



Hybrid Meeting of Shareholders

Manual and frequently asked questions



Helping people live their best lives

Hybrid Meeting of Shareholders

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Aegon facilitates a hybrid Meeting of Shareholders by providing shareholders the opportunity to participate and vote both in person as well as virtually in a Meeting of Shareholders (“Hybrid Meeting”).

This presentation outlines the steps to be taken for access to a Hybrid Meeting through the use of electronic means (i.e., virtual attendance).

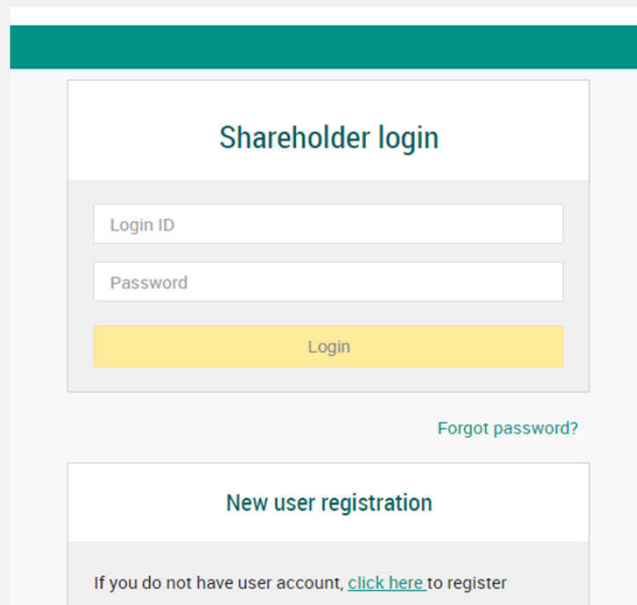
Even though Aegon has used its best efforts to ensure that shareholders are offered best market practice, shareholders may experience issues that are common for virtual participation at a Hybrid Meeting.

The dates mentioned in the presentation serve as an example of the process and do not reflect actual dates of (future) Hybrid Meetings. For the actual dates and time of a Hybrid Meeting, please refer to the corporate website of Aegon N.V. (www.aegon.com) or the applicable convocation notice.

Registration process

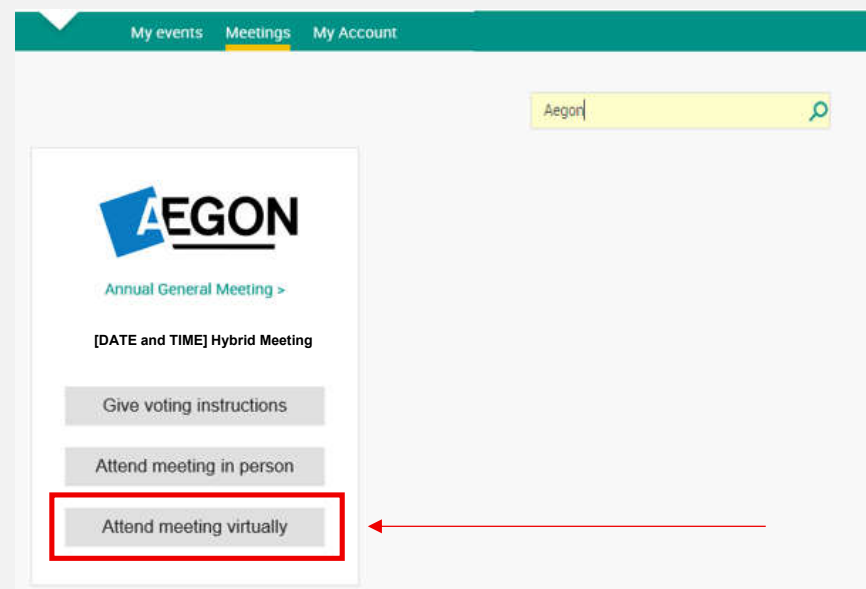
ultimately one week prior to the Hybrid Meeting, before 23:59 CET

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 green 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 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.

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



The screenshot shows the Aegon shareholder portal. The top navigation bar includes 'My events', 'Meetings', and 'My Account'. A search bar contains the text 'Aegon'. The main content area displays the Aegon logo, followed by 'Annual General Meeting >'. Below this, the text '[DATE and TIME] Hybrid Meeting' is shown. Three buttons are visible: 'Give voting instructions', 'Attend meeting in person', and 'Attend meeting virtually'. The 'Attend meeting virtually' button is highlighted with a red box and a red arrow pointing to it from the right.

Registration process

ultimately one week prior to the Hybrid Meeting, 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". It features the Aegon logo and the text "Aegon N.V. [DATE and TIME] Hybrid Meeting". The form includes a "Cancel" button in the top right. The "Securities" section contains a "Security class" dropdown menu set to "Ordinary Shares", an "Intermediary" dropdown menu set to "ABN AMRO Bank N.V.", the ISIN "NL0000303709", and radio buttons for "Entire holding" (unselected) and "Partial holding" (selected). Below this is a text input field for "Enter number of securities" with the value "200". The "Account" section has a text input field for "Securities account number" with the value "SAN123". A yellow "Next" button is located 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". It features the Aegon logo and the text "Aegon N.V. [DATE and TIME] Hybrid Meeting". The form includes a "< Back" button in the top left and a "Cancel" button in the top right. The "Verification of phone number" section contains two text input fields for "Mobile phone number" and "Re-enter mobile phone number", both with a dropdown menu for the country code set to "+31" and the number "687459889". The "Terms and Conditions" section has a "Phone" sub-section with the text "The phone number can not be changed once verified and must be used till meeting ends." A yellow "Acknowledge and Accept" button is located at the bottom right, and a "Cancel" button is at the bottom left.

Registration process

ultimately one week prior to the Hybrid Meeting, 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"

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 checkbox 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 intrusion 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

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

The screenshot shows the 'Enter code' screen of the registration process. The header reads 'Register for virtual participation'. The Aegon logo and 'Aegon N.V.' are displayed, along with '[DATE and TIME] Hybrid Meeting'. The screen shows a verification code entry field with the code '67681' entered. A message states: 'A new verification code was sent to your mobile phone.' Below the message is a 'Send Again' button. At the bottom right is a yellow 'Verify' button.


Registration process

ultimately one week prior to the Hybrid Meeting, before 23:59 CET

Confirmation of successful registration

My events Meetings My Account

Register for virtual participation

 You successfully registered to join for virtual participation

Now that you have requested to virtually participate during the meeting your intermediary will have to provide an approval.

Please confirm your account number and telephone number to your intermediary

ABN AMRO Bank N.V.
as.exchange.services@nl.abnamro.co
..

Question

In case you have any further questions, please do not hesitate to contact ABN AMRO.
corporate.broking@nl.abnamro.com

To my events

Registration process

ultimately one week prior to the Hybrid Meeting, before 23:59 CET

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

The screenshot displays a user interface for managing events. At the top, there is a navigation bar with three tabs: "My events" (highlighted), "Meetings", and "My Account". Below the navigation bar, the "Request type:" section contains four radio button options: "Virtual participation" (selected), "Attendance requests", "Voting instructions", and "Confirmed votes". To the right of these options is a "Status:" dropdown menu currently set to "Pending" and a "Search by issuer" input field. Below this, a card displays the Aegon logo, the company name "Aegon N.V.", and the event details: "Annual General Meeting" and "200 securities | Registration number 1.021.00001". A blue "Pending" button is visible next to the event details, along with icons for a phone and a pencil.

Registration process

ultimately one week prior to the Hybrid Meeting, 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

[DATE and TIME] Hybrid Meeting Aegon N.V.

How to vote virtually during the meeting?

Please click on this link below:

<https://corporatebroking.abnamro.com/shareholderlogin?>

[gmid=GUJHe2DE8sVc6ZW1NzYz&vpReqId=ZpkttwsFXsKGN7vcOTMxMA==&isid=FPBa2jVS5kGFrK-fNjl=&reqType=VP](https://corporatebroking.abnamro.com/shareholderlogin?gmid=GUJHe2DE8sVc6ZW1NzYz&vpReqId=ZpkttwsFXsKGN7vcOTMxMA==&isid=FPBa2jVS5kGFrK-fNjl=&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.

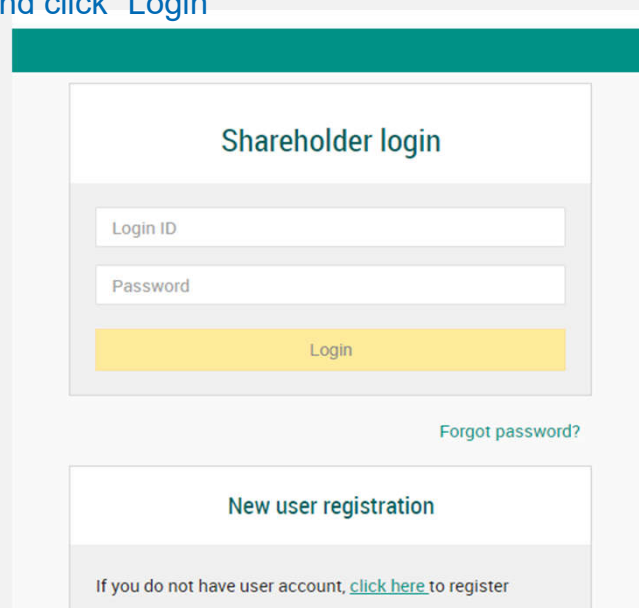
Thank you for using www.abnamro.com/shareholder.

Yours faithfully,
ABN AMRO Bank N.V.

Login process – on the day of the Hybrid Meeting

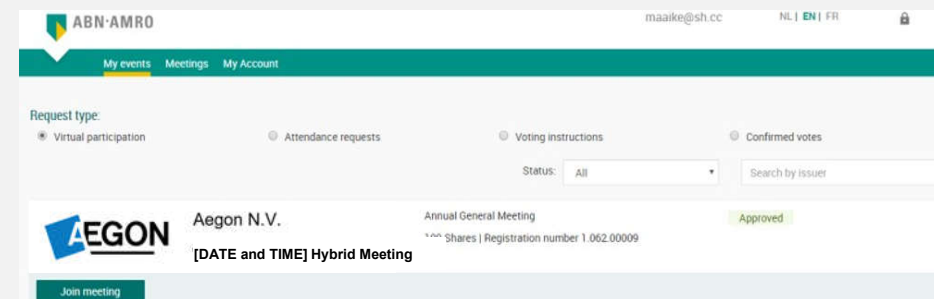
Shareholders attending the meeting virtually

In case of virtual participation, on the day of the General Meeting of Shareholders, 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 green 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. A link for 'Forgot password?' is located below the login button. At the bottom, there is a 'New user registration' section with a link to register if the user does not have an account.

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 '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. The main content area displays the AEGON logo, 'Aegon N.V.', 'Annual General Meeting', and '[DATE and TIME] Hybrid Meeting'. A 'Join meeting' button is visible at the bottom of the event details.

Login process – on the day of the Hybrid Meeting

Enter the verification code as sent to your mobile phone

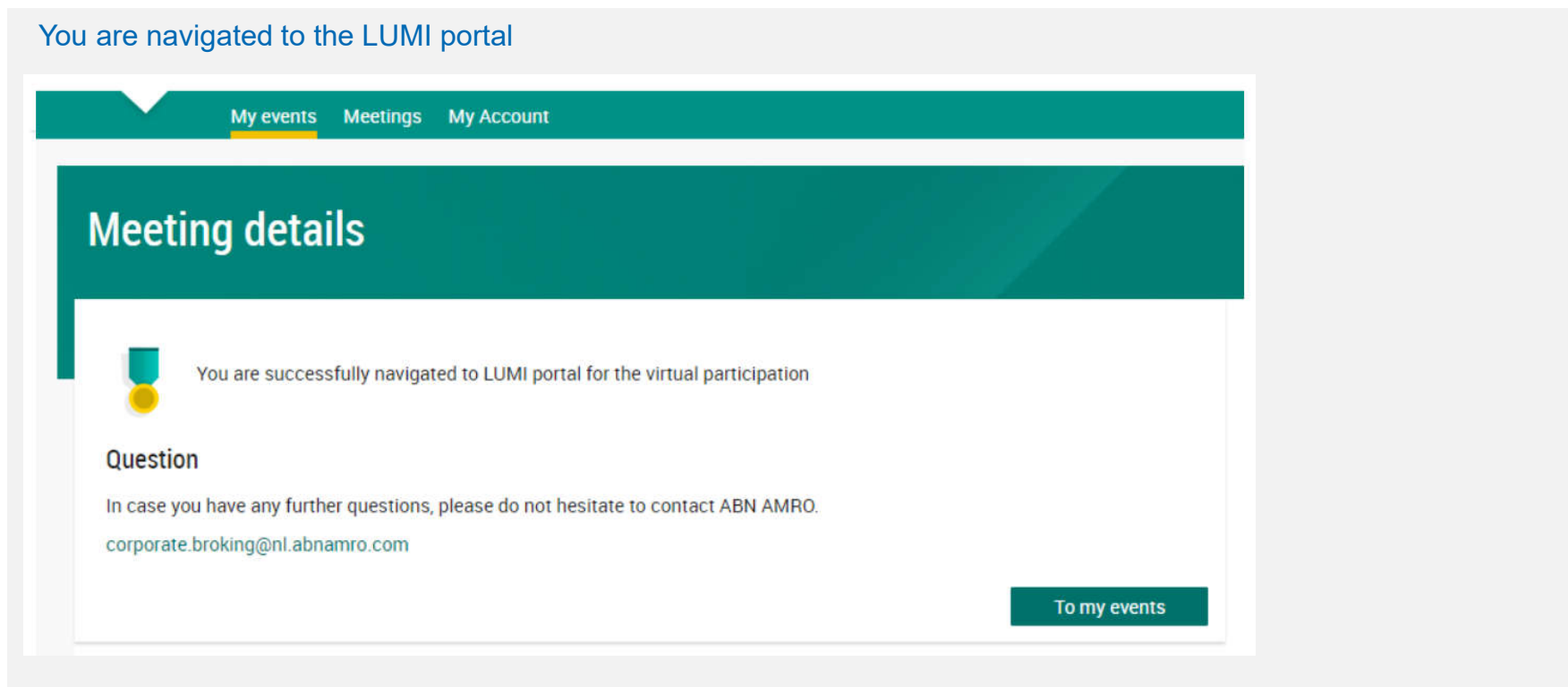
The screenshot shows the 'Meeting details' page for Aegon N.V. The page has a green header with navigation links: 'My events', 'Meetings', and 'My Account'. Below the header, there is a green bar with a back arrow and the text 'Meeting details'. The main content area features the Aegon logo and the text 'Aegon N.V.' and '[DATE and TIME] Hybrid Meeting'. Underneath, there is a section titled 'Enter code' with a green shield icon and a checkmark, followed by the text 'A new verification code was sent to your mobile phone.' and a 'Send Again' button. Below this is an input field labeled 'Enter code' and a 'Join' button at the bottom right.

A notification will be shown. Please accept to proceed

The screenshot shows the 'Meeting details' page with a notification overlay. The notification is titled 'Important Information' and contains the following text: '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.' At the bottom right of the notification is a yellow 'Accept and Proceed' button. In the background, the 'Enter code' section is visible, showing a green shield icon, a checkmark, the text 'A new verification code was sent to your mobile phone.', a 'Send Again' button, and an input field containing the code '25488'.

Login process – on the day of the Hybrid Meeting

You are navigated to the LUMI portal

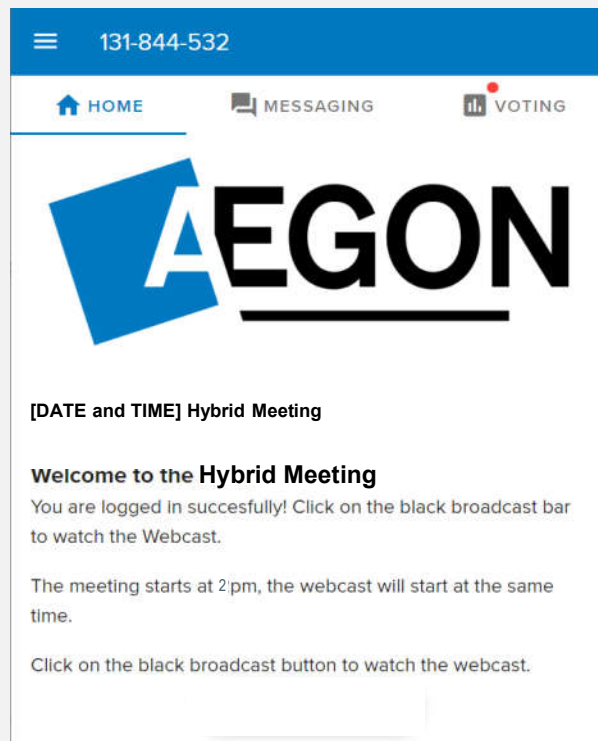


The screenshot displays the LUMI portal interface. At the top, there is a navigation bar with three items: 'My events' (highlighted with a yellow underline), 'Meetings', and 'My Account'. Below this is a dark teal header with the text 'Meeting details' in white. The main content area is white and contains a success message: 'You are successfully navigated to LUMI portal for the virtual participation', accompanied by a teal shield icon and a yellow circle. Below the message is a 'Question' section 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 positioned at the bottom right of the content area.

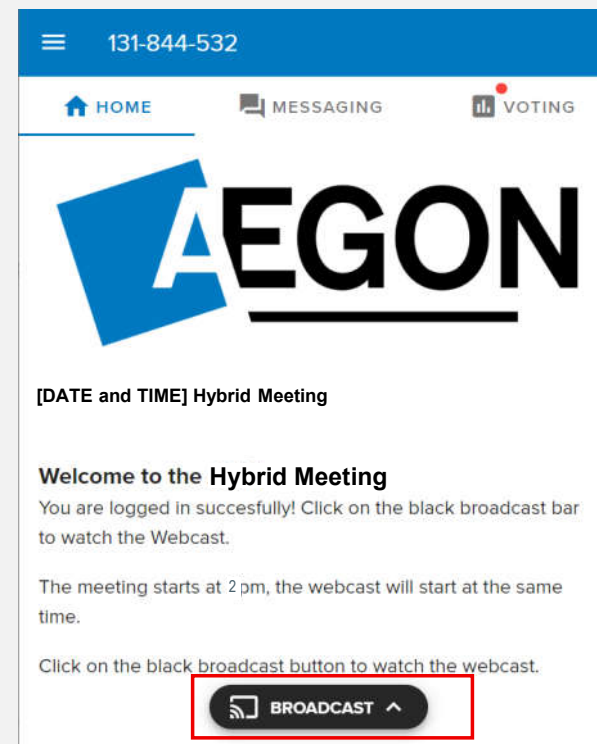
Login process – on the day of the Hybrid Meeting

Please note that Shareholders who log in after 14:00 CET will only have access to the webcast at www.aegon.com/AGM and will not be able to vote or ask questions through the application.

13:00 – 14:00 CET: Registration open



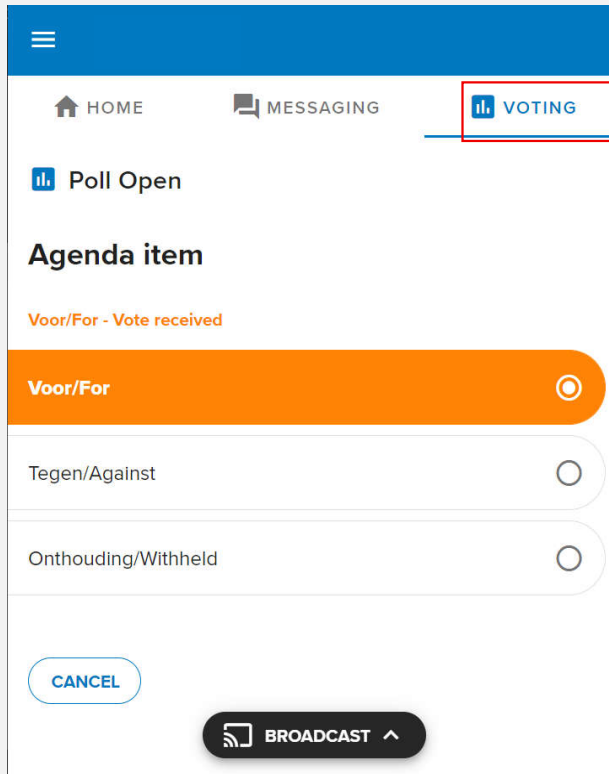
14:00 CET: Follow the webcast



[Click here to follow the webcast](#)

Participation – during the Hybrid Meeting

14:00 CET: Voting is open



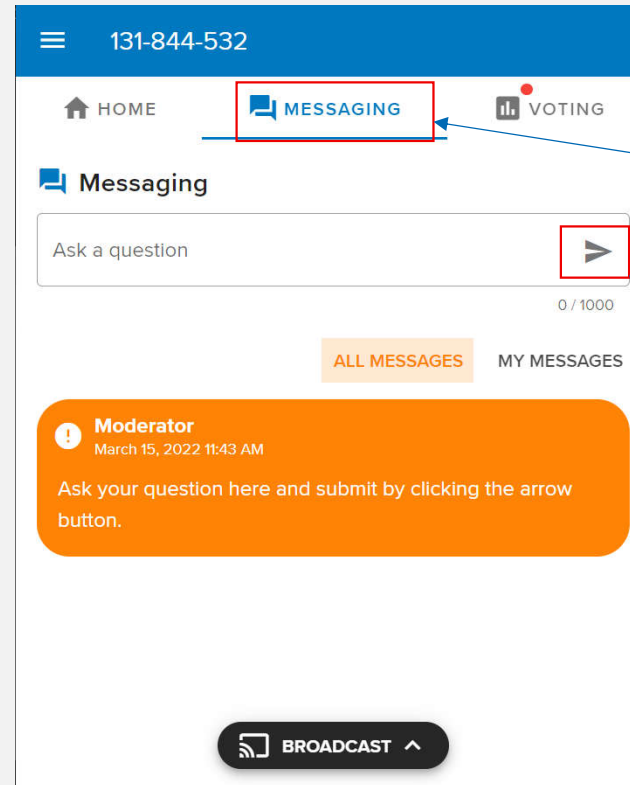
Click here if you would like to vote

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.

14:00 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 Meeting

- Shareholders or their proxy holders can only exercise their meeting/voting rights at the General Meeting of Shareholders if they register in person directly prior to the General Meeting of Shareholders. Registration to attend will take place at the premises 1,5 hours before the start of the General Meeting of Shareholders. 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 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 General Meeting of Shareholders 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 General Meeting of Shareholders via the webpage <https://web.lumiagm.com>.
- At the General Meeting of Shareholders, 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 General Meeting of Shareholders 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.



Frequently Asked Questions



Helping people live their best lives

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.

Frequently asked questions – 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.

Frequently asked questions – 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.

Frequently asked questions – 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.

Frequently asked questions – 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.

Frequently asked questions – 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.

Frequently asked questions – 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.

Frequently asked questions – 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.

Frequently asked questions – 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.

Frequently asked questions – 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.

Frequently asked questions – 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.

