

Human & intellectual capital¹

| | 2017 | 2016 | Change | 2015 | Reference: GRI Standards |
|---|----------------------|-----------------|-----------|---------------|--------------------------|
| Total number of employees | 28,318 | 29,380 | -3.6% | 31,530 | 102-7, 102-8 |
| New hires | 4,689 | 4,121 | +14% | 5,111 | 401-1 |
| Turnover ² | 25% | 26% | -3.8% | 15% | 401-1 |
| Voluntary turnover | 17% | 17% | Unchanged | 10% | 401-1 |
| Involuntary turnover | 7% | 6% | +17% | 4% | 401-1 |
| Absentee rate | 2.4% | 2.0% | +20% | 2.4% | 403-2 |
| % of women in workforce | 53% | 53% | Unchanged | 52% | 102-8 |
| % of women in senior management | 28% | 27% | +3.7% | 27% | 102-8 |
| Employee engagement score ³ | 65 | 63 ⁴ | +3.2% | 71 | 102-8 |
| Total employment costs | €2.23 billion | €2.29 billion | -2.6% | €2.28 billion | 201-1 |
| Of which, salaries | €1.5 billion | €1.5 billion | Unchanged | €1.5 billion | 201-1 |
| % of workforce eligible for variable compensation | 73% | 69% | +5.8% | 68% | |
| Ratio of median to CEO salary ⁵ | 42:1 | 42:1 | Unchanged | 44:1 | 102-38, 102-39 |

¹ Data on our environmental, social and governance performance has been grouped, where appropriate, according to the IIRC's six capitals (financial, human, intellectual, manufactured, natural and social & relationship). A full description of these capitals and their relevance may be found on the IIRC's website at www.integratedreporting.com. For more information on GRI references, please see our Reporting Supplement, available online.

² Does not include Transamerica Life Advisors in the US, or Aegon operations in Brazil, India, Japan or Turkey.

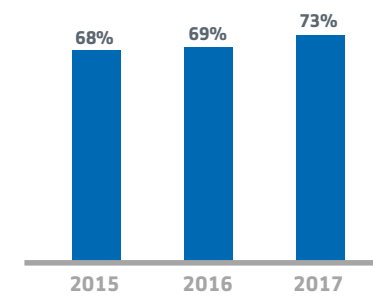
³ Based on index developed by Culture Amp. Employee engagement measures the degree of employee motivation and commitment to the company. Score is out of 100.

⁴ Please note that Aegon's 2015 score is based on a different methodology (Hay index).

⁵ Survey conducted in February 2017.

⁶ Based on information disclosed in Aegon's Annual Report. Figures cover all employment costs relating to both staff and CEO. Figures for 2016 and 2015 have been restated to reflect this new methodology. Previously, figures were calculated using fixed salaries only. Some figures may not add due to rounding.

Percentage of Aegon workforce eligible for variable compensation (2015-2017)



Social & relationship capital

| | 2017 | 2016 | Change | 2015 | Reference: GRI Standards |
|--|----------------------|---------------|--------|---------------|--------------------------|
| Net Promoter Score: % of Aegon businesses by quartile ⁶ | | | | | |
| 1st quartile | 13% | 10% | +30% | 2% | |
| 2nd quartile | 48% | 25% | +92% | 10% | |
| 3rd quartile | 25% | 23% | +8.7% | 41% | |
| 4th quartile | 14% | 42% | -67% | 47% | |
| Total number of customer complaints ⁷ | 66,496 | 75,575 | -12% | 88,447 | |
| Total claims, benefits and plan withdrawals ⁸ | €48.1 billion | €59.0 billion | -18% | €45.9 billion | 201-1 |
| Total donations to charities and other good causes | €8.9 million | €8.8 million | +1.1% | €8.6 million | 201-1 |
| Cash | €8.1 million | €7.8 million | +3.8% | €7.6 million | 201-1 |
| Volunteering ⁹ | €0.8 million | €1.0 million | -20% | €1.0 million | |
| Total donations as % of net income | 0.4% | 1.5% | -73% | 1.4% | |
| Volunteering hours ¹⁰ | 21,156 | 23,353 | -9.4% | 21,364 | |
| Amount spent on goods and services | €1.4 billion | €1.3 billion | +7.7% | €1.3 billion | 201-1 |

⁶ Figures show NPS benchmarked against peers (by quartile, first quartile representing the top 25% performers, fourth quartile the bottom 25%).

⁷ Percentage of Aegon businesses is weighted by IFRS capital allocated. Figures cover the following countries only: US, Netherlands, UK and Hungary (where benchmarking against peers took place).

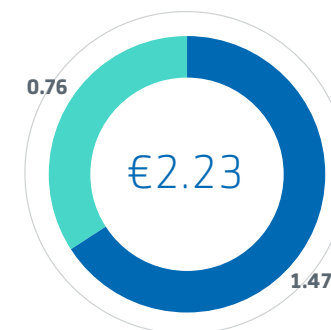
⁸ Includes all written and verbal complaints. Figures for 2015 showed an unusual increase in complaints in the UK; this followed significant changes in regulation governing the UK pension industry.

⁹ Total for 2016 included a one-off item relating to the acquisition of Mercer US' defined contribution pension business.

¹⁰ Based on average employee expenses across the company.

¹¹ Number of hours spent by Aegon employees volunteering on local community projects during the year.

Employment costs (in € billion, 2017)



● Salaries
● Benefits