

Sustainable development agenda

Since 2015, we've seen the emergence of a new international sustainable development agenda, with the adoption of the UN's 2030 Sustainable Development Goals (SDGs) and the Paris Agreement on Climate Change. Like other companies, we have a responsibility to support this agenda. We recognize that sustainable development is clearly in the long-term interests of business and the global economy. We also see that achieving genuine sustainable development won't be possible without the public and private sectors working together. Aegon can contribute

positively as a financial services provider and investor; we've identified three areas for us (see chart below), where we believe our business can directly support the UN's goals and targets¹: provision of supplemental health insurance, and investment in renewable energy and affordable homes for those on low incomes.

To implement the sustainable development agenda successfully, we'll need partnerships between government, the private sector and civil society. We have a number of partnerships that support implementation of the SDGs. We're signatories to both the

UN's Principles for Sustainable Insurance (PSI) and its Principles for Responsible Investment (PRI); we're members of CDP (formerly, the Carbon Disclosure Project) and the Extractives Industry Transparency Initiative, which works for greater transparency on reporting financial flows from the global mining and energy industries. We're founding signatories to the Global Coalition on Aging – a private sector group that promotes new thinking on related issues like healthcare and retirement. Aegon is also a signatory to the Paris Pledge for Action, announced at the 2015 UN Climate Change Conference in Paris.

UN Sustainable Development Goals were formally adopted in September 2015. There are 17 SDGs in total. Underpinning each of these goals is a series of specific targets and indicators. In the table below, we've selected the targets and indicators that are: a) most relevant to our business, and b) on which we have a direct and measurable impact.

Sustainable Development Goals >

<div style="display: flex; align-items: center;"> <div> <p>3 GOOD HEALTH AND WELL-BEING</p> <p>Ensure healthy lives and promote well-being for all at all ages</p> </div> </div>	<div style="display: flex; align-items: center;"> <div> <p>7 AFFORDABLE AND CLEAN ENERGY</p> <p>Ensure access to affordable, reliable, sustainable and modern energy for all</p> </div> </div>	<div style="display: flex; align-items: center;"> <div> <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> <p>Make cities inclusive, safe, resilient and sustainable</p> </div> </div>
<p style="text-align: center;">Goals and targets</p> <p>Achieve universal health coverage, including financial risk protection and access to quality healthcare (goal 3.8)</p> <hr/> <p>Aegon supports this goal by:</p> <ul style="list-style-type: none"> • Providing low-cost supplemental health insurance in most of our markets • Investing in healthcare, new health technologies and care homes for the elderly • Funding international research into healthy aging. 	<p style="text-align: center;">Goals and targets</p> <p>By 2030, increase substantially the share of renewable energy in the global energy mix (7.2)</p> <hr/> <p>Aegon supports this goal by investing in renewable energy, including wind power and solar.</p>	<p style="text-align: center;">Goals and targets</p> <p>By 2030, ensure access for all to adequate, safe and affordable housing (11.1)</p> <hr/> <p>Aegon supports this goal by investing in affordable, social housing in the US, UK and Netherlands.</p>
<p style="text-align: center;">Indicator</p> <p>Number of people covered by health insurance or a public health system per 1,000 population (3.8.2)</p> <hr/> <p>Every year, Aegon provides supplemental health insurance to more than 3.5 million people worldwide.</p>	<p style="text-align: center;">Indicator</p> <p>Renewable energy share in the total final energy consumption (7.2.1)</p> <hr/> <p>At the end of 2017, we had €436 million in renewable energy investments.</p>	<p style="text-align: center;">Indicator</p> <p>Proportion of urban population living in slums, informal settlements or inadequate housing (11.1.1)</p> <hr/> <p>Currently, we have almost €5 billion invested in affordable homes, most in the US.</p>

¹ For more information on our reporting against the SDGs, please see Aegon's 2017 Reporting Supplement.