distributable Equity means the part of the Company's equity which exceeds the aggregate of the issued capital and the reserves which must be maintained pursuant to the law.

Company means the company the internal organisation of which is governed by these Articles of Association.

1.2 References to **Articles** refer to articles which are part of these Articles of Association, except where expressly indicated otherwise.

Article 2. Name and Official Seat.

2.1 The Company's name is:

AEGON International B.V.

2.2 The official seat of the Company is in 's-Gravenhage.

Article 3. Objects.

3.1 The objects of the Company are:

to enter into a community of interest with, to participate in, to incorporate or to acquire, to manage and to control, as well as to render services to businesses and companies.

3.2 The Company is furthermore authorized to grant securities in any way or whatsoever relating to indebtedness of a business or company:

a. which holds direct or indirect all or virtually all shares in the capital of the Company; and

b. in which direct or indirect all or virtually all shares are held in the capital of the Company as referred to in sub a.

3.3 The Company is authorized to do all that is connected with aforementioned purposes or may be conducive thereto, all to be interpreted in the broadest sense.

Article 4. Authorised Capital.

4.1 The authorised capital of the Company is five hundred million euro

(EUR 500,000,000).

- 4.2 The authorised capital of the Company is divided into one million (1,000,000) Shares with a nominal value of five hundred euro (EUR 500) each.
- 4.3 All Shares shall be registered. No share certificates shall be issued.

Article 5. Register of Shareholders.

- 5.1 The Management Board shall keep a register of Shareholders in which the names and addresses of all Shareholders are recorded.
- 5.2 Section 2:194 of the Dutch Civil Code applies to the register of Shareholders.

Article 6. Issuance of Shares.

- 6.1 Shares may be issued pursuant to a resolution of the General Meeting. The General Meeting may transfer this authority to another body of the Company and may also revoke such transfer.
- 6.2 A resolution to issue Shares shall stipulate the issue price and the other conditions of issue.
- 6.3 The issue of a Share shall furthermore require a notarial deed, to be executed for that purpose before a civil law notary registered in the Netherlands, to which deed those involved in the issuance shall be parties.
- 6.4 Upon issuance of Shares, each Shareholder shall have a right of pre-emption in proportion to the aggregate nominal value of his Shares, subject to the relevant limitations prescribed by law and the provisions of Article 6.5.
- 6.5 Prior to each single issuance of Shares, the right of pre-emption may be limited or excluded by the body of the Company competent to issue such Shares.
- 6.6 The full nominal value of each Share must be paid upon subscription.
- 6.7 The Management Board shall be authorised to perform legal acts relating to non-cash contributions on Shares and other legal acts mentioned in Section 2:204 of the Dutch Civil Code, without prior approval of the General Meeting.

Article 7. Own Shares; Reduction of the Issued Capital.

- 7.1 The Company and its subsidiaries may acquire fully paid in Shares or depositary receipts thereof, with due observance of the limitations prescribed by law.
- 7.2 The Company and its subsidiaries may grant loans with a view to a subscription for or an acquisition of Shares or depositary receipts thereof, but not in excess of the amount of the Company's distributable reserves.
- 7.3 The General Meeting may resolve to reduce the Company's issued capital in accordance with the relevant provisions prescribed by law.

Article 8. Transfer of Shares.

- 8.1 The transfer of a Share shall require a notarial deed, to be executed for that purpose before a civil law notary registered in the Netherlands, to which

deed those involved in the transfer shall be parties.

- 8.2 Unless the Company itself is party to the transfer, the rights attributable to the Share can only be exercised after the Company has acknowledged said transfer or said deed has been served upon it, in accordance with the relevant provisions of the law.

Article 9. Share Transfer Restrictions (Offer to co-Shareholders).

- 9.1 The provisions of Article 9 Section A below are applicable to a transfer of one or more Shares, unless (i) all Shareholders have granted permission for the intended transfer in writing, which permission shall then be valid for a period of three months, or (ii) the Shareholder concerned is obliged by law to transfer his Shares to a former Shareholder.
- 9.2 A transfer of one or more Shares can only be effected after the Shares have been offered for sale to the co-Shareholders first. The relevant Shareholder (the **Offeror**) shall make the offer by means of a written notification to the Management Board, stating the number of Shares he wishes to transfer and the person or persons to whom he wishes to transfer the Shares. The Management Board shall give notice of the offer to the co-Shareholders. Co-Shareholders interested in purchasing one or more of the offered Shares (the **Interested Parties**) must notify the Management Board of their interest. If the Company itself is a co-Shareholder, it shall only be entitled to act as an Interested Party with the consent of the Offeror.
- 9.3 The price for which the offered Shares can be purchased by the Interested Parties shall be set by the Offeror and the Interested Parties in joint consultation, or by one or more experts designated by them. If an agreement on the price or on the expert or experts, as the case may be, is not reached, the price shall be set by one or more independent experts, to be designated, at the request of one or more of the parties concerned, by the chairperson of the Chamber of Commerce and Factories where the Company is registered in the Commercial Register.
- 9.4 Within one month of the set price having been notified to them, the Interested Parties must give notice to the Management Board of the number of the offered Shares they wish to purchase. Once the notice mentioned in the preceding sentence has been given, an Interested Party can only withdraw with the consent of the other Interested Parties.
- 9.5 If the Interested Parties together wish to purchase more Shares than have been offered, the offered Shares shall be distributed among them. The Interested Parties shall decide together upon the distribution. If an agreement on the distribution is not reached, the Management Board shall determine the distribution in such a way that the offered Shares will be distributed among them as far as possible in proportion to the total nominal value of the Shares held by each Interested Party at the time of the distribution. The number of offered Shares allocated to an Interested Party

- cannot exceed the number of Shares he wishes to purchase.
- 9.6 The Offeror may withdraw his offer up to one month from the day on which he is informed of the Interested Party or Parties to whom he can sell all offered Shares and at what price.
- 9.7 If it becomes apparent that none of the co-Shareholders is an Interested Party or that not all offered Shares will be purchased against payment in cash by one or more Interested Parties, the Offeror may, within a period of three months, freely transfer all the offered Shares, but not part thereof, to the person or persons listed in the offer.
- 9.8 In the event of (i) suspension of payments or bankruptcy of a Shareholder, (ii) the appointment of a custodian to administer the affairs of a Shareholder, (iii) a court decision pursuant to which one or more assets of a Shareholder are placed under administration because of his physical or mental condition, (iv) the death of a Shareholder, (v) a change of ownership of Shares as a result of a statutory merger or demerger or (vi) a person acquiring Control (as defined in Article 9.10) over a Shareholder-legal entity, save in case this person was an affiliate (as referred to in Section 2:24b of the Dutch Civil Code) of the relevant Shareholder-legal entity at the moment prior to the acquisition of Control, such Shareholder, or his successors in title, must offer his Shares for sale to the co-Shareholders. The foregoing provisions of this article shall apply by analogy, to the extent that Article 9.9 does not provide otherwise.
- 9.9 The offer must be made within three months of the occurrence of the in Article 9.8 indented relevant event and the offer cannot be withdrawn. If none of the co-Shareholders has timely registered as an Interested Party or it is established that not all of the offered Shares are purchased against payment in cash by one or more Interested Parties, the Offeror, or his successors in title, may keep the Shares concerned. If the offer is not made within the period provided above, the Company shall have irrevocable power of attorney to make such offer and, if all offered Shares are purchased, to transfer the Shares to the Interested Party or Parties. In that event, the Company shall pay the purchase price to the person entitled thereto, after deduction of the expenses chargeable to him.
- 9.10 For the purpose of Article 9.8, **Control** over a Shareholder-legal entity means:
- (i) that a person, including any other persons with whom such person acts in concert, whether directly or indirectly, holds the majority of the shares in the capital of the relevant Shareholder-legal entity; or
 - (ii) that a person, including any other persons with whom such person acts in concert, whether directly or indirectly, and whether by the ownership of share capital, the possession of voting rights, contract or otherwise, has the power to appoint and/or remove the majority of the

members of the board of management, supervisory board or other governing body of the relevant Shareholder-legal entity, or otherwise has the power to control the management and policies of that Shareholder-legal entity.

Article 10. Pledging of Shares and Usufruct in Shares.

- 10.1 The provisions of Article 8 shall apply by analogy to the pledging of Shares and to the creation or transfer of a usufruct in Shares.
- 10.2 If a Share is pledged or if a usufruct is created in a Share, the voting rights attributable to such Share may not be assigned to the pledgee or usufructuary. The pledgee or usufructuary does not have the rights which are granted by law to the holders to issue depositary receipts for shares in the capital of the Company with cooperation of the Company.

Article 11. Depositary Receipts for Shares.

The Company shall not cooperate in the issuance of depositary receipts for Shares.

Article 12. Managing Directors.

- 12.1 The Management Board shall consist of one or more Managing Directors. Both individuals and legal entities can be Managing Directors. The General Meeting can grant the title chairman of the Management Board to a Managing Director.
- 12.2 Managing Directors are appointed by the General Meeting.
- 12.3 A Managing Director may be suspended or removed by the General Meeting at any time.
- 12.4 The authority to establish remuneration and other conditions of employment for Managing Directors is vested in the General Meeting.

Article 13. Duties, Decision-making Process and Allocation of Duties.

- 13.1 The Management Board shall be entrusted with the management of the Company.
- 13.2 The General Meeting may establish rules regarding its decision-making process and working methods. In this context, the General Meeting may also determine the duties which each Managing Director shall be particularly responsible for.
- 13.3 Management Board resolutions at all times may be adopted in writing, provided the proposal concerned is submitted to all Managing Directors then in office and none of them objects to this manner of adopting resolutions.
- 13.4 The Management Board shall act according to the instructions of the General Meeting concerning the general outlines of the financial, social and commercial policy and of the personnel policy within the Company.

Article 14. Representation; Conflicts of Interest.

- 14.1 The Company shall be represented by the Management Board. Each Managing Director shall also be authorised to represent the Company.
- 14.2 The Management Board may appoint officers with general or limited power

to represent the Company. Each officer shall be competent to represent the Company, subject to the restrictions imposed on him. The Management Board shall determine each officer's title. The authority of an officer thus appointed may not extend to any transaction where the Company has a conflict of interest with the officer concerned or with one or more Managing Directors.

- 14.3 In the event of a conflict of interest between the Company and a Managing Director, the provisions of Article 14.1 shall continue to apply unimpaired unless the General Meeting has appointed one or more other persons to represent the Company in the case at hand or in general in the event of such a conflict. A resolution of the Management Board with respect to a matter involving a conflict of interest with a Managing Director in a private capacity shall be subject to the approval of the General Meeting, but the absence of such approval shall not affect the authority of the Management Board or the Managing Directors to represent the Company.

Article 15. Approval of Management Board Resolutions.

- 15.1 The General Meeting may require Management Board resolutions to be subject to its approval. The Management Board shall be notified in writing of such resolutions, which shall be clearly specified.
- 15.2 The absence of approval by the General Meeting of a resolution referred to in this Article 15 shall not affect the authority of the Management Board or the Managing Directors to represent the Company.

Article 16. Vacancy or Inability to Act.

If a seat on the Management Board is vacant (*'ontstentenis'*) or a Managing Director is unable to perform his duties (*'belet'*), the remaining Managing Directors or Managing Director shall be temporarily entrusted with the management of the Company. If all seats on the Management Board are vacant or all Managing Directors or the sole Managing Director, as the case may be, are unable to perform their duties, the management of the Company shall be temporarily entrusted to one or more persons designated for that purpose by the General Meeting.

Article 17. Financial Year and Annual Accounts.

- 17.1 The Company's financial year shall be the calendar year.
- 17.2 Annually, not later than five months after the end of the financial year, save where this period is extended by the General Meeting by not more than six months by reason of special circumstances, the Management Board shall prepare annual accounts, and shall deposit the same for inspection by the Shareholders at the Company's office.
- 17.3 Within the same period, the Management Board shall also deposit the annual report for inspection by the Shareholders, unless Section 2:396, subsection 6, or Section 2:403 of the Dutch Civil Code applies to the Company.

- 17.4 The annual accounts shall be signed by the Managing Directors. If the signature of one or more of them is missing, this shall be stated and reasons for this omission shall be given.
- 17.5 The Company may, and if the law so requires shall, appoint an accountant to audit the annual accounts. Such appointment shall be made by the General Meeting.
- 17.6 The General Meeting shall adopt the annual accounts.
- 17.7 At the General Meeting of Shareholders at which it is resolved to adopt the annual accounts, a proposal concerning release of the Managing Directors from liability for the management pursued, insofar as the exercise of their duties is reflected in the annual accounts or otherwise disclosed to the General Meeting prior to the adoption of the annual accounts, shall be brought up separately for discussion.

Article 18. Profits and Distributions.

- 18.1 The allocation of profits accrued in a financial year shall be determined by the General Meeting.
- 18.2 Distribution of profits shall be made after adoption of the annual accounts if permissible under the law given the contents of the annual accounts.
- 18.3 The General Meeting may resolve to make interim distributions and/or to make distributions at the expense of any reserve of the Company.
- 18.4 Distributions may be made only up to an amount which does not exceed the amount of the Distributable Equity.

Article 19. General Meetings of Shareholders.

- 19.1 The annual General Meeting of Shareholders shall be held within six months after the end of the financial year.
- 19.2 Other General Meetings of Shareholders shall be held as often as the Management Board deems such necessary.
- 19.3 Shareholders representing in the aggregate at least one-tenth of the Company's issued capital may request the Management Board to convene a General Meeting of Shareholders, stating specifically the business to be discussed. If the Management Board has not given proper notice of a General Meeting of Shareholders within four weeks following receipt of such request such that the meeting can be held within six weeks after receipt of the request, the applicants shall be authorised to convene a meeting themselves.

Article 20. Notice, Agenda and Venue of Meetings.

- 20.1 Notice of General Meetings of Shareholders shall be given by the Management Board, without prejudice to the provisions of Article 19.3.
- 20.2 Notice of the meeting shall be given no later than on the fifteenth day prior to the day of the meeting.
- 20.3 The notice convening the meeting shall specify the business to be discussed. Other business not specified in such notice may be announced at a later

date, with due observance of the term referred to in Article 20.2.

- 20.4 Items, for which a written request has been filed to discuss them, by one or more holders of Shares, alone or jointly representing at least one hundredth of the issued capital, shall be included in the notice or announced in the same manner, provided that the Company received the request no later than on the thirtieth day before the date of the meeting and provided that no important interests of the Company dictate otherwise.
- 20.5 The notice of the meeting shall be sent to the addresses of the Shareholders shown in the register of Shareholders. However if a Shareholder has provided the Company with another address for the purpose of receiving such notice, the notice may alternatively be sent to such other address.
- 20.6 General Meetings of Shareholders are held in the municipality in which, according to these Articles of Association, the Company has its official seat. General Meetings of Shareholders may also be held elsewhere, in which case valid resolutions of the General Meeting may only be adopted if all of the Company's issued capital is represented.

Article 21. Admittance and Rights at Meetings.

- 21.1 Each Shareholder shall be entitled to attend the General Meetings of Shareholders, to address the meeting and to exercise his voting rights. Shareholders may be represented in a meeting by a proxy authorised in writing.
- 21.2 Shareholders may attend and address the meeting, and exercise their voting rights therein, using any appropriate means of electronic communication, if that possibility is expressly provided for in the notice of the meeting or accepted by the chairman of the meeting. The means of electronic communication used must be such that the Shareholder can be identified through it to the satisfaction of the chairman of the meeting. The notice of the meeting may contain further details and the chairman of the meeting may give further requirements with respect to the permitted means of electronic communication and its use.
- 21.3 At a meeting, each person present with voting rights must sign the attendance list. The chairperson of the meeting may decide that the attendance list must also be signed by other persons present at the meeting.
- 21.4 The Managing Directors shall have the right to give advice in the General Meetings of Shareholders.
- 21.5 The chairperson of the meeting shall decide on the admittance of other persons to the meeting.

Article 22. Chairperson and Secretary of the Meeting.

- 22.1 The chairperson of a General Meeting of Shareholders shall be appointed by a majority of the votes cast by the persons with voting rights present at the meeting.
- 22.2 The chairperson of the meeting shall appoint a secretary for the meeting.

Article 23. Minutes; Recording of Shareholders' Resolutions.

- 23.1 The secretary of a General Meeting of Shareholders shall keep minutes of the proceedings at the meeting. The minutes shall be adopted by the chairperson and the secretary of the meeting and as evidence thereof shall be signed by them.
- 23.2 The Management Board shall keep record of all resolutions adopted by the General Meeting. If the Management Board is not represented at a meeting, the chairperson of the meeting shall ensure that the Management Board is provided with a transcript of the resolutions adopted, as soon as possible after the meeting. The records shall be deposited at the Company's office for inspection by the Shareholders. On application, each of them shall be provided with a copy of or an extract from the records.

Article 24. Adoption of Resolutions in a Meeting.

- 24.1 Each Share confers the right to cast one vote.
- 24.2 To the extent that the law or these Articles of Association do not provide otherwise, all resolutions of the General Meeting shall be adopted by a simple majority of the votes cast, without a quorum being required.
- 24.3 If there is a tie in voting, the proposal shall be deemed to have been rejected.
- 24.4 If the formalities for convening and holding of General Meetings of Shareholders, as prescribed by law or these Articles of Association, have not been complied with, valid resolutions of the General Meeting may only be adopted in a meeting, if in such meeting all of the Company's issued capital is represented and such resolution is carried by unanimous vote.

Article 25. Adoption of Resolutions without holding Meetings.

- 25.1 Shareholders may adopt resolutions of the General Meeting in writing without holding a meeting, provided they are adopted by the unanimous vote of all Shareholders entitled to vote. The provisions of Article 21.3 shall apply by analogy.
- 25.2 Each Shareholder must ensure that the Management Board is informed of the resolutions thus adopted as soon as possible in writing. The Management Board shall keep record of the resolutions adopted and it shall add such records to those referred to in Article 23.2.

Article 26. Amendment of the Articles of Association.

The General Meeting may resolve to amend these Articles of Association. When a proposal to amend these Articles of Association is to be made to the General Meeting, the notice convening the General Meeting must state so and a copy of the proposal, including the verbatim text thereof, shall be deposited and kept available at the Company's office for inspection by the Shareholders, until the conclusion of the meeting.

Article 27. Dissolution and Liquidation.

- 27.1 The Company may be dissolved pursuant to a resolution to that effect by the General Meeting. When a proposal to dissolve the Company is to be made

to the General Meeting, this must be stated in the notice convening the General Meeting.

- 27.2 If the Company is dissolved pursuant to a resolution of the General Meeting, the Managing Directors shall become liquidators of the dissolved Company's property, unless the General Meeting resolves to appoint one or more other persons as liquidator.
- 27.3 During liquidation, the provisions of these Articles of Association shall remain in force to the extent possible.
- 27.4 The balance remaining after payment of the debts of the dissolved Company shall be transferred to the Shareholders in proportion to the aggregate nominal value of the Shares held by each.
- 27.5 In addition, the liquidation shall be subject to the relevant provisions of Book 2, Title 1, of the Dutch Civil Code.

Finally, the person appearing has declared:

Conversion capital in euro.

At the time the foregoing amendment of the Articles of Association takes effect, the thus issued capital of the Company, consisting of eighteen million two hundred forty-eight thousand one hundred and seventy (18,248,170) shares, with a nominal value of twenty Dutch guilders (NLG 20) each, shall be converted into three hundred thirty-one thousand two hundred and twenty-seven (331,227) shares, with a nominal value of five hundred euro (EUR 500) each.

The capital increase resulting from this conversion amounting to three hundred twenty-nine euro and forty-eight eurocent (329.48) in aggregate, shall be charged in order of availability to the distributable reserves of the Company. If these reserves are not sufficient, the Shareholder of the Company shall contribute the difference in cash. The Shareholder is to be obliged for this reason pursuant to the shareholders resolution mentioned at the beginning of this deed.

Issued capital.

At the time the foregoing transformation and amendment of the Articles of Association takes effect, the issued capital of the Company equals one hundred sixty-five million six hundred thirteen thousand and five hundred euro (EUR 165,613,500), divided into three hundred thirty-one thousand two hundred and twenty-seven (331,227) shares with a nominal value of five hundred euro (EUR 500) each. The issued and paid up capital are held by the sole shareholder of the Company.

Accountant's certificate required for transformation.

An accountant's certificate under Section 2:183, subsection 1 under *b* of the Dutch Civil Code, prepared by an accountant authorised thereto, has been attached to this deed (Annex).

Statement of no objections.

With respect to the foregoing transformation and amendment of the Articles of Association a ministerial statement of no objections was granted on the fifth day

of November two thousand and seven, under number BV 52579, which is evidenced by a written statement from the Dutch Ministry of Justice attached to this deed (Annex).

Close.

The person appearing is known to me, civil law notary.

This deed was executed in Amsterdam on the date first above written. Before reading out, a concise summary and an explanation of the contents of this deed were given to the person appearing. The person appearing then declared that she had taken note of and agreed to the contents of this deed and did not want the complete deed to be read to her. Thereupon, after limited reading, this deed was signed by the person appearing and by me, civil law notary.