

An integrated approach

For Aegon, sustainability is an integral part of its business. Aegon's purpose is to help people achieve a lifetime of financial security – to protect what is important to them, and to help them save for the future. Sustainability is about being here for the long term, making sure the company is always there to help people at the most important points in their lives.



€ 48.1 billion
paid in claims & benefits in 2017



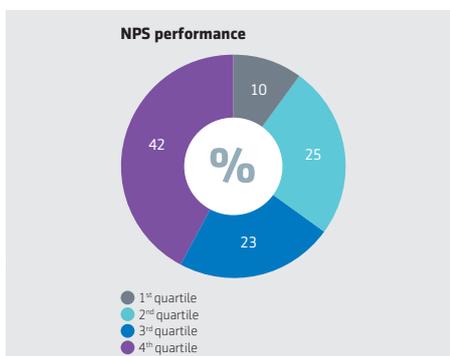
€ 7.2 billion
Impact investments
December 31, 2016



€ 8.8 million
Charitable donations
2016

97% of Aegon businesses are using the Net Promoter Score (NPS) to measure customer loyalty. 2016 saw marked progress in Aegon's NPS performance due to measures taken to get closer

to customers. Almost 36% of Aegon's businesses with benchmarked performance was in the first and second quarter compared with 12% in 2015.



¹⁾ Weighted by IFRS capital allocated. NPS measures customers' 'likelihood to recommend', using a scale of 0-10 to identify 'promoters' and 'detractors'. The percentage of detractors is then subtracted from the percentage of promoters to produce an NPS score, which can be benchmarked against competitors. The chart above covers businesses in the US, the Netherlands, the UK and Hungary where performance was benchmarked against peers.

- Aegon provides financial services, mainly life insurance, pensions and asset management.
- The company's value chain is important in order to ensure that Aegon can pay the pensions, benefits and claims that its customers expect. It shows how Aegon is turning capital and talent into benefits, not only for its customers, but also for its employees, business partners and investors, together with the local communities in which the company operates.
- How Aegon creates and shares value for its customers:
 - By ensuring that customer-centricity is part of its DNA;
 - By being accessible online;
 - By providing optimal products and services;
 - Through innovative new platforms.
- How Aegon creates and shares value for its employees:
 - By providing worthwhile employment;
 - By embracing diversity;
 - By enabling professional development;
 - By helping colleagues with their own financial futures.
- How Aegon creates and shares value for its business partners:
 - Through its joint ventures and strategic partners;
 - Through customer insight;
 - With its distribution partners;
 - Through its investments in start-ups.
- How Aegon creates and shares value for its investors:
 - Through shareholder engagement;
 - By returning capital to our shareholders;
 - By addressing underperformance;
 - By developing long-term value.
- How Aegon creates and shares value for its local communities:
 - By supporting local communities; providing support through community investments to vulnerable people;
 - By encouraging its employees to add value via volunteer work;
 - By its sport sponsorships, Aegon is promoting a healthy lifestyle.

Fast facts: Creating positive impact for all our stakeholders

26.5 million customers are served by Aegon

96% of Aegon businesses offer products and services online

95% of Aegon's businesses offer 'inclusive insurance products'

EUR 1.2 billion spent on goods and services in 2016

EUR 1.03 million is the value of voluntary work undertaken by our employees in 2016

EUR 15 million was spent on training for employees in 2016

Dow Jones Sustainability World Index

In 2017, Aegon retained its place in the Dow Jones Sustainability World Index as well as in the Dow Jones Sustainability European Index for the 18th consecutive year – and once again received a Bronze Class Sustainability Award. The company was given an absolute score of 82, compared to an industry average of 50. With this score Aegon remains in the top 10 percent of the insurance industry.