



The sharp end of corporate innovation

Marc van Weede

Head of Corporate Development
Aegon Asset Management

Helping people achieve a lifetime of financial security



Customer relationships that span decades

Aegon at a glance - a global financial services company



Present in over
20 countries



29 million
customers



> **€800** billion
revenue- generating
investments



€54 billion paid
out in claims and
benefits



Over **26,000**
employees



Purpose and vision drive our strategy

Purpose

Helping people achieve a lifetime of financial security

Vision



Financially secure and healthy lives



Secure retirement and healthy aging in society



Cleaner and healthier environment





Three key trends are shaping our environment



Increased financial uncertainty

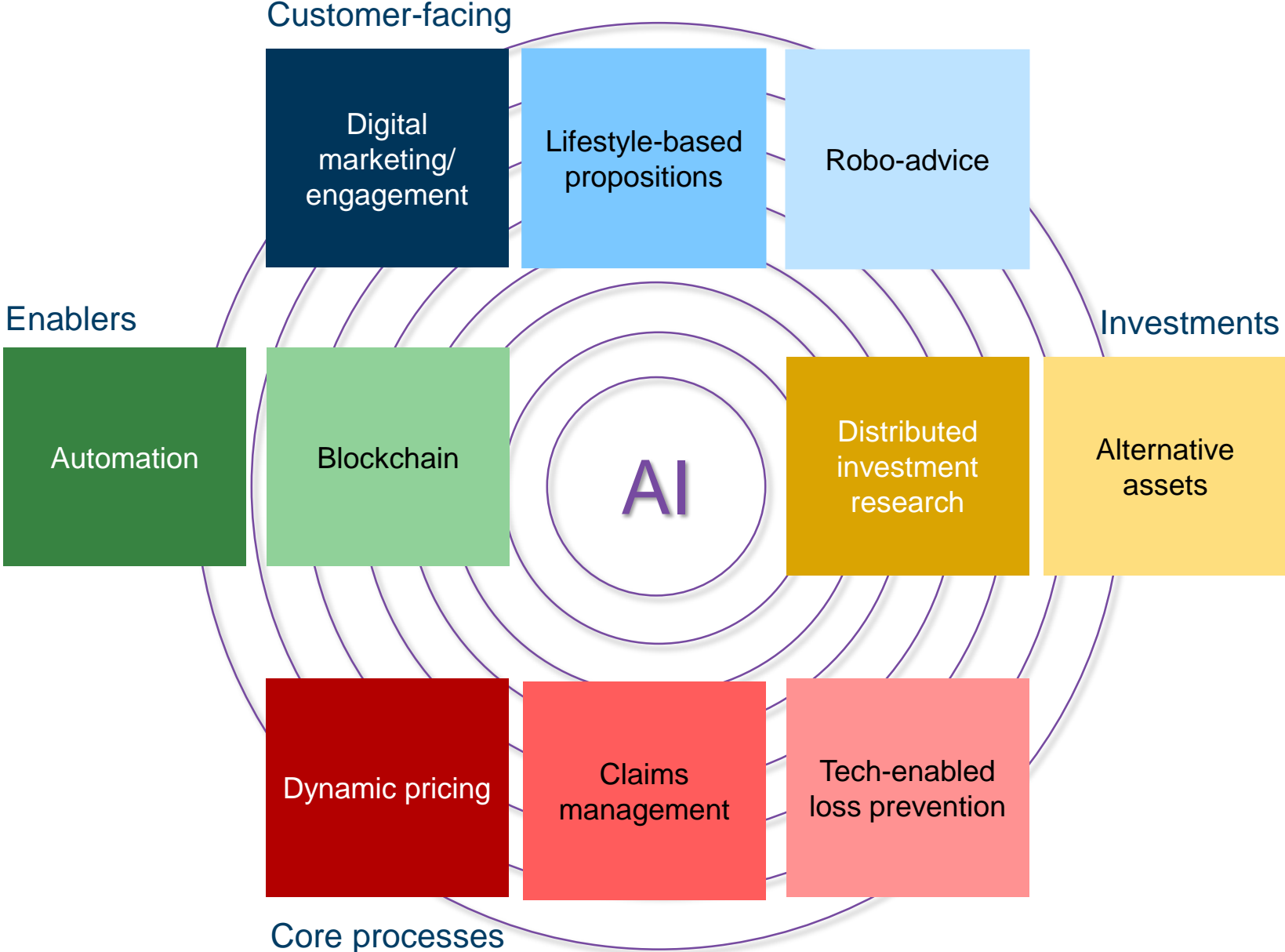


Retreating governments and corporations



Customers demand speed and ease of use

The digital revolution is changing our industry

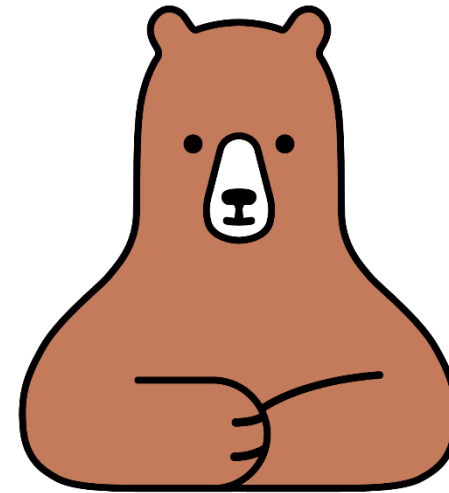


Our core - satellite - universe approach to change



Staying ahead of the curve

Satellites – innovation initiatives at a distance



gobear
comparison made easy

Venturing into the fintech universe

Our Transamerica Ventures' portfolio

auxmoney

nextcapital™



everplans™

LimelightHealth

smartasset™

policygenius

Coverfox

hixme

 fairr.de



H₂O.ai



iBeat

INVEST 
FORWARD



Helping people prepare beyond their lifetime

Customer engagement example

- Easy to use digital vault for estate planning
- Making it simple for loved ones to manage users' estates
- Building relationships with users, their next-of-kin and financial advisers



Supporting our customer base with robo-advice

Advice and guidance example

- Financial planning requires expert knowledge
- NextCapital's robo-advisor supports financial planning execution in our Transamerica Advice Center
- Integrating personal telephone-based and robo-advice

nextcapital™



Investing in core tools

Machine learning technology example

- Machine learning is key capability across the insurance value chain
- H2O.ai's open source tools are an emerging industry standard
- Software is being applied in multiple Aegon use cases

H₂O.ai

```
self.file = None
self.fingerprints = set()
self.logdups = True
self.debug = debug
self.logger = logging.getLogger(__name__)
if path:
    self.file = open(os.path.join(path,
self.file.seek(0)
self.fingerprints.update(os.path

@classmethod
def from_settings(cls, settings):
    debug = settings.getbool('debug', True)
    return cls(job_dir(settings), debug)

def request_seen(self, request):
    fp = self.request_fingerprint(request)
    if fp in self.fingerprints:
        return True
    self.fingerprints.add(fp)
    if self.file:
        self.file.write(fp + os.n

def request_fingerprint(self, request):
    return request_fingerprint
```

Matching fintechs with our business needs

Investing in innovation



~ 80-100 commercial introductions per annum



~ 10 commercial partnerships per annum

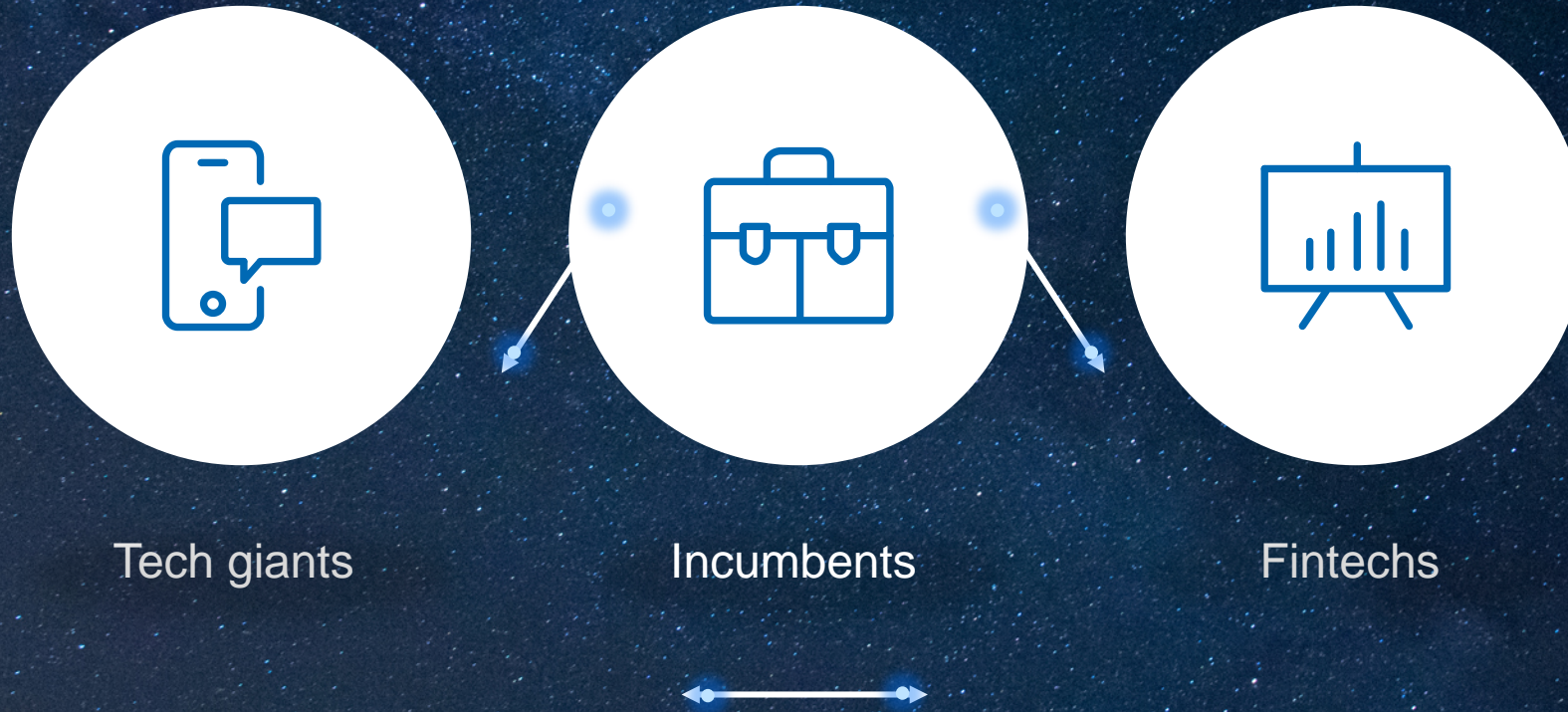


~ 5 investments per annum



Competing – Cooperating – Converging

A look into the future



Tech giants

Incumbents

Fintechs

Competing – Cooperating – Converging

A look into the future



An aerial photograph of a city, likely New York City, featuring a prominent skyscraper with a distinctive pointed top. The building is illuminated with a warm, golden light, contrasting with the cooler tones of the surrounding urban landscape. The image is partially obscured by a blue overlay on the right side.

Thank you

For more information, please contact: ventures@transamerica.com

Helping people achieve a lifetime of financial security