

Review Reporting Supplement

2016

Reporting Supplement

Our 2016 Review follows the latest sustainability reporting standards issued by the Global Reporting Initiative (GRI) and the International Integrated Reporting Council (IIRC). This supplement provides details of our compliance with these standards.

Aegon follows the basic principles of integrated reporting. Every year, we publish an integrated Review. This Review aims to provide a concise, accurate and balanced account of Aegon's performance over the past year. Alongside the Review, we also publish an Annual Report and a Form 20-F, which provide more in-depth information on our financial performance.

Our Review, Annual Report and 20-F are all available on our website, aegon.com.

For further details on reporting scope, process and audit, please refer to the Review itself.

Compliance with Global Reporting Initiative standards

We've been using GRI reporting standards since we published our first corporate responsibility report in 2003. In 2016 the GRI launched a new set of standards that supersedes the previously used G4 standards; known as the GRI Sustainability Reporting Standards. For our Review this year, we are happy to say that we switched to these new standards.

These standards are the world's first global standards for sustainability and represent the latest evolution of GRI's reporting disclosures. They are centered on materiality – focusing on the topics that represent the most significant impacts of an organization and are most important to the organizations stakeholders. This is very much in line with our own approach to reporting. For more information about the GRI and the standards, please refer to the GRI's website at globalreporting.org.

The GRI standards comprise 36 modular standards which include universal standards, and topic specific standards. It is also worth noting that at this moment in time, the sector specific standards for financial services have not been released as part of these new standards. We will continue to use the GRI G4 financial services sector specific guidelines until these are produced.

GRI Universal Standards (100-series):

These are applicable to all organizations regardless of their sector or nature of their business. Within this series are three universal standards:

- **GRI 101:** Foundation:
Reporting principles for defining report content
- **GRI 102:** General Disclosures:
Used to report contextual information
- **GRI 103:** Management approach:
How we manage material topics

GRI Topic Specific Standards:

These are topic-specific standards based on topics we select determined by materiality. For each topic-specific standard we must report on the specific indicators relevant to our business as well as our management approach.

Companies applying the GRI standards are said to be *in accordance* with the standards; they have a choice between *core* and *comprehensive* compliance, depending on the extent of their reporting. Aegon's 2016 Review has once again been prepared in accordance with the comprehensive option.

With the GRI comprehensive approach we are required to report on all indicators as part of the material aspect although we feel that some of these indicators are just not material enough for us to measure or report- so in these cases we do not report on a specific indicator assigned to that material aspect. However, we have introduced our own indicators which we feel material and relevant for our business, and as an alternative to the indicators in these material aspects on which we do not report (These can be identified in the table beginning on page 8 with the prefix **AEG**).

Please note: The version of the standards we are using for all indicators is 2016 – the most recent set of standards published by the GRI.

Please see below for details of our material aspects and compliance with GRI reporting principles and standard disclosures.

GRI Topic-specific Standards

As part of the GRI framework we made an assessment of the GRI's proposed topic-specific standards and chose 9 in total to provide the basis of our GRI reporting (please see table below). Here we also link to our material issues, our strategic objectives and the indicators we align to these.

		Low interest rates	New technologies & digital transformation	Customer experience	Attracting talented employees	Increased regulation in financial services	Economic & financial uncertainty	Aging & changing demographics	
		Aegon material issues						Strategic / material indicators	
Economic									
201	Economic Performance	•					•		
203	Indirect Economic Impacts							•	
205	Anti-corruption					•			% of employees who have completed training on the companies code of conduct.
Social									
401	Employment				•				
404	Training and Education				•				
417	Marketing and Labeling			•					
418	Customer Privacy		•	•		•			
419	Socioeconomic Compliance					•			
Sector specific topics - Financial services									
	Active ownership						•		% of investments for which the exclusion policy applies, Total impact investments, % of those involved in investment decision making who have complete RI training, Number of engagements related to social and / or environmental.
Aegon strategic objectives									
	Loyal customers		•	•					% of Aegon businesses using the Net Promoter Score to measure customer loyalty NPS performance by quartile.
	Empowered employees				•				Employee engagement, Employee enablement, Number of employees (% male / female).
	Operational excellence		•			•			Ratios of costs: assets, Ratios of costs: earnings, reduction on operating expenses. ¹
	Optimized portfolio	•					•	•	% of underlying earnings from fees, % sales direct to customer, Total payments of dividends and coupons to investors, Total customers claims, benefits and plan withdrawals.

¹ This number is not in the scope of our audit.

Our audit

Our report is subject to review by our external auditors – PwC. As part of this review, the auditors make sure our reporting is in line with the GRI standards.

In addition to this review, we also asked them to provide assurance on a number of key indicators. Linked directly to our strategy and our GRI standards materiality assessment.

Our auditors report can be found on pages 94 and 95 of the 2016 Review.

Key Performance Indicators	Rationale	Level of assurance	Page references (all references relate to the 2016 Review)
Strategic indicators			
<ul style="list-style-type: none"> • % of underlying earnings from fees • % sales direct to customer¹ • % of Aegon businesses using the Net Promoter Score to measure customer loyalty • NPS performance by quartile • Ratio of costs : assets • Ratio of costs : earnings • Employee engagement (Hay Index) • Employee enablement (Hay Index) 	<p>These indicators relate directly to Aegon's four strategic objectives</p> <ul style="list-style-type: none"> • Optimize our portfolio • Strengthen customer loyalty • Pursue operational excellence • Empower our employees 	<p>Reasonable Reasonable assurance means our auditors are satisfied that, in our reporting, we are presenting a "true and fair" view of our performance</p>	<p>Pages 24, 33, 81</p> <p>Pages 33, 75, 81</p> <p>Pages 81</p> <p>Pages 32, 53, 81</p> <p>Pages 33, 81</p> <p>Pages 33, 81</p> <p>Pages 32, 55, 81</p> <p>Pages 32, 55, 81</p>
Topic-specific Standards			
<ul style="list-style-type: none"> • Total payments of dividends and coupons to investors • Total customers claims, benefits and plan withdrawals • % of investments for which the exclusion policy applies • Total impact investments • % of those involved in investment decisions who have received RI training • Number of engagements related to social and/or environmental • Number of employees by region, gender & age • % of employees who have completed training on the companies code of conduct 	<p>These indicators relate to our GRI materiality assessment. We took our 11 core GRI indicators and narrowed these down to the 9 we considered most material and relevant to our business and our stakeholders</p>	<p>Limited This means that our auditors provide a basic check that nothing in our reporting of these indicators appeared incorrect</p>	<p>Pages 41, 81</p> <p>Pages 51, 53, 81</p> <p>Pages 36, 81</p> <p>Pages 36, 81</p> <p>Page 81</p> <p>Page 81</p> <p>Page 81</p> <p>Pages 81, 83</p>

Compliance with GRI 101 (Foundation): Reporting principles

Principles for defining report content

Principle	GRI definition	How was this principle applied in Aegon's 2016 Review?
 "Stakeholder inclusiveness"	 The organization should identify its stakeholders, and explain how it has responded to their reasonable expectations and interests.	 We carry out an annual stakeholder survey. Results from this survey help determine the content of our Review. Please see page 22-23 for further details.
"Sustainability context"	The report should present the organization's performance in the wider context of sustainability.	In our Review this year, we have included extensive information on the key economic, social and financial trends affecting our industry. Please see pages 22-28.
"Materiality"	The report should cover aspects that: <ul style="list-style-type: none"> • Reflect the organization's significant economic, environmental and social impacts; or • Substantively influence the assessments and decisions of stakeholders. 	We conduct an exercise every year to define the most 'material' issues for both ourselves and our stakeholders. Results are used to help determine the content of our Review. For more details on the exercise and results, please see page 22-23.
"Completeness"	The report should include coverage of material aspects and their boundaries, sufficient to reflect significant economic, environmental and social impacts, and to enable stakeholders to assess the organization's performance in the reporting period.	Our Review covers material issues, company strategy and key financial and non-financial performance indicators, as well as the importance of stakeholder engagement. Please see pages 22-28, 30-31, 34-35 and 80-86 for further details.

Principles for defining report content

Principle	GRI definition	How was this principle applied in Aegon's 2016 Review?
 "Balance"	 The report should reflect positive and negative aspects of the organization's performance to enable a reasoned assessment of overall performance.	 We have endeavored to include both positive and negative aspects of our performance over the past year. For each of our 'key trends', we've identified both risks and opportunities. Please see pages 24-28 and 53 for more details.
"Comparability"	The organization should select, compile, and report information consistently. The reported information should be presented in a manner that enables stakeholders to analyze changes in the organization's performance over time, and that could support analysis relative to other organizations.	This Review includes an update of our activities and performance over the last year. Where relevant, figures are given on a comparable, year-on-year basis. We have also included details of progress against our company objectives and Aegon's membership of internationally-recognized sustainability indexes. Please see pages 6-7, 30, 34-35, 40-41, 55 and 79-86.
"Accuracy"	The reported information should be sufficiently accurate and detailed for stakeholders to assess the organization's performance.	We continue to use and develop an online data gathering system to further improve the quality of our data collecting and reporting. This report is also subject to review by our external auditors, PWC. For more on the scope of PWCs assurance, please refer to page 74 (Reporting principles and process). Where relevant, explanations are provided with regard to methodology and the sourcing of third-party information. Please see pages 94-95 for our auditors report.
"Timeliness"	The organization should report on a regular schedule so that information is available in time for stakeholders to make informed decisions.	All information in this Review refers to 2016, unless otherwise stated. Financial data is taken from our 2016 Annual Report. The contents of this Review are based on comprehensive reporting from individual country and business units. This reporting took place between January and March 2017. We publish our Review at the same time as our Annual Report, and several weeks ahead of the General Meeting of Shareholders to allow proper scrutiny. Please see pages 74-75 for further details.
"Clarity"	The organization should make information available in a manner that is understandable and accessible to stakeholders using the review.	Our goal in this Review is to use clear, simple and straightforward language. Where necessary, explanations are included. We also use recommendations from our annual stakeholder survey to help improve content and accessibility. Please see pages 22-23 for further details.
"Reliability"	The organization should gather, record, compile, analyze and report information and processes used in the preparation of a report in a way that they can be subject to examination, and that establishes the quality and materiality of the information.	Sources of all third party / external information are provided in the text. This report is also subject to review by Aegon's external auditors, PWC. For more on the scope of PWCs assurance, please refer to page 74 (Reporting principles and process).

GRI Content Index

Indicator	Topic	Page reference
102-1	Name of the organization	Cover
102-2	Activities, brands, products, and services	8-9, 66-71. Please note: As most of our products are developed for individual markets according to local legislation, we do not have any products banned in certain markets.
102-3	Location of headquarters	5, 32
102-4	Location of operations	8-9
102-5	Ownership and legal form	93
102-6	Markets served	8-9, 12-18, 66-71
102-7	Scale of the organization	8-9, 12-18, 79-81
102-8	Information on employees and other workers	81-82. Please note: We currently do not gather all data required for this indicator as we feel not all parts are material for our business. Our focus is on employee empowerment and engagement. We will look to widen the scope of this indicator in future years in line with our strategy.
102-9	Supply chain	50-51
102-10	Significant changes to the organization and its supply chain	86
102-11	Precautionary Principle or approach	We do not formally apply the precautionary principle in its entirety to our decision making. We do however apply the thinking in many of our activities, for example in our approach to human rights. You can read more about this on page 92.
102-12	External initiatives	88-89, 90, 92
102-13	Membership of associations	92
102-14	Statement from senior decision-maker	10-11, 62-63
102-15	Key impacts, risks, and opportunities	24-28
102-16	Values, principles, standards, and norms of behavior	59, 87
102-17	Mechanisms for advice and concerns about ethics	87
102-18	Governance structure	93
102-19	Delegating authority	36-37, 44
102-20	Executive-level responsibility for economic, environmental, and social topics	36-37, 44
102-21	Consulting stakeholders on economic, environmental, and social topics	4-5, 20, 22-23
102-22	Composition of the highest governance body and its committees	4-5, 78, 93. See also Annual Report - Report of the Supervisory Board.
102-23	Chair of the highest governance body	78, 93
102-24	Nominating and selecting the highest governance body	93. See Annual Report - Corporate Governance.
102-25	Conflicts of interest	See Annual Report - Report of Supervisory Board.
102-26	Role of highest governance body in setting purpose, values, and strategy	20, 22-23, 93
102-27	Collective knowledge of highest governance body	See Annual Report - Report of Supervisory Board.

Indicator	Topic	Page reference
102-28	Evaluating the highest governance body's performance	See Annual Report - Report of Supervisory Board.
102-29	Identifying and managing economic, environmental, and social impacts	20, 22-23, 93
102-30	Effectiveness of risk management processes	93
102-31	Review of economic, environmental, and social topics	22-23, 93
102-32	Highest governance body's role in sustainability reporting	74
102-33	Communicating critical concerns	93. Please also see Annual Report - Report of Supervisory Board.
102-34	Nature and total number of critical concerns	22-23, 93. Please also see Annual Report - Report of Supervisory Board.
102-35	Remuneration policies	59-61, 87. Please also see Annual Report - Remuneration Report.
102-36	Process for determining remuneration	87. Please also see Annual Report - Remuneration Report.
102-37	Stakeholders' involvement in remuneration	4-5. Please also see Annual Report - Remuneration Report.
102-38 ¹	Annual total compensation ratio	84. Please note: Due to confidentiality reasons we do not report on this on a regional basis.
102-39	Percentage increase in annual total compensation ratio	84
102-40	List of stakeholder groups	4-5
102-41	Collective bargaining agreements	83
102-42	Identifying and selecting stakeholders	20, 22-23
102-43	Approach to stakeholder engagement	22-23
102-44	Key topics and concerns raised	4-5, 20, 22-28
102-45	Entities included in the consolidated financial statements	75. Please also see Annual Report - Results of operations, Worldwide.
102-46	Defining report content and topic boundaries	22-23, 74. See also this supplement.
102-47	List of material topics	22-23
102-48	Restatements of information	80-86
102-49	Changes in reporting	20, 22-28, 74-75
102-50	Reporting period	74
102-51	Date of most recent report	74
102-52	Reporting cycle	74
102-53	Contact point for questions regarding the report	98
102-54	Claims of reporting in accordance with the GRI Standards	74, 94-95
102-55	GRI content index	This supplement, page 8.
102-56	External assurance	94-95

¹ Please note this figure is calculated using the Group CEO salary.

Specific standard disclosures

Material aspect	Disclosure of management approach / indicators	Page references
Economic		
103	Disclosure of management approach	23, 27, 32-33, 35
201-1	Direct economic value generated and distributed	48, 79-80, 84, 86. Please note: We currently do not gather / measure all data required for this indicator due to local data constraints. We will look to widen the scope of this indicator in future years.
201-2	Financial implications and other risks and opportunities due to climate change	36-37, 92
201-3	Defined benefit plan obligations and other retirement plans	See Annual Report - Notes to the consolidated financial statements - Assets and liabilities relating to employee benefits.
201-4	Financial assistance received from government	We received no financial assistance from the government. We currently do not report on the value of other assistance received. E.g. in the form of tax credits etc as these are not tracked for the purposes of reporting. We will look to widen the scope of this indicator in future years.
Indirect economic impacts		
103	Disclosure of management approach	28, 36-37
203-1	Development and impact of infrastructure investments and services supported	28, 36-37
203-2	Significant indirect economic impacts, including extent of impacts	8, 36-37, 48, 81, 86, 88-90
Anti-corruption		
103	Disclosure of management approach	59, 81 87
205-1	Operations assessed for risks related to corruption	86. Corruption is also a key component of our annual Human rights risk assessment (which covers our main business units in the Americas, Europe & Asia). For more details on this please see page 92, Aegon's Responsibility to Respect Human Rights. Please see also our Annual Report - Risk Factors.
205-2	Communication and training about anti-corruption policies and procedures	59, 81, 83, 87. Please note: We currently do not gather / measure all data required for this indicator due to local data constraints. We will look to widen the scope of this indicator in future years.
205-3	Confirmed incidents of corruption and actions taken	We report incidents of fraud and alleged fraud annually, see page 83. Fraud and corruption are also included in our operational risk management, as well as our annual human rights risk assessment, see pages 87 and 92. Please note: We currently do not gather / measure all data required for this indicator due to local data constraints. We will look to widen the scope of this indicator in future years.

Material aspect	Disclosure of management approach / indicators	Page references
Employment		
103	Disclosure of management approach	55
401-1	New employee hires and employee turnover	55, 81-82. Please note: We currently do not gather / measure all data required for this indicator due to local data constraints. We will look to widen the scope of this indicator in future years.
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	We feel this indicator is not material enough to measure or report as we do not manage on this indicator. The focus of our strategy is on employee engagement and enablement therefore we use Employee enablement and engagement scores.
401-3	Parental leave	We feel this indicator is not material enough to measure or report as we do not manage on this indicator. The focus of our strategy is on employee engagement and enablement therefore we use Employee enablement and engagement scores.
AEG	Employee engagement & enablement	Key measures for Aegon to meet our goal of being an employer of choice. We provide quantifiable measures of our employee engagement and enablement, such as the degree of employee motivation and commitment to the company.
Training & education		
103	Disclosure of management approach	55
404-1	Average hours of training per year per employee	83. Please note: We do not gather / measure this data by gender. We do not feel this is material enough for our business to track.
404-2	Programs for upgrading employee skills and transition assistance programs	55
404-3	Percentage of employees receiving regular performance and career development reviews	83. Please note: We do not gather / measure this data by gender. We do not feel this is material enough for our business to track.

Material aspect	Disclosure of management approach / indicators	Page references
Marketing & labelling		
103	Disclosure of management approach	55
417-1	Requirements for product and service information and labeling	Currently we do not measure what % of our products and services are subject to our Pricing & Product Development Policy; compliance with the policy is assessed using a sample of products. As part of our current strategy we are looking at ways in which we can apply the policy to our portfolio, and will monitor and report on this progress.
417-2	Incidents of non-compliance concerning product and service information and labeling	This indicator is not relevant for Aegon.
417-3	Incidents of non-compliance concerning marketing communications	We currently do not gather data required for this indicator at the level required by GRI. We will look to widen the scope of this indicator in future years.
AEG	Aegon businesses offering training on products and services to agents, brokers, advisors or other financial intermediaries	We provide training on Aegon products and services to agents, brokers, advisors or other financial intermediaries, and find this material enough to report in this aspect, see page 83.
Customer privacy		
103	Disclosure of management approach	27, 87
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	85. Please note: We currently do not gather / measure all data required for this indicator due to local data constraints. We will look to widen the scope of this indicator in future years.
Socioeconomic compliance		
103	Disclosure of management approach	26
419-1	Non-compliance with laws and regulations in the social and economic area	In 2016 Aegon did not have significant fines or sanctions for non-compliance with laws and regulations. We hope to gather more data on this indicator for our 2017 report.
Active ownership		
103	Disclosure of management approach	36-37
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	81, 86
FS11	Percentage of assets subject to positive and negative environmental or social screening	81, 86. Please note: we do not report on our implementation of positive screening criteria.

Compliance with guidelines issued by the International Integrated Reporting Council

As well as the GRI, we also follow guidelines issued by the IIRC. The IIRC's reporting model is based on six *capitals*. For details of our reporting against these *capitals*, please see below:

Capital	IIRC definition	Where in the 2016 Review do we report on this?
Financial	<p>The pool of funds that is:</p> <ul style="list-style-type: none"> • Available to an organization for use in the production of goods or the provision of services • Obtained through financing, such as debt, equity or grants, or generated through operations or investments. 	<ul style="list-style-type: none"> • Pages 30-31 and 40-41 Our strategy • Page 41 Our financial performance • Page 50-51 Our value chain • Page 53 How we create and share value for our investors
Manufactured	<p>Manufactured physical objects (as distinct from natural physical objects) that are available to an organization for use in the production of goods or the provisions of services, including buildings, equipment, infrastructure (such as roads, ports, bridges and waste and water treatment plants). Manufactured capital is often created by other organizations, but includes assets manufactured by the reporting organization for sale or, when they are retained, for its own use.</p>	<p>As a provider of life insurance and pensions, we have little direct impact on our natural environment, and do not use natural resources in any industrial or manufacturing processes. We do, however, have significant investments in industrial, manufacturing and energy companies.</p> <p>Please see pages 36-37 Responsible investment</p>
Intellectual	<p>Organizational, knowledge-based intangibles, including:</p> <ul style="list-style-type: none"> • Intellectual property, such as patents, copyrights, software, rights and licences • Organizational capital, such as tacit knowledge, systems, procedures and protocols. 	<ul style="list-style-type: none"> • Page 31 Our business model • Page 25 Digital transformation • Pages 50-51 Our value chain • Pages 50-51 How we create and share value for our customers • Pages 36-37 Responsible investment

CONTINUED >

Capital	IIRC definition	Where in the 2016 Review do we report on this?
Human	<p>People's competencies, capabilities and experience, and their motivations to innovate, including their:</p> <ul style="list-style-type: none"> • Alignment with and support for an organization's governance framework, risk management approach, and ethical values • Ability to understand, develop and implement an organization's strategy • Loyalties and motivations for improving processes, goods and services, including their ability to lead, manage and collaborate. 	<ul style="list-style-type: none"> • Page 28 Aging and changing demographics • Pages 32 Empowered employees • Pages 50-51 Our value chain • Page 60-61 How we create and share value in our local communities • Page 55 How we create and share value for our employees
Social & relationship	<p>The institutions and the relationships within and between communities, groups of stakeholders and other networks, and the ability to share information to enhance individual and collective well-being. Social and relationship capital includes:</p> <ul style="list-style-type: none"> • Shared norms, and common values and behaviours • Key stakeholder relationships, and the trust and willingness to engage that an organization has developed and strives to build and protect with external stakeholders • Intangibles associated with the brand and reputation that an organization has developed • An organization's social license to operate 	<ul style="list-style-type: none"> • Pages 4-5 Stakeholder overview • Page 20 Statement of materiality & significant audiences • Pages 22-23 Materiality and how it affects our stakeholders • Pages 50-51 Our value chain • Page 60-61 How we create and share value in our local communities
Natural	<p>All renewable and non-renewable environmental resources and processes that provide goods and services that support the past, current or future prosperity of an organization. It includes:</p> <ul style="list-style-type: none"> • Air, water, land, minerals and forests • Biodiversity and eco-system health 	<p>As a provider of life insurance and pensions, we have little direct impact on our natural environment, and do not use natural resources in any industrial or manufacturing processes. We do, however, have significant investments in industrial, manufacturing and energy companies.</p> <ul style="list-style-type: none"> • Pages 36-37 Responsible investment

Sustainable Development Goals (SDGs)

In September 2015, the UN General Assembly adopted the Sustainable Development Goals. The SDGs are a set of 17 goals that are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity.

The Sustainable Development Goals do not only call on the action of governments but also on the action of the private sector, civil society and citizens alike.

You can find out more on the Sustainable Development Goals by going to:

www.un.org/sustainabledevelopment/sustainable-development-goals/

At Aegon, we believe we can have the most meaningful positive impact on three of the goals; Goals one, three and eight. You can read more about these and how we contribute to the goals in pages 88-89 of our 2016 Review. Below you will see a page reference in our 2016 Review where we report activities associated with all the goals where we have an impact whether positive or negative:

Number	Goal name	Goal description	Page	Number	Goal name	Goal description	Page
 1 NO POVERTY	No poverty	End poverty in all its forms everywhere	88-89	 10 REDUCED INEQUALITIES	Reduced inequalities	Reduce inequality within and among countries	36-37, 92
 2 ZERO HUNGER	Zero hunger	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	5	 11 SUSTAINABLE CITIES AND COMMUNITIES	Sustainable cities and communities	Make cities inclusive, safe, resilient and sustainable	36-37
 3 GOOD HEALTH AND WELL-BEING	Good health and well-being	Ensure healthy lives and promote well-being for all at all ages	88-89	 12 RESPONSIBLE CONSUMPTION AND PRODUCTION	Responsible consumption and production	Ensure sustainable consumption and production patterns	36-37, 44
 4 QUALITY EDUCATION	Quality education	Ensure inclusive and quality education for all and promote lifelong learning	28, 34-35, 60-61	 13 CLIMATE ACTION	Climate action	Take urgent action to combat climate change and its impacts	36-37, 44
 5 GENDER EQUALITY	Gender equality	Achieve gender equality and empower all women and girls	28, 55	 14 LIFE BELOW WATER	Life below water	Conserve and sustainably use the oceans, seas and marine resources	n/a
 6 CLEAN WATER AND SANITATION	Clean water and sanitation	Ensure access to water and sanitation for all	n/a	 15 LIFE ON LAND	Life on land	Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss	36
 7 AFFORDABLE AND CLEAN ENERGY	Affordable and clean energy	Ensure access to affordable, reliable, sustainable and modern energy for all	36-37, 44, 86	 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	Peace justice and strong institutions	Promote just, peaceful and inclusive societies	87
 8 DECENT WORK AND ECONOMIC GROWTH	Decent work and economic growth	Promote inclusive and sustainable economic growth, employment and decent work for all	88-89	 17 PARTNERSHIPS FOR THE GOALS	Partnerships for the goals	Revitalize the global partnership for sustainable development	87
 9 INDUSTRY INNOVATION AND INFRASTRUCTURE	Industry, innovation and infrastructure	Build resilient infrastructure, promote sustainable industrialization and foster innovation	36-37, 85				

Stakeholder engagement weighting and process

Each year we reach out to our stakeholders to hear their views and opinions by way of an online survey and telephone interviews. This process is then the basis for identifying our material topics and in turn determines our materiality matrix.

The survey and telephone interviews are performed by an independent consultancy firm Steward Redqueen – this is to ensure impartiality.

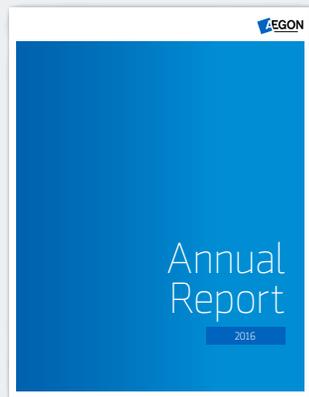
Steward Redqueen helps in determining the selection of material issues and the list of stakeholders. They also design the questionnaire, execute the survey (including phone interviews) and present the results to us – which are then discussed by our Management Board.

Every stakeholder is important to us, but we do identify key stakeholders that are key to the success of our company and strategy. These stakeholders are given a stronger weighting when determining our material topics.

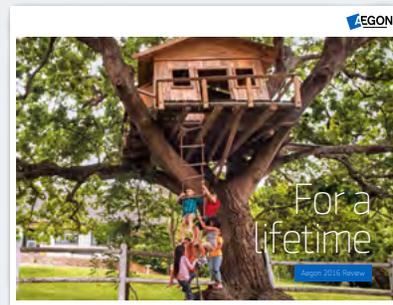
Stakeholder group	Weighting (in %)
Customers	25
Employees	20
Shareholders	20
Peers & industry associations	10
Financial & sustainability analysts	10
Government & regulators	5
NGOs	5
Academics & independent experts	5

Aegon Corporate Reporting 2016

As well as our Review, we also publish an Annual Report, which is our main regulatory reporting document. Both our Review and our Annual Report can be found online at aegon.com.



Annual Report 2016
Interactive PDF



Review 2016
Interactive PDF



Review Reporting Supplement 2016
Interactive PDF