



Hybrid Meeting of Shareholders

Manual and frequently asked questions

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Hybrid Meeting of Shareholders Manual and frequently asked questions

This Manual applies to:

- (i) the Extraordinary General Meeting of Shareholders (the “Dutch EGM”) of Aegon N.V. (the “Company”) to be held on Friday, September 29, 2023, at 09:30 CET at Aegonplein 50, in The Hague, the Netherlands, and
- (ii) the Extraordinary General Meeting of Shareholders (the “Luxembourg EGM”) of the Company to be held on Saturday, September 30, 2023, at 09:30 CET at the offices of Arendt & Medernach SA, 41A Av. John F. Kennedy, 2082 Luxembourg, Grand Duchy of Luxembourg.

Each Extraordinary General Meeting of Shareholders (EGM) requires a separate registration in order to participate. In this presentation, we explain how to register for participation and how to give voting instructions.

The Dutch EGM will be held in a hybrid manner (Hybrid Meeting), providing shareholders the opportunity to participate and vote both in person as well as virtually. This presentation specifically outlines the steps to register for and access the Hybrid Meeting through the use of electronic means (i.e., virtual attendance). The option of virtual attendance will not be available to holders of New York Registry Shares and shareholders registered in the Company's register of shareholders.

Even though Aegon has used its best efforts to ensure that shareholders are offered best market practice, shareholders may experience issues that are common for virtual participation at a Hybrid Meeting.

For further information about the EGMs, please refer to the corporate website of Aegon N.V. (www.aegon.com).

Please note that the screen shots used in the presentation serve as an example; the information may not reflect the actual lay-out of the application.

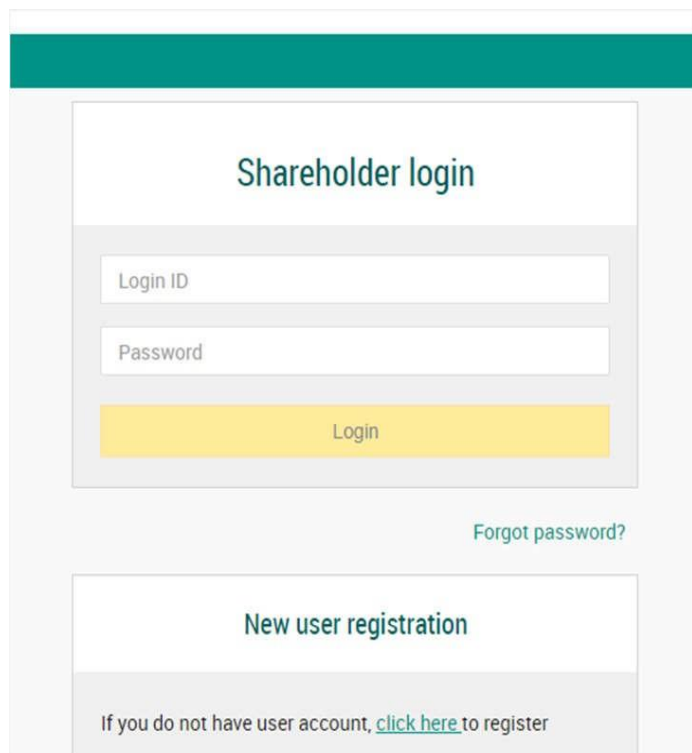
How to provide a voting instruction



How to provide a voting instruction

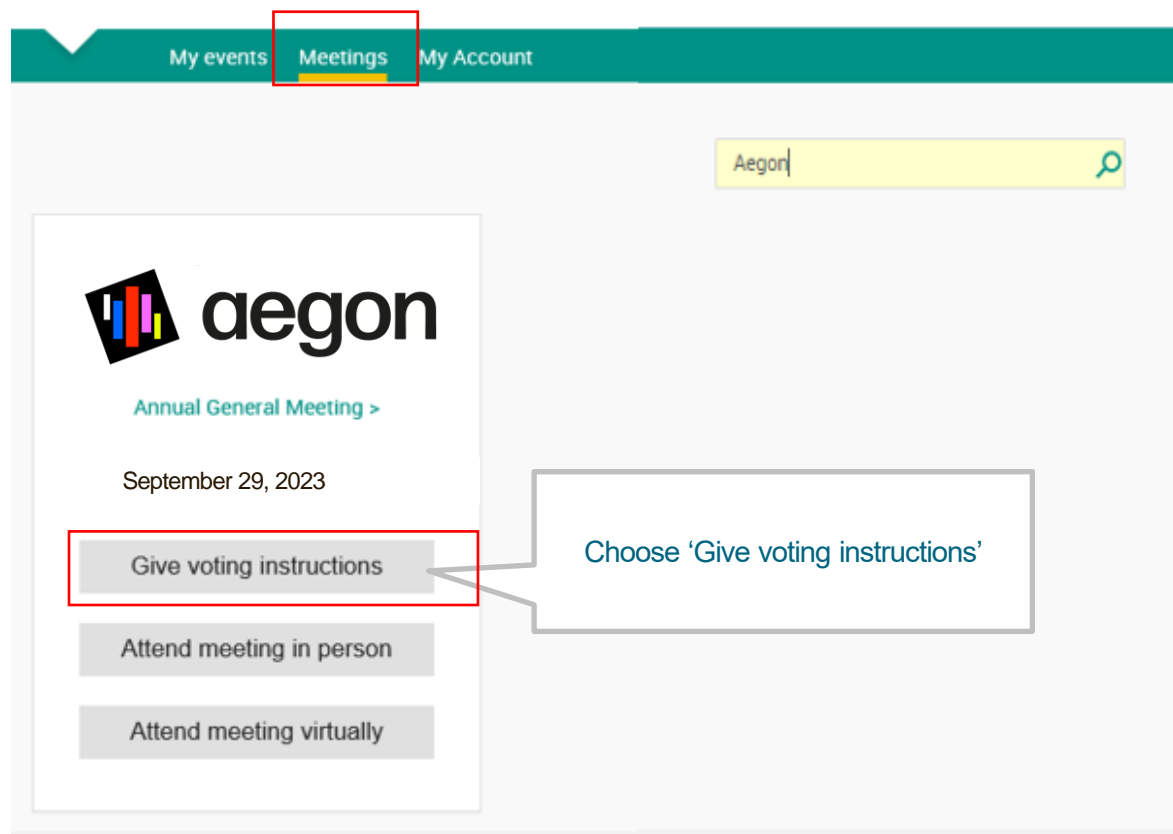
ultimately by September 22, 2023, before 23:59 CET

Click [here](https://abnamro.com/evoting) (<https://abnamro.com/evoting>) to login to the shareholder portal, fill in your login details, and click “Login”



The screenshot shows the 'Shareholder login' page. It features a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. A yellow 'Login' button is positioned below the password field. To the right of the login fields is a link for 'Forgot password?'. At the bottom, there is a section for 'New user registration' with a link to register if the user does not have an account.

Select “Meetings”, followed by Aegon’s EGM.



The screenshot shows the Aegon shareholder portal. The teal header bar contains 'My events', 'Meetings', and 'My Account'. The 'Meetings' tab is highlighted with a red box. A search bar with 'Aegon' and a magnifying glass icon is visible. The main content area displays the Aegon logo, the text 'Annual General Meeting >', and the date 'September 29, 2023'. Three buttons are listed: 'Give voting instructions', 'Attend meeting in person', and 'Attend meeting virtually'. The 'Give voting instructions' button is highlighted with a red box, and a callout box points to it with the text 'Choose ‘Give voting instructions’'.

How to provide a voting instruction

ultimately by September 22, 2023, before 23:59 CET

1. Opening
2. Redomiciliation
- 2.1. Proposal to enter into the cross-border conversion to Luxembourg and to amend the Articles of Association to reflect the conversion into a Luxembourg S.A. i Voting item
3. Composition of the Board of Directors of Aegon S.A. and of the Board of Aegon Ltd.
- 3.1. Appointment of William Connelly i Voting item
- 3.2. Appointment of Mark Ellman i Voting item
- 3.3. Appointment of Karen Fawcett i Voting item
- 3.4. Appointment of Jack McCarty i Voting item
- 3.5. Appointment of Caroline Brindley i Voting item
- 3.6. Appointment of Thomas Williams i Voting item

EXAMPLE

How to provide a voting instruction

ultimately by September 22, 2023, before 23:59 CET

Confirm your voting instructions

Security class: In this section, please select 'ordinary shares' ISIN: NL

Number of shares:

Entire holding Partial holding

Vote collector: Mr. R.H. Kleipool, civil law notary at De Brauw Blackstone Westbroek N.V. or his substitute (the "Notary").

Proxy:

I/we hereby appoint Allen and Overy as Proxy Holder to attend the General Meeting of Aegon N.V. (the 'Company') on to exercise the voting rights attached to the aforementioned Securities in my/our name in accordance with the instructions and/or perform any other actions to confirm the casted votes.

I/we hereby give the Vote Collector the following instructions mentioned above to vote in my/our name at the Company's

Terms and conditions

I/we hereby confirm that I/we have read, understood and consented to the [Terms of Use](#) as well as having saved, printed or sent myself/ourselves a copy thereof.

How to provide a voting instruction

ultimately by September 22, 2023, before 23:59 CET

As each EGM requires a separate voting instruction, shareholders will have the opportunity to be automatically directed to the other EGM to provide a separate voting instruction.

The screenshot shows a 'Confirm your registration' dialog box overlaid on a voting instruction form. The dialog title is 'Confirm your registration'. The main text reads: 'To also vote for the Aegon N.V. Dutch EGM, please click Yes to Continue'. Below this, it says: 'Thank you for your voting instruction. You are now required to register yourself via your intermediary. You are therefore requested to contact your intermediary and to confirm the following identification number: 120559. It could occur that your intermediary is not familiar with this number. In such case your intermediary can contact ABN AMRO (AVA@nl.abnamro.com). If you have any further questions, please do not hesitate to contact ABN AMRO (corporate.broking@nl.abnamro.com). Contact details: Intermediary: Email address: Telephone number: -'. At the bottom of the dialog are 'No' and 'Yes' buttons. The background form shows 'Securities account :*' with 'san' entered, 'Number of shares:' with 'Entire holding' selected, and a 'Vote collector:' field. At the bottom of the page are links for 'Terms of Use', 'Privacy', 'Cookies', and 'Contact details', and a copyright notice '© ABN AMF'.

The screenshot shows a 'Confirm your registration' dialog box overlaid on a voting instruction form. The dialog title is 'Confirm your registration'. The main text reads: 'To also vote for the Aegon N.V. Luxembourg EGM, please click Yes to Continue'. Below this, it says: 'Thank you for your voting instruction. You are now required to register yourself via your intermediary. You are therefore requested to contact your intermediary and to confirm the following identification number: 120559. It could occur that your intermediary is not familiar with this number. In such case your intermediary can contact ABN AMRO (AVA@nl.abnamro.com). If you have any further questions, please do not hesitate to contact ABN AMRO (corporate.broking@nl.abnamro.com). Contact details: Intermediary: Email address: Telephone number: -'. At the bottom of the dialog are 'No' and 'Yes' buttons. The background form shows 'Securities account :*' with 'san' entered, 'Number of shares:' with 'Entire holding' selected, and a 'Vote collector:' field. At the bottom of the page are links for 'Terms of Use', 'Privacy', 'Cookies', and 'Contact details', and a copyright notice '© ABN AMF'.

How to register for participation

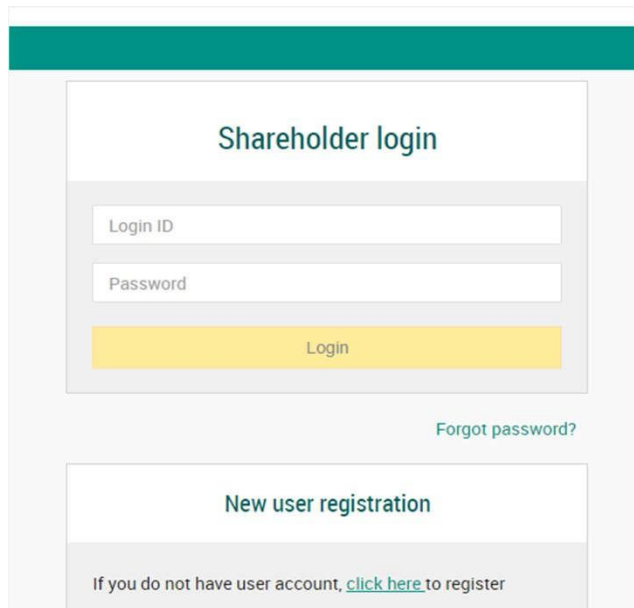


Registration process for virtual participation

ultimately by September 22, 2023, before 23:59 CET

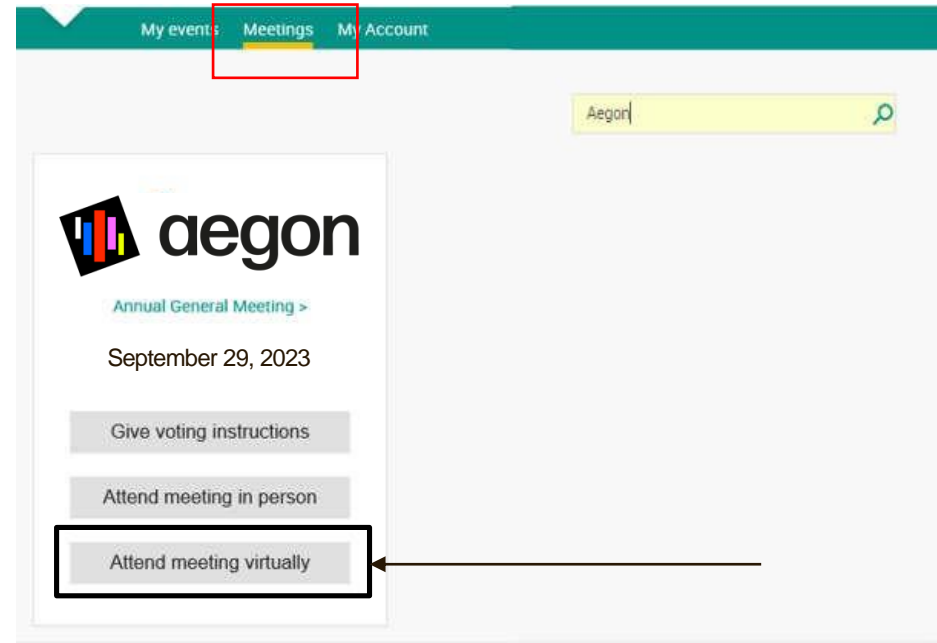
Note: this option only applies to the Dutch EGM

Click [here](https://abnamro.com/evoting) (<https://abnamro.com/evoting>) to login to the shareholder portal, fill in your login details, and click “Login”



The screenshot shows the 'Shareholder login' page. It features a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. A yellow 'Login' button is positioned below the password field. To the right of the login button is a link for 'Forgot password?'. Below the login section is a 'New user registration' section with a link to 'click here to register'.

Select the Dutch EGM of Aegon and select the option “Attend meeting virtually”

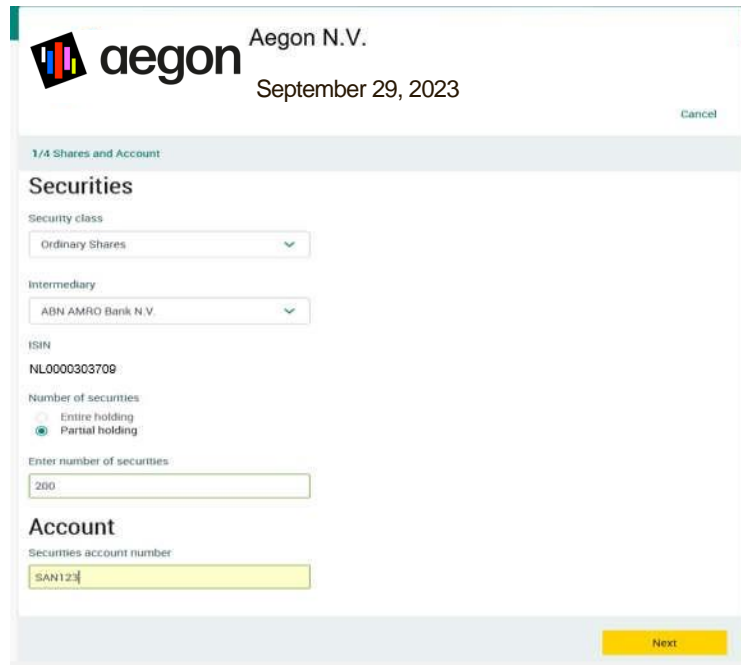


The screenshot shows the Aegon shareholder portal. At the top, there is a teal navigation bar with 'My events', 'Meetings', and 'My Account'. The 'Meetings' tab is highlighted with a red box. Below the navigation bar is a search bar containing 'Aegon'. The main content area displays the Aegon logo, the text 'Annual General Meeting >', and the date 'September 29, 2023'. There are three buttons: 'Give voting instructions', 'Attend meeting in person', and 'Attend meeting virtually'. The 'Attend meeting virtually' button is highlighted with a black box and has an arrow pointing to it from the right.

Registration process for virtual participation

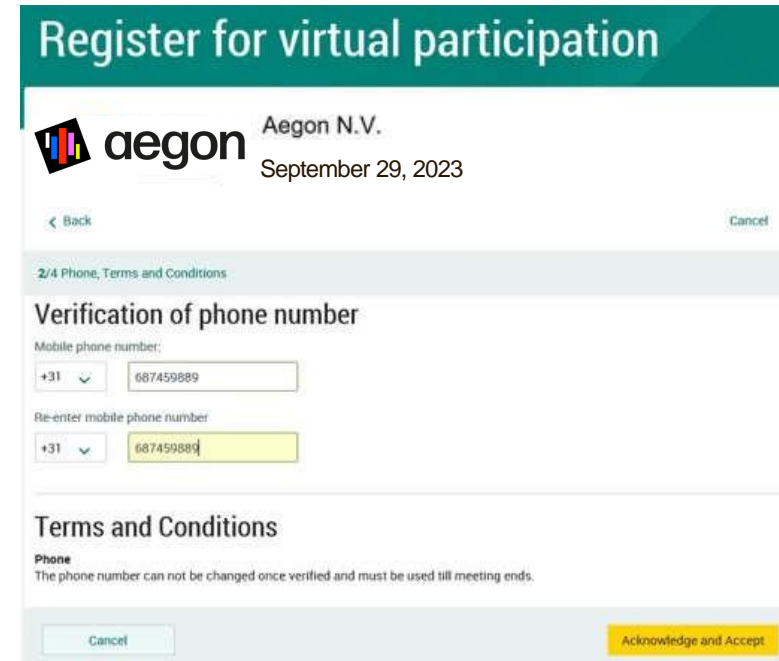
ultimately by September 22, 2023, before 23:59 CET

Fill in all the details to register for this meeting



The screenshot shows the first step of the registration process, titled "1/4 Shares and Account". The header includes the Aegon logo, "Aegon N.V.", and the date "September 29, 2023". A "Cancel" button is in the top right. The main content area is divided into "Securities" and "Account" sections. Under "Securities", there are dropdown menus for "Security class" (set to "Ordinary Shares") and "Intermediary" (set to "ABN AMRO Bank N.V."). Below these, the ISIN "NL0000303709" is displayed. There are radio buttons for "Entire holding" and "Partial holding", with "Partial holding" selected. A text input field for "Enter number of securities" contains the value "200". Under "Account", there is a text input field for "Securities account number" containing "SAN123". A yellow "Next" button is at the bottom right.

Enter your mobile phone number which will be used for 2 factor authentication (SMS verification)



The screenshot shows the second step of the registration process, titled "2/4 Phone, Terms and Conditions". The header includes the Aegon logo, "Aegon N.V.", and the date "September 29, 2023". A "< Back" button is on the left and a "Cancel" button is on the right. The main content area is titled "Verification of phone number". It has two rows of input fields: "Mobile phone number:" and "Re-enter mobile phone number". Each row has a dropdown menu for the country code (set to "+31") and a text input field containing "687459889". Below this is a section titled "Terms and Conditions" with a "Phone" sub-section containing the text: "The phone number can not be changed once verified and must be used till meeting ends." At the bottom, there is a "Cancel" button on the left and a yellow "Acknowledge and Accept" button on the right.

Registration process for virtual participation

ultimately by September 22, 2023, before 23:59 CET

Notification will be displayed with risks and terms of use of ABN AMRO (including reference to Aegon's Policy regarding a Hybrid Meeting of Shareholders). Please review, and if you agree, click "Accept and Proceed"

Enter the one-time verification code as sent to your mobile phone

The screenshot shows a mobile application interface for 'Register for virtual participation'. A modal window titled 'Important Information' is overlaid on the registration form. The modal contains the following text:

Important Information

You are about to confirm that you want to virtually participate in the General Meeting.

In case you wish to proceed, please acknowledge and accept the risks which are inherently related to virtual attendance and participation in the General Meeting by checking the relevant checkboxes set out below and click the "Accept and Proceed" button to gain access to the Virtual Participation Section.

The risks related to virtual attendance and participation in the General Meeting include, amongst others: any failure in virtual meeting equipment, software, network infrastructure, servers, internet or telephone connectivity; video or voice equipment whether or not caused by an information security incident (which includes any unauthorized use, hacking, a Denial of Services attack, a denial of access, any failure or omission resulting from the theft or unlawful interception of a password or network access code and any other cyber attack) or caused by any type of mechanical failure such as any electrical power outage during the General Meeting as well as any other unforeseen technical difficulties or disruptions whether relating to the Website in general, the Virtual Participation Section, the General Meeting or the equipment/connectivity used by you, the Securities Holder.

By checking the boxes below, you confirm:

- that you acknowledge and accept the risks listed above and to have read and understood and agreed to our terms and conditions applicable to the registration and use of the Virtual Participation Section.
- that you are a person authorized to accept these risks on behalf of the Securities Holder.
- that you acknowledge that, if available, you have read, understood, and agreed to the policy regarding the hybrid/virtual voting by shareholders declared applicable by the issuing institution.

The Terms of Use for using the Website and the Virtual Meeting Section in particular apply and can be found here: [Terms of Use](#).

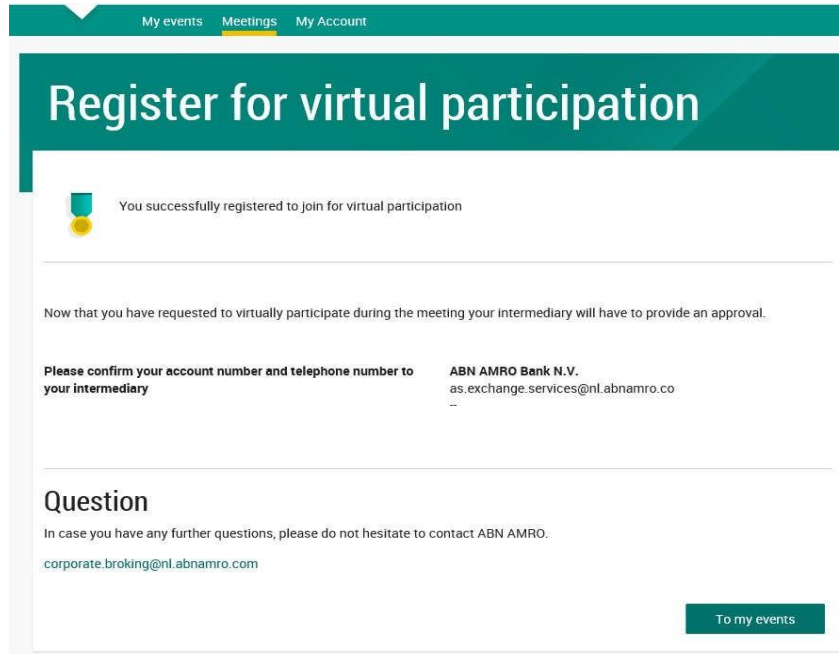
Buttons: Back, Accept and Proceed

The screenshot shows a mobile application interface for 'Register for virtual participation'. The screen displays the Aegon logo and the text 'Aegon N.V. September 29, 2023'. Below this, there is a '3/4 Verification code' section with the heading 'Enter code'. A message states: 'A new verification code was sent to your mobile phone.' There is a 'Send Again' button with a shield icon. Below the message is a text input field containing the code '67681'. At the bottom right, there is a yellow 'Verify' button. Navigation buttons 'Back' and 'Cancel' are visible at the top.

Registration process for virtual participation

ultimately by September 22, 2023, before 23:59 CET

Confirmation of successful registration



The screenshot shows a web interface with a teal header containing navigation links: "My events", "Meetings", and "My Account". Below the header is a teal banner with the text "Register for virtual participation". The main content area features a confirmation message: "You successfully registered to join for virtual participation" accompanied by a teal and yellow icon. Below this, a horizontal line separates the message from the next section, which states: "Now that you have requested to virtually participate during the meeting your intermediary will have to provide an approval." This is followed by a request: "Please confirm your account number and telephone number to your intermediary" and the contact information for ABN AMRO Bank N.V.: "as.exchange.services@nl.abnamro.co". A "Question" section follows, advising that further questions should be directed to "corporate.broking@nl.abnamro.com". At the bottom right of the page is a teal button labeled "To my events".

Registration process for virtual participation

ultimately by September 22, 2023, before 23:59 CET

Under “My events” you will find your request (note: status is pending until your intermediary approves the request)

The screenshot shows a web interface for managing virtual participation requests. At the top, there is a navigation bar with 'My events', 'Meetings', and 'My Account'. Below this, the 'Request type:' section has four radio buttons: 'Virtual participation' (selected), 'Attendance requests', 'Voting instructions', and 'Confirmed votes'. To the right, there is a 'Status:' dropdown menu set to 'Pending' and a 'Search by issuer' input field. The main content area displays a request for 'Aegon N.V.' with the following details: 'Annual General Meeting', 'September 29, 2023', '200 securities | Registration number 1.021.00001', and a 'Pending' status button. There are also icons for a phone and a pencil.

Registration process for virtual participation

ultimately by September 22, 2023, before 23:59 CET

Once the request has been approved by the intermediary, a shareholder will receive a confirmation mail



Dear Mr. Shareholder,

Your request to vote virtually during the meeting has been successfully processed.

We hereby inform you that your Intermediary has confirmed your entitlement to vote virtually during the Extraordinary General Meeting of Aegon N.V. on September 29, 2023

How to vote virtually during the meeting?

Please click on this link below:

<https://corporatebroking.abnamro.com/shareholderlogin?gmid=GUjHe2DE8sVc6ZW1NzYz&vpReqId=ZpktwsFXsKGN7vcOTMxMA==&isid=FPBa2iVS5kGFrK-fNjI=&reqType=VP>

Note:

- The virtual meeting environment will be made available shortly before the start of the meeting as set out in the convocation note of Aegon N.V..
- Please check the meeting date and time and log in to www.abnamro.com/shareholder before the meeting starts.
- Make sure you join on time. If you join after the meeting starts, you will not be entitled to vote.
- Voting virtually will be enabled after the meeting is opened by the chairperson.
- Please note that you will receive login information necessary to vote virtually at the phone number you provided during your registration. You will need this phone number to vote virtually throughout the meeting.

Please email ava@nl.abnamro.com for all queries.

You can also contact helpdesk number +3120 628 6070 for any problems with joining the meeting virtually.

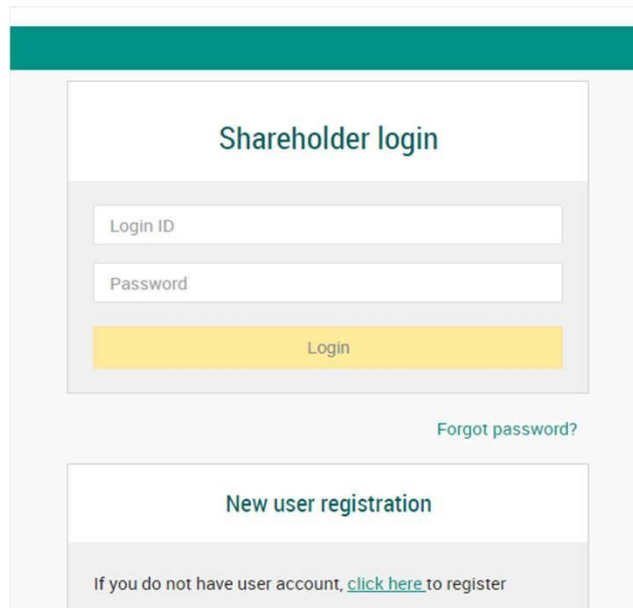
Thank you for using www.abnamro.com/shareholder.

Yours faithfully,
ABN AMRO Bank N.V.

Registration process for participation in person

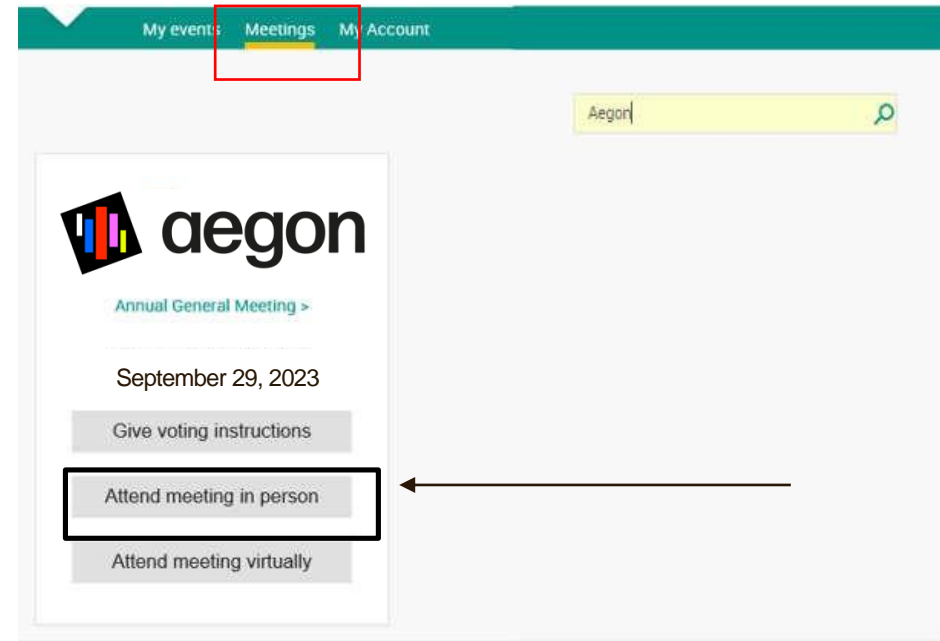
ultimately by September 22, 2023, before 23:59 CET

Click [here](https://abnamro.com/evoting) (https://abnamro.com/evoting) to login to the shareholder portal, fill in your login details, and click “Login”



The screenshot shows the 'Shareholder login' page. It features a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. A yellow 'Login' button is positioned below the password field. To the right of the login button is a link for 'Forgot password?'. Below the login section is a 'New user registration' section with a link to register if the user does not have an account.

To attend the EGM in person, select the option “Attend meeting in person”



The screenshot shows the Aegon shareholder portal interface. At the top, there is a teal navigation bar with 'My events', 'Meetings', and 'My Account'. The 'Meetings' tab is highlighted with a red box. Below the navigation bar is a search bar containing 'Aegon'. The main content area displays the Aegon logo and the text 'Annual General Meeting >'. Below this, the date 'September 29, 2023' is shown. There are three buttons: 'Give voting instructions', 'Attend meeting in person', and 'Attend meeting virtually'. The 'Attend meeting in person' button is highlighted with a black box, and an arrow points to it from the right.

How to participate on the day of the (hybrid) meeting

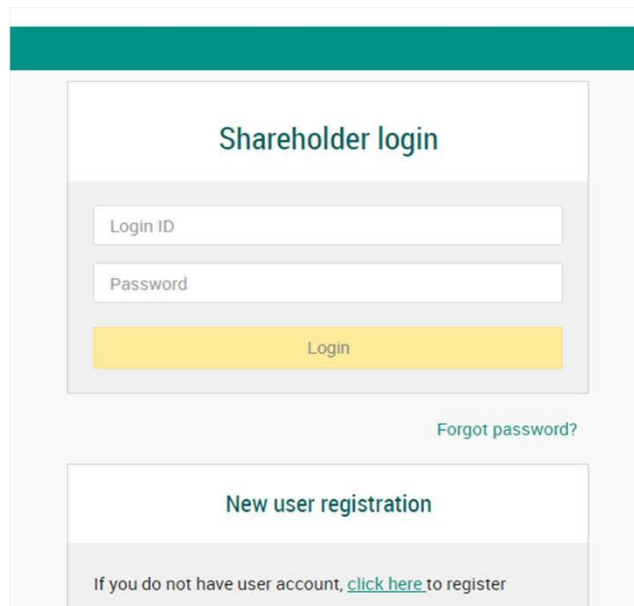


Log-in process for virtual participation

Shareholders attending the meeting virtually

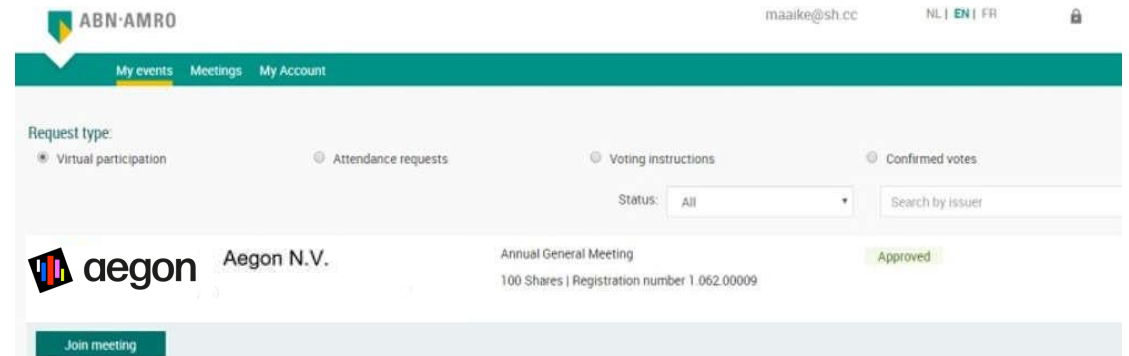
Note: this option only applies to the Dutch EGM

In case of virtual participation, on the day of the EGM, click [here](https://abnamro.com/evoting) (https://abnamro.com/evoting) to login to the shareholder portal and click “Login”



The screenshot shows the 'Shareholder login' page. It features a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. A yellow 'Login' button is positioned below the password field. To the right of the login button, there is a link for 'Forgot password?'. Below the login section, there is a 'New user registration' link. At the bottom, a grey bar contains the text: 'If you do not have user account, [click here](#) to register'.

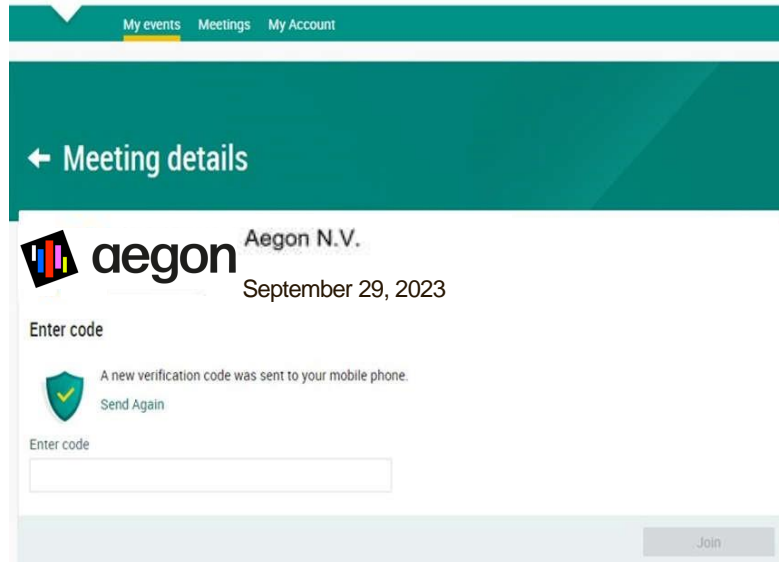
Go to “My events” and click on “Join meeting”



The screenshot shows the ABN-AMRO shareholder portal. The top navigation bar includes 'My events', 'Meetings', and 'My Account'. The user's email 'maaike@sh.cc' and language options 'NL | EN | FR' are visible. The 'Request type' section has radio buttons for 'Virtual participation', 'Attendance requests', 'Voting instructions', and 'Confirmed votes'. A 'Status' dropdown menu is set to 'All', and there is a 'Search by issuer' field. Below this, the 'aegon' logo and 'Aegon N.V.' are displayed. The event details are 'Annual General Meeting' with '100 Shares | Registration number 1.062.00009' and a green 'Approved' status. A 'Join meeting' button is located at the bottom of the event card.

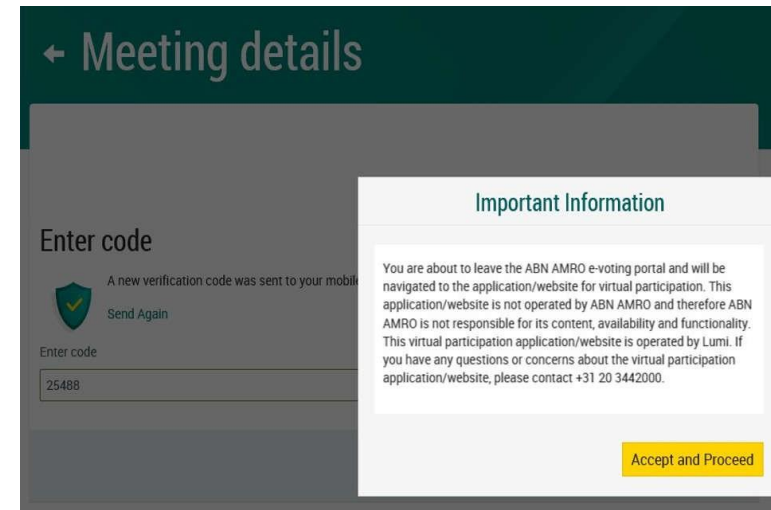
Log-in process for virtual participation

Enter the verification code as sent to your mobile phone



The screenshot shows the 'Meeting details' page for Aegon N.V. on September 29, 2023. The page has a teal header with navigation links for 'My events', 'Meetings', and 'My Account'. Below the header, there is a back arrow and the text 'Meeting details'. The Aegon logo and name are displayed, followed by the date 'September 29, 2023'. A section titled 'Enter code' contains a green shield icon with a checkmark and the text 'A new verification code was sent to your mobile phone.' Below this is a 'Send Again' button and an 'Enter code' input field. At the bottom right of the page is a 'Join' button.

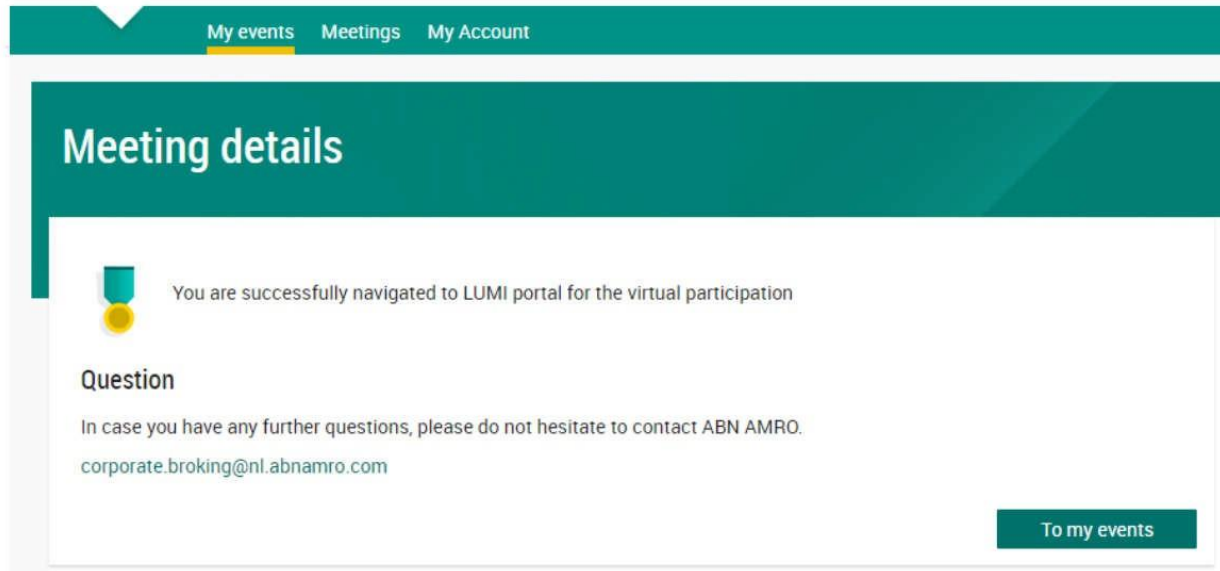
A notification will be shown.
Please accept to proceed



The screenshot shows the 'Meeting details' page with an 'Important Information' notification overlay. The notification text reads: 'You are about to leave the ABN AMRO e-voting portal and will be navigated to the application/website for virtual participation. This application/website is not operated by ABN AMRO and therefore ABN AMRO is not responsible for its content, availability and functionality. This virtual participation application/website is operated by Lumi. If you have any questions or concerns about the virtual participation application/website, please contact +31 20 3442000.' A yellow 'Accept and Proceed' button is located at the bottom right of the notification. In the background, the 'Enter code' section is visible, showing a green shield icon, the text 'A new verification code was sent to your mobile phone.', a 'Send Again' button, and an 'Enter code' input field containing the number '25488'.

Log-in process for virtual participation

You are navigated to the LUMI portal

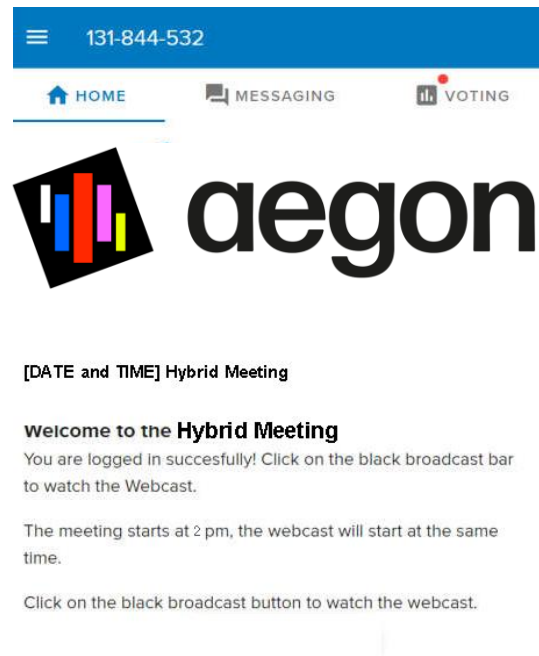


The screenshot shows a web interface with a teal header bar containing navigation links: 'My events' (highlighted with a yellow underline), 'Meetings', and 'My Account'. Below the header is a teal banner with the text 'Meeting details' in white. The main content area is white and contains a success message with a teal and yellow icon: 'You are successfully navigated to LUMI portal for the virtual participation'. Below this is a section titled 'Question' with the text: 'In case you have any further questions, please do not hesitate to contact ABN AMRO. corporate.broking@nl.abnamro.com'. A teal button labeled 'To my events' is located in the bottom right corner of the content area.

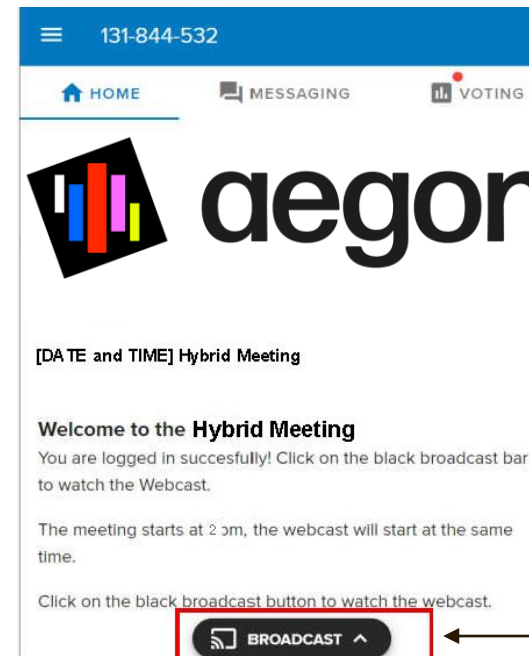
Log-in process for virtual participation

Please note that shareholders who log in after 09:30 CET, will only have access to the webcast at www.aegon.com/EGM and will not be able to vote or ask questions through the application.

08:30 – 09:30 CET: Registration open



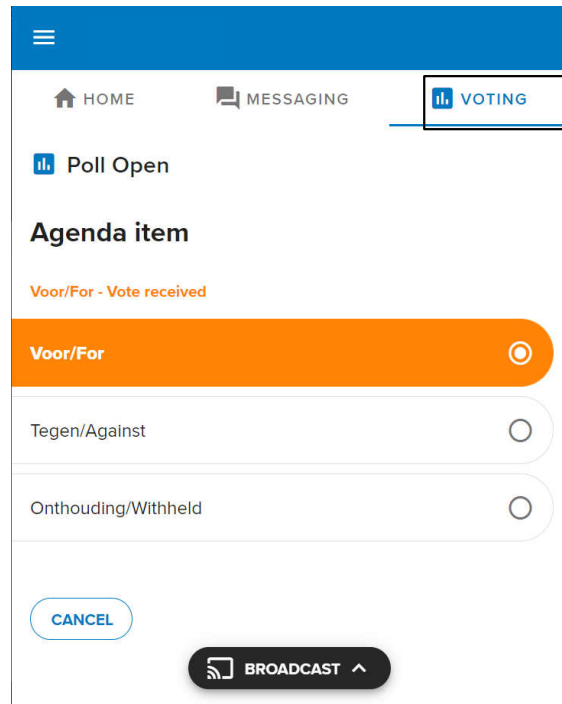
09:30 CET: Follow the webcast



Click here to follow the webcast

Virtual participation

09:30 CET: Voting is open



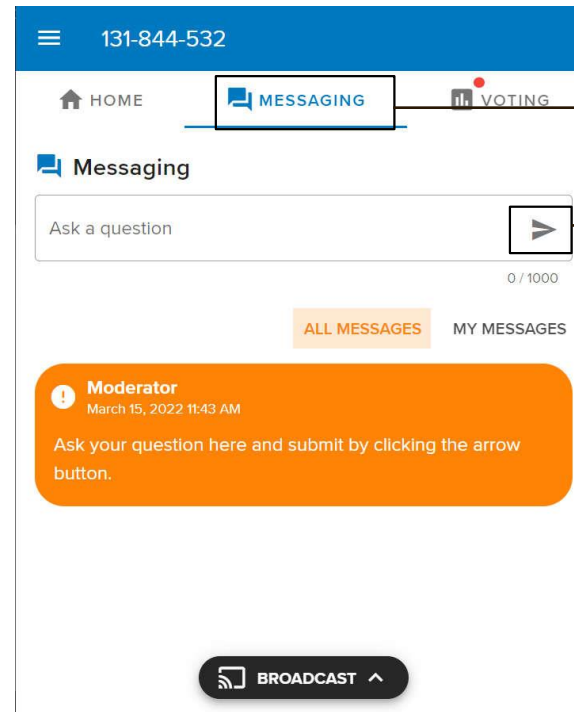
Click here if you would like to vote

When the voting is open, please submit your vote by clicking on “for, against, or withheld”.

You can change your vote until the voting is closed.

A vote confirmation will be displayed.

09:30 CET: Submitting questions is open.



Click here if you would like to submit a question

Click on the arrow button to submit your question

Admittance – shareholders attending in person

On the day of the (hybrid) EGM

- Shareholders or their proxy holders can only exercise their meeting/voting rights at the EGM if they register in person directly prior to the EGM. Registration to attend will take place at the premises between 08:30 CET and the start of the EGM at 09:30 CET. Shareholders or their proxy holders must provide evidence of their identity by way of a valid form of identification. Proxy holders must also provide proof of their authorization in writing.
- Voting at the Dutch EGM will take place via a voting app on the shareholders' personal smart phone or tablet.
- It is recommended that shareholders or their proxy holders download the voting app prior to the EGM in the iOS App Store or the Google Play Store by searching for and downloading 'Lumi AGM'. Alternatively, if shareholders do not wish to download the app, they can exercise their voting rights during the EGM via the webpage <https://web.lumiAGM.com>.
- At the EGM, shareholders will be able to use Aegon's open Wi-Fi network.
- Devices for voting can also be provided at the meeting.
- The Meeting ID, username, and password for using an own smartphone or tablet during the EGM will be provided to the shareholders upon registration at the entrance of the meeting room. Please make sure your smart phone or tablet is sufficiently charged.
- Voting at the Luxembourg EGM will take place via a voting card.

Frequently Asked Questions



Registration process

How can I register for my intended participation to a Hybrid Meeting?

- If you don't have a profile under the e-voting website of ABN AMRO yet, you must create one first via www.abnamro.com/evoting. You will then be able to register for your intended participation via the same website. You will need to select either 'attending in person' (if you wish to attend in person) or 'attend virtually' (if you wish to attend the Hybrid Meeting in a virtual manner). In the process, you will be requested to provide your mobile phone number for verification purposes.

If I don't know my login details for the ABN AMRO platform, how can I request new details?

- You can easily request a new password via the website www.abnamro.com/evoting or contact ABN AMRO via: ava@nl.abnamro.com.

I haven't received an email from ABN AMRO, what should I do?

- Please check your spam box. In case you did not receive an email, please contact ABN AMRO via ava@nl.abnamro.com or by telephone +31 (0)20 628 6070.

The ABN AMRO platform isn't allowing me to login, what should I do?

- Please contact ABN AMRO at ava@nl.abnamro.com or by telephone +31 (0)20 628 6070.

Registration process

How do I know if my bank has approved my registration for the Hybrid Meeting?

- You will receive a confirmation from ABN AMRO by email. Please do not hesitate to contact ABN AMRO via ava@nl.abnamro.com or by telephone +31 (0)20 628 6070 in case you have any questions related to your approval.

Why do I need to login via the ABN AMRO platform and not via an Aegon website?

- Aegon cannot confirm your actual holding in Aegon shares. This needs to be confirmed by your bank or broker, which generally has a relationship with ABN AMRO.

I have already registered for online participation at the Hybrid Meeting, but now I would like to participate in person or through a proxy. Is that possible?

- It is possible to change your registration from virtual attendance into in-person attendance, or to submit a proxy before the Close of Registration, i.e., ultimately one week prior to the Hybrid Meeting at 23:59 CET.

Hybrid Meetings

How can I just follow a Hybrid Meeting?

- Everyone will be able to follow the meeting via the webcast at www.aegon.com. In the webcast-environment, one cannot vote or ask questions.

What do I need to do to participate at a Hybrid Meeting, with the possibility to vote and ask questions real time, remotely?

- You can participate via the ABN AMRO platform and login via www.abnamro.com/evoting. You will be able to login from one hour prior to the meeting until the meeting starts. It is recommended to login at least 15 min. prior to the start of the meeting. Please note that you must be registered for virtual attendance through the ABN AMRO platform before the Close of Registration, i.e., ultimately one week prior to the Hybrid Meeting at 23:59 CET.

What if I leave a Hybrid Meeting after I have logged in?

- You can login within a time frame of one hour before the start of the Hybrid Meeting. Once you have done so, you are counted as a shareholder attending the Hybrid Meeting, even if you leave before the start of, or any time during, the Hybrid Meeting (whether or not due to an internet connection failure).

How do I know that I can vote during a Hybrid Meeting?

- Once the Chair has opened the shareholder meeting, you will be able to vote until the Chair declares that the voting will be closed after the last voting item.

Hybrid Meetings

How can I submit a vote?

- During the meeting, and if you have logged in for participation in the Hybrid Meeting, you will be able to vote. Press the voting button to submit your votes. When selecting the button of your choice, your vote will be cast automatically. You will see a confirmation in your screen.

How do I know that I have voted at the Hybrid Meeting?

- The application will confirm that your vote(s) has/have been received.

How can I change my vote if I virtually participate?

- You will be able to amend your votes during the meeting as often as you want until the voting will be closed. You will be able to vote until the Chair declares that the voting will be closed after the last voting item.

I am unable to vote.

- If you have logged in for participation in the Hybrid Meeting and once the Chair has opened the shareholder meeting, you will be able to vote until the end of the meeting. Press the voting button to submit your votes. Please make sure you are connected to the internet.

Hybrid Meetings

Can I also vote in advance of a Hybrid Meeting?

- Yes, you can by giving a proxy with voting instruction via www.abnamro.com/evoting or by giving a proxy to the Company Secretary. The proxy to the Company Secretary can be downloaded from www.aegon.com.

I have already voted through proxy on the ABN AMRO website, do I need to vote again?

- No, your proxy voting instruction will remain valid.

I have already voted through proxy; can I change my vote during the Hybrid Meeting?

- If you granted a voting instruction via the ABN AMRO website, you will only be able to change your voting instruction before the Close of Registration, i.e., ultimately one week prior to the Hybrid Meeting at 23:59 CET.

I have already voted through proxy on the ABN AMRO website, can I still follow the Hybrid Meeting?

- Yes, you can via the webcast available on www.aegon.com. Note that you will not be able to ask questions real time during the Hybrid Meeting.

Hybrid Meetings

Can I ask questions as a participant of the Hybrid Meeting during a Hybrid Meeting?

- Yes. Questions about items on the agenda can be submitted real time during the Hybrid Meeting.

How can I submit a question?

- During the meeting, and if you have logged in for participation in the Hybrid Meeting, you will be able to submit a question. Press the chat button to submit your question. When you are done typing your question, select the arrow button to send your question. You will receive a confirmation in your screen.

Can I ask questions as participant of the Hybrid Meeting prior to a Hybrid Meeting?

- Yes, questions about items on the agenda can be submitted prior to the Hybrid Meeting by using the form on www.aegon.com.

Exercise of rights

Are my votes valid when leaving early? Can I re-join after I have left?

- Yes, assuming you have logged in successfully prior to the start of the Hybrid Meeting this will not affect the votes casted until the moment you left. Re-joining the Hybrid Meeting after you've left is possible and you will be able to (continue to) vote upon items until the voting is closed. The polls for all items are open during the Hybrid Meeting and closed after the last voting item on the agenda has been discussed.

When there's a failure in my network connection, or my device stops working during the Hybrid Meeting will I be able to login and continue to participate in the Hybrid Meeting once the connection has been restored?

- Yes, assuming you have logged in successfully prior to the start of the Hybrid Meeting, you will be able to continue participating in the Virtual Meeting after the network connection has been restored. You will be able to (continue to) vote upon items until the voting is closed. The polls for all items are open during the Hybrid Meeting and closed after the last voting item on the agenda has been discussed.

Exercise of rights

Are there any voting restrictions when participating online?

- When participating online split-voting is not possible as it is not supported by the platform yet. Holders of NYSE listed shares will not be able to participate in the Hybrid Meeting online voting.

I have registered for online participation but have sold my shares after that. Can I still vote on these shares?

- Yes, provided you were a shareholder in Aegon at record date. According to The Dutch law, the 28th day before the day of the shareholders' meeting is decisive for who will be able to vote at the shareholders' meeting. The right to vote remains even if you have already sold your shares between record date and the Hybrid Meeting.

Will the possibility of online participation affect the proceedings at the meeting of shareholders?

- The Hybrid Meeting will be chaired by the Chair, and the usual proceedings for meetings of shareholders of Aegon will be followed. However, the polls for all items will be open from the start of the Hybrid Meeting and will be closed after the last voting item on the agenda has been discussed.

General questions

Why should I choose for online participation when I can grant a proxy voting instruction as I did before?

- When you participate online, you will be able to take into account the deliberations (just before and) at the meeting of shareholders before you decide how to vote. If you grant a proxy voting instruction your vote has, in fact, been made before the meeting takes place.

Are there any rules and conditions set by Aegon that apply to the Hybrid Meeting?

- Yes, we would like to refer you to the Policy Regarding a Hybrid Meeting of Shareholders that apply, and which can be found at www.aegon.com. If you participate online, you must read these terms.

What will be done with all my personal data which I am asked to provide when opting for online participation and how do I know that my privacy is protected?

- Aegon adheres to its GDPR policy, which can be found on www.aegon.com.

General questions

When I participate online, will other shareholders be informed that I am participating, or do they have the possibility to know that?

- No. You will be registered on the registration list of all shareholders attending the Hybrid Meeting, in accordance with the provisions of Aegon's articles of association. However, this information will not be provided to other shareholders of Aegon.

The device that I will use for online participation has a camera installed: will, or can, I be made visible in the Virtual Meeting to other participants or anyone else?

- No, that will not be the case.

I appreciate the possibility to participate online at the Hybrid Meeting, I wonder how Aegon ensures that online participation will be without issues?

- Aegon offers the application through third parties that have gathered experience with organizing these hybrid and virtual shareholders' meetings outside the Netherlands. But even though Aegon has given its best efforts to ensure that shareholders are offered a best-in-market service, it cannot guarantee that shareholders may experience issues that are common to any first-generation innovative application.

How do I know this is a safe way to vote?

- The website and the IT solutions used for the Hybrid Meeting have been thoroughly tested by various parties.

General questions

Which device should I use to participate online at the Hybrid Meeting?

- You can participate at the Hybrid Meeting with any device that has a working internet connection and successfully logged in to the virtual environment via www.abnamro.com/shareholder. Please make sure to have installed the latest version of your internet browser: Chrome, Firefox, Internet Explorer 11, Edge, or Safari.

I don't have a smartphone, tablet, or pc. Will I be able to participate the Hybrid Meeting?

- Unfortunately, in that case you cannot participate in the Hybrid Meeting virtually. You can attend the Hybrid Meeting in person or submit a proxy.

My internet connection is not working properly. Will I be able to participate the Hybrid Meeting?

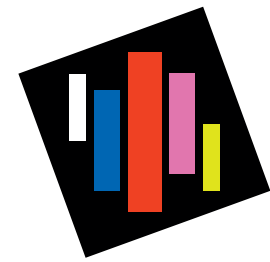
- You will need a working internet connection during the meeting. On your phone you can also use a mobile (3G/4G/5G) signal if available or use WiFi.

My battery is almost empty. What do I do?

- The shareholder is responsible for a properly functioning and charged device.

Who can I contact if my question is not above?

- You can contact ABN AMRO via email ava@nl.abnamro.com or by telephone +31 (0)20 628 6070.



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