



Hybrid Meeting of Shareholders

Manual and frequently asked questions

June 2025



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Agenda

1. How to provide a voting instruction
2. How to register for virtual or in person participation
3. How to participate on the day of the meeting (virtually or in person)
4. Frequently asked questions

Hybrid Meeting of Shareholders Manual and frequently asked questions

This Manual applies to the Annual General Meeting of Shareholders (the “**AGM**”) of Aegon Ltd. (the “**Company**” or “**Aegon**”), which will be held on Thursday, June 12, 2025, at 10:00am Atlantic Time (15:00 CEST) at the Hamilton Princess Hotel, 76 Pitts Bay Road, Pembroke HM08, Bermuda.

The Company has decided to hold the AGM in a hybrid manner. This means that with respect to attending the AGM, shareholders have the option to attend the AGM in person or virtually. The virtual set-up includes the possibility to vote and ask questions live via chat or a video connection. The Company’s Policy regarding a Hybrid Meeting of Shareholders will be applicable to the AGM. A live stream of the AGM will be available at www.aegon.com.

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. In addition, virtual attendance may not be available if a shareholder’s intermediary does not support online voting.

Even though the Company 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 AGM, please refer to the corporate website of Aegon Ltd. (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.

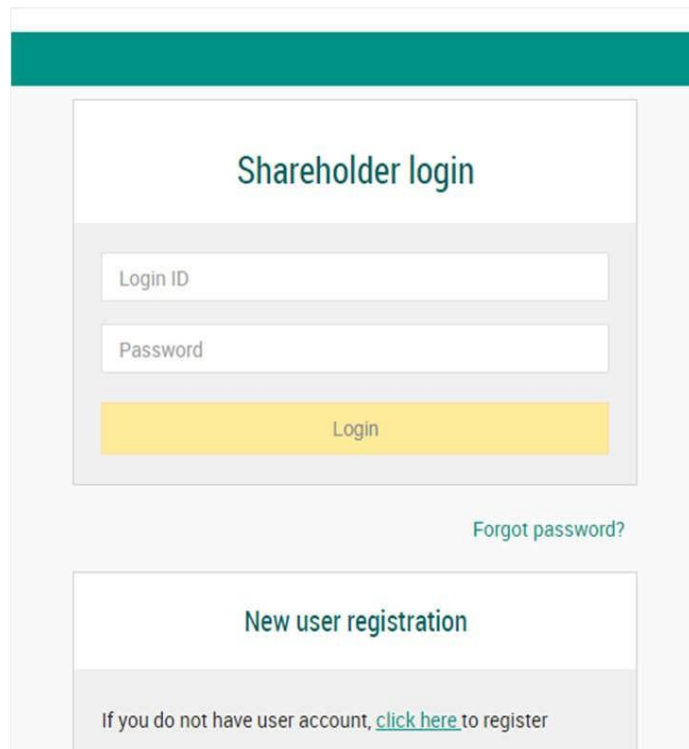
How to provide a voting instruction



How to provide a voting instruction

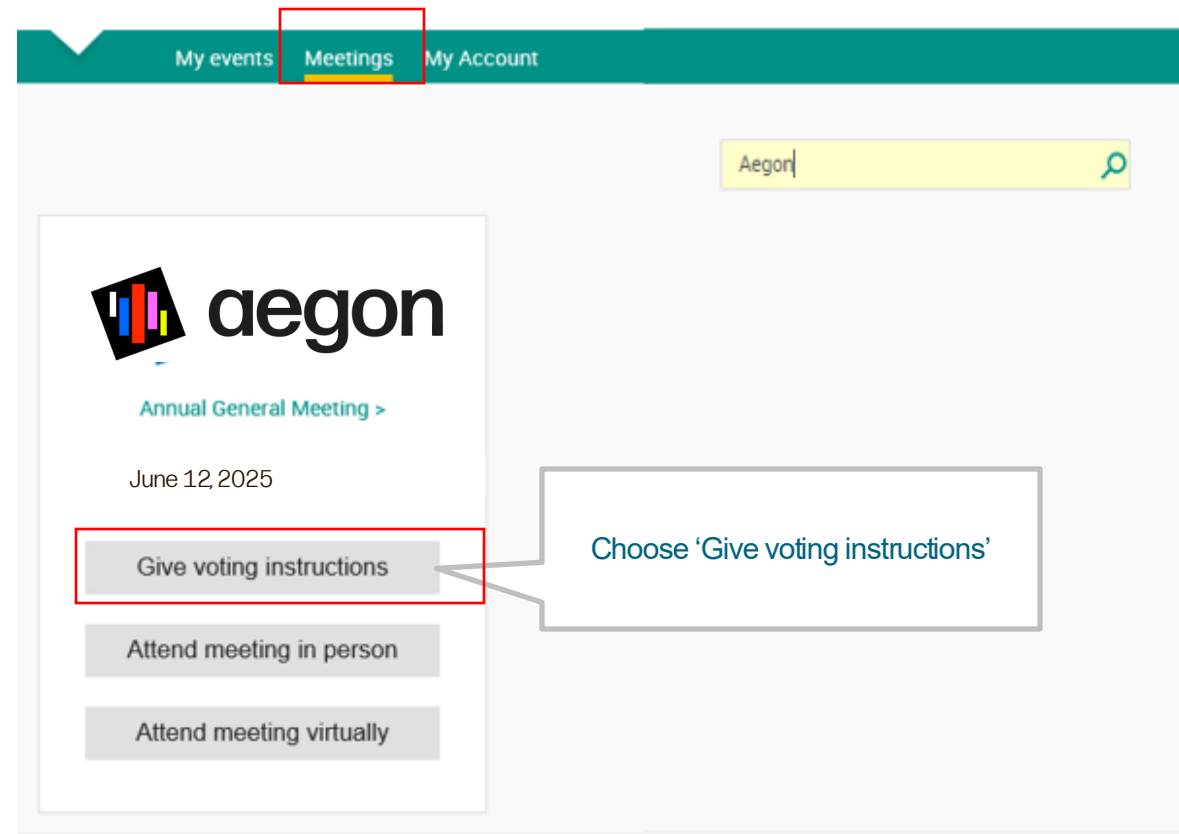
ultimately by June 5, 2025, before 23:59 CEST

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 image shows a 'Shareholder login' form. It has a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. Below these is a yellow 'Login' button. To the right of the 'Login' button is a link 'Forgot password?'. Below the login section is a 'New user registration' section with a link 'click here' to register.

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



The image shows the Aegon shareholder portal interface. At the top 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 with 'Aegon' and a magnifying glass icon. The main content area features the Aegon logo and the text 'Annual General Meeting >'. Below this is the date 'June 12, 2025'. There are three buttons: 'Give voting instructions' (highlighted with a red box), 'Attend meeting in person', and 'Attend meeting virtually'. A callout box points to the 'Give voting instructions' button with the text 'Choose ‘Give voting instructions’'.

How to provide a voting instruction

ultimately by June 5, 2025, before 23:59 CEST

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. 📄 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 📄 Voting item
- 3.2. Appointment of Mark Ellman 📄 Voting item
- 3.3. Appointment of Karen Fawcett 📄 Voting item
- 3.4. Appointment of Jack McCarry 📄 Voting item
- 3.5. Appointment of Caroline Ponsay 📄 Voting item
- 3.6. Appointment of Thomas Hellerer 📄 Voting item

How to provide a voting instruction

ultimately by June 5, 2025, before 23:59 CEST

Confirm your voting instructions

The screenshot shows a web form for providing voting instructions. It includes sections for security class, number of shares, vote collector, proxy, and terms and conditions. Callouts highlight specific instructions: 'In this section, please select 'ordinary shares'' points to the security class dropdown; 'After accepting the terms and conditions, please confirm your voting instructions' points to the terms and conditions section; and another callout points to the 'Confirm' button.

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

Number of shares:

☒ Entire holding ☐ Partial holding

Vote collector: Ms. Albertine Kronenberg, Senior Legal Counsel of the Company.

Proxy: After accepting the terms and conditions, please confirm your voting instructions participate in the deliberations and above, and to sign all documents

I/we hereby give the Vote Collector the following instructions mentioned above to vote in my/our name in the General Meeting

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.

go back Cancel Confirm

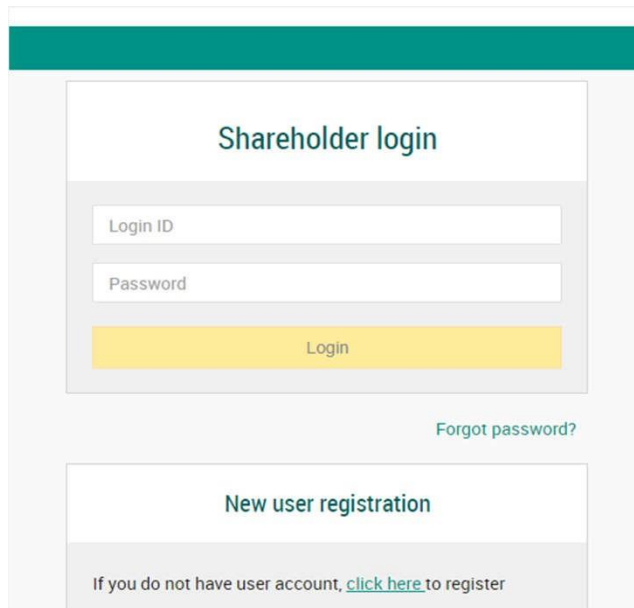
How to register for virtual or in person participation



Registration process for virtual participation

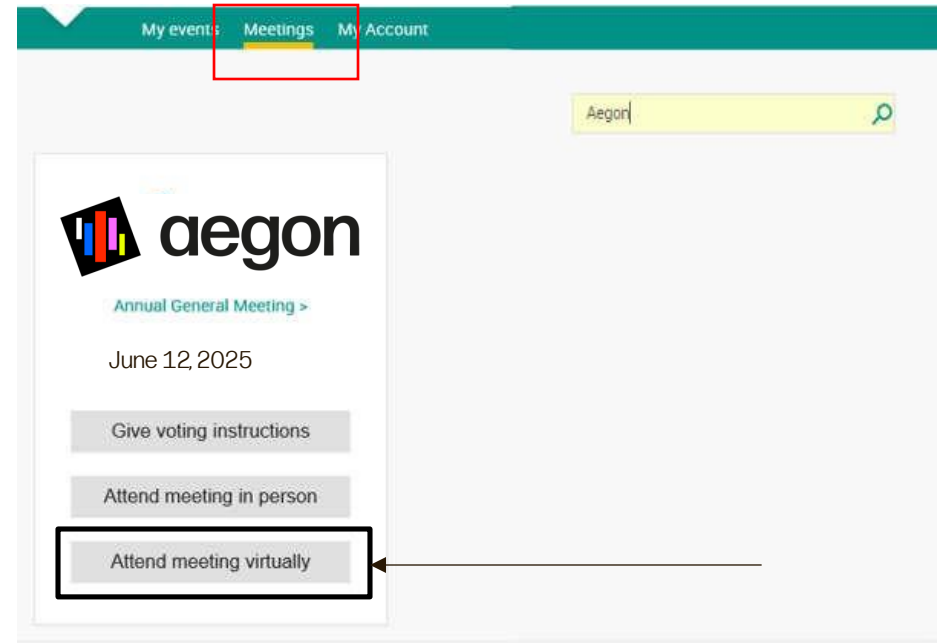
ultimately by June 5, 2025, before 23:59 CEST

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 image shows a 'Shareholder login' form. It has a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. Below these is a yellow 'Login' button. To the right of the button is a link 'Forgot password?'. Below the login section is a 'New user registration' section. At the bottom, it says 'If you do not have user account, [click here](#) to register'.

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

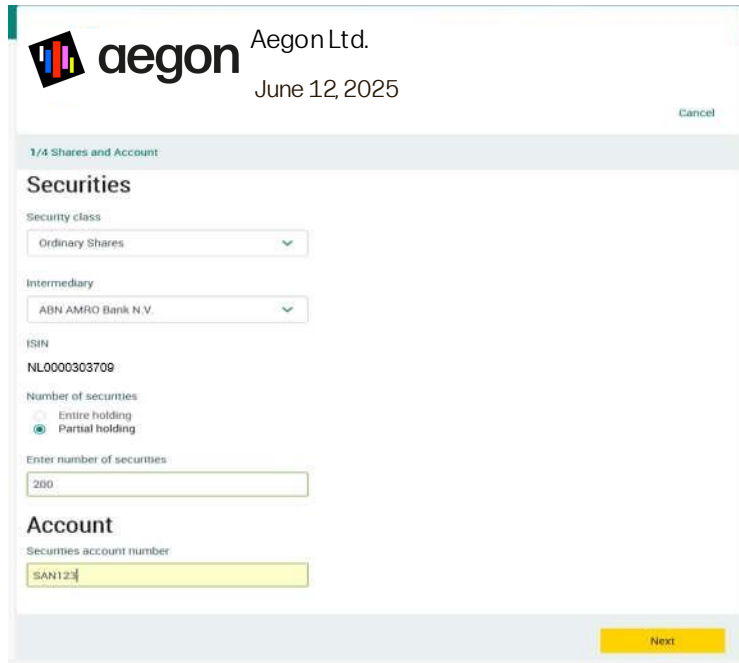


The image shows the Aegon shareholder portal interface. At the top, there is a teal navigation bar with 'My events', 'Meetings', and 'My Account'. The 'Meetings' tab is highlighted with a red box. Below the navigation bar is a search bar with 'Aegon' entered. The main content area shows the Aegon logo, 'Annual General Meeting >', 'June 12, 2025', and 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 June 5, 2025, before 23:59 CEST

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 Ltd. June 12, 2025". The form is divided into two main sections: "Securities" and "Account".

Securities

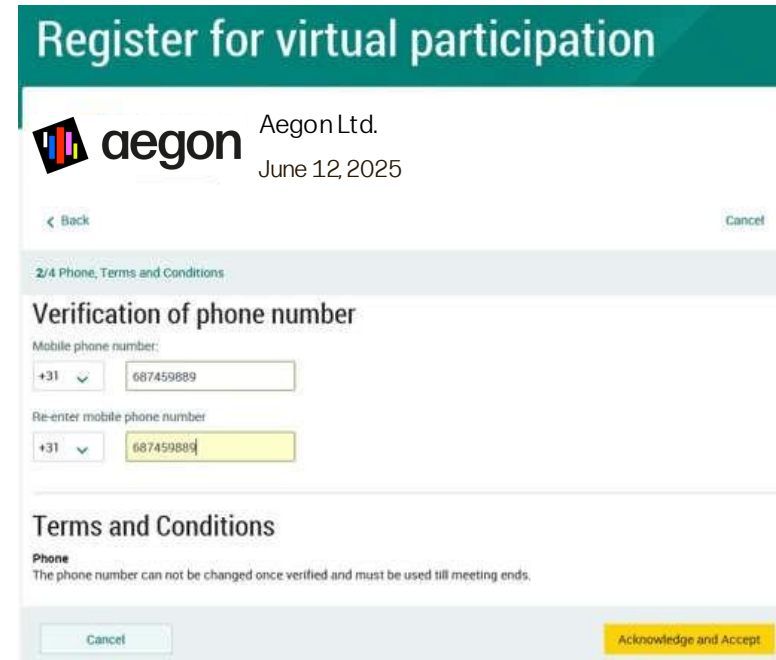
- Security class:** A dropdown menu with "Ordinary Shares" selected.
- Intermediary:** A dropdown menu with "ABN AMRO Bank N.V." selected.
- ISIN:** A text field containing "NL0000303709".
- Number of securities:** Radio buttons for "Entire holding" and "Partial holding", with "Partial holding" selected.
- Enter number of securities:** A text field containing "200".

Account

- Securities account number:** A text field containing "SAN123".

A "Next" button is located at the bottom right of the form.

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 Ltd. June 12, 2025". The form is divided into two main sections: "Verification of phone number" and "Terms and Conditions".

Verification of phone number

- Mobile phone number:** A text field with a country code dropdown set to "+31" and a number field containing "687459889".
- Re-enter mobile phone number:** A text field with a country code dropdown set to "+31" and a number field containing "687459889".

Terms and Conditions

- Phone:** A section header.
- The phone number can not be changed once verified and must be used till meeting ends.**

At the bottom, there are two buttons: "Cancel" and "Acknowledge and Accept".

Registration process for virtual participation

ultimately by June 5, 2025, before 23:59 CEST

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 the 'Register for virtual participation' app interface. The top bar is teal with the title 'Register for virtual participation'. Below it, the 'Important Information' section is visible, containing a warning about virtual participation risks and a confirmation prompt. The 'Verification of phone number' section shows a mobile phone number field with a dropdown for country code (+31) and a text input field containing 636340396. Below this is the 'Terms and Conditions' section, which includes a 'Phone' note stating 'The phone number can not be changed once verified and is'. At the bottom, there are 'Back' and 'Accept and Proceed' buttons.

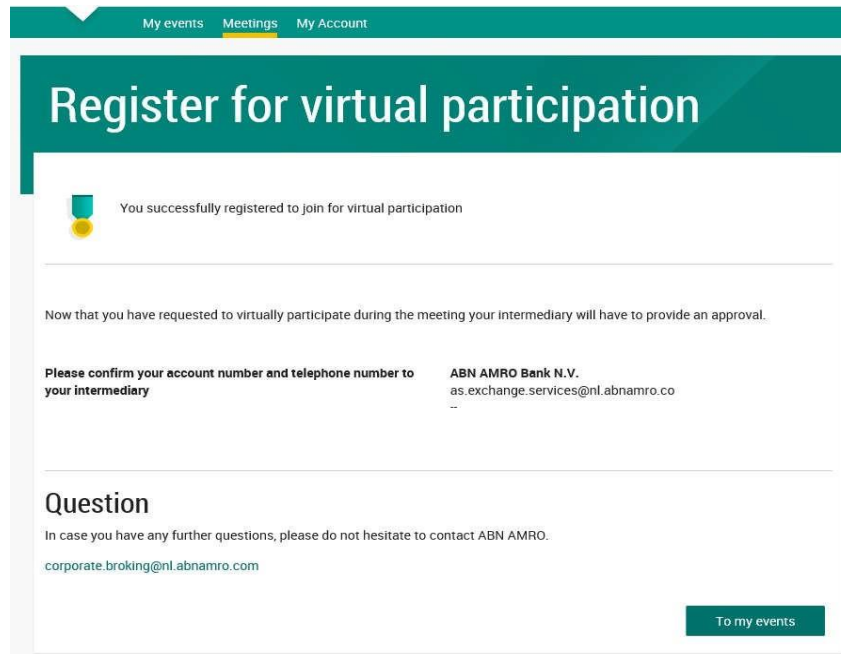
Enter the one-time verification code as sent to your mobile phone

The screenshot shows the 'Enter code' screen of the 'Register for virtual participation' app. The top bar is teal with the title 'Register for virtual participation'. Below it, the Aegon logo and 'Aegon Ltd. June 12, 2025' are displayed. The screen shows a '3/4 Verification code' progress indicator. The 'Enter code' section includes a message 'A new verification code was sent to your mobile phone.' and a 'Send Again' button. Below this is a 'Code' input field with the value '67681'. At the bottom right, there is a yellow 'Verify' button.

Registration process for virtual participation

ultimately by June 5, 2025, before 23:59 CEST


Confirmation of successful registration



The screenshot shows a web interface with a teal header bar containing 'My events', 'Meetings', and 'My Account'. Below this is a teal banner with the title 'Register for virtual participation'. The main content area is white and contains a confirmation message with a green checkmark icon: 'You successfully registered to join for virtual participation'. Below this, a horizontal line separates the message from the next section. The next section contains the text: 'Now that you have requested to virtually participate during the meeting your intermediary will have to provide an approval.' Below this, there is a table with two columns. The first column contains the text: 'Please confirm your account number and telephone number to your intermediary'. The second column contains the text: 'ABN AMRO Bank N.V. as.exchange.services@nl.abnamro.co'. Below the table, there is a section titled 'Question' with the text: 'In case you have any further questions, please do not hesitate to contact ABN AMRO.' and the email address: 'corporate.broking@nl.abnamro.com'. At the bottom right of the page, there is a teal button with the text 'To my events'.

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

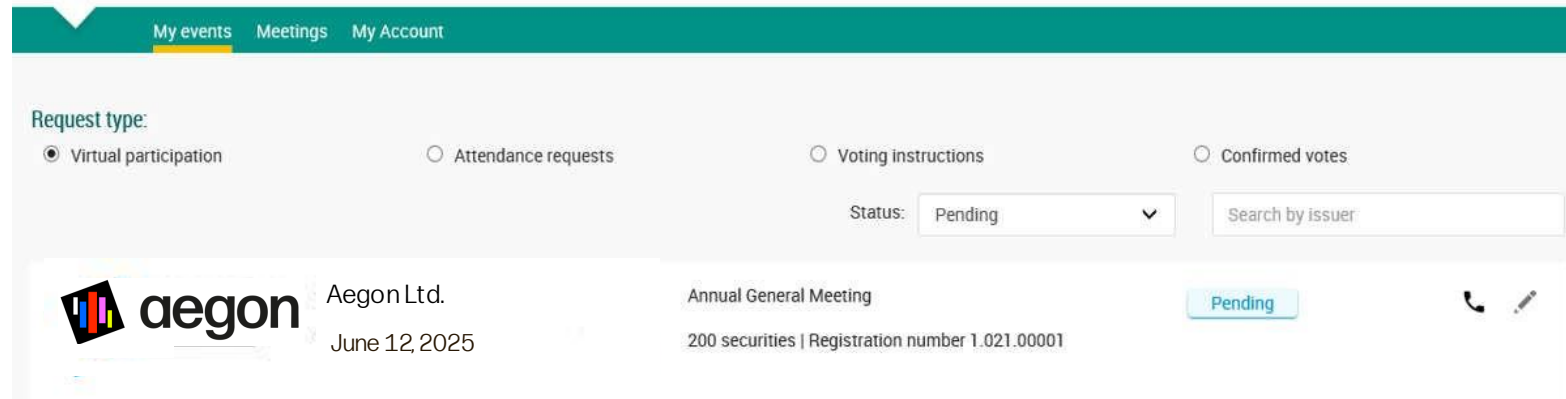
In case you have any further questions, please do not hesitate to contact ABN AMRO.
corporate.broking@nl.abnamro.com

To my events

Registration process for virtual participation

ultimately by June 5, 2025, before 23:59 CEST

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 Aegon's virtual participation system. At the top, there is a teal navigation bar with three tabs: "My events" (highlighted with a yellow underline), "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, there is a "Status:" dropdown menu currently set to "Pending" and a "Search by issuer" text input field. Below this, a list of events is displayed. The first event is for "Aegon Ltd." with a date of "June 12, 2025". The event details include "Annual General Meeting" and "200 securities | Registration number 1.021.00001". A blue button labeled "Pending" is visible next to the event details, along with icons for a phone and a document.

Registration process for virtual participation

ultimately by June 5, 2025, before 23:59 CEST

Once the request has been approved by the intermediary, the 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

AGM of Aegon Ltd. on June 12, 2025

How to vote virtually during the meeting?

Please click on this link below:

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

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

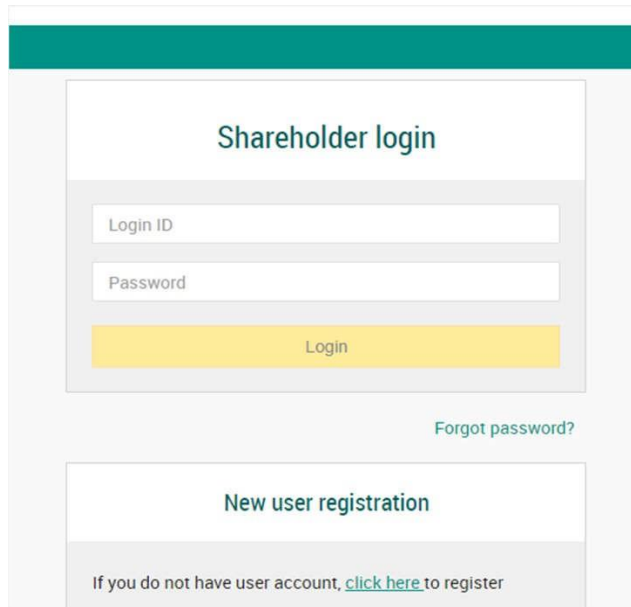
Thank you for using www.abnamro.com/shareholder.

Yours faithfully,
ABN AMRO Bank N.V.

Registration process for participation in person

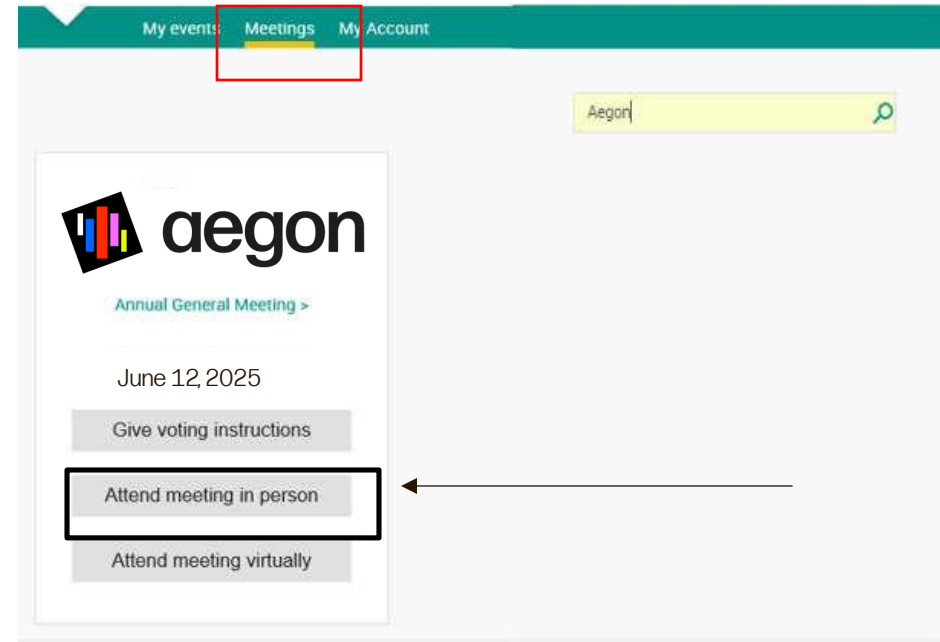
ultimately by June 5, 2025, before 23:59 CEST

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 image shows a 'Shareholder login' form. It has a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. Below these is a yellow 'Login' button. To the right of the button is a link 'Forgot password?'. Below the login section is a 'New user registration' section with a link 'click here' to register.

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



The image shows the Aegon shareholder portal interface. At the top 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 with 'Aegon' and a magnifying glass icon. The main content area features the Aegon logo, the text 'Annual General Meeting >', the date 'June 12, 2025', and three buttons: 'Give voting instructions', 'Attend meeting in person' (highlighted with a black box and an arrow), and 'Attend meeting virtually'.

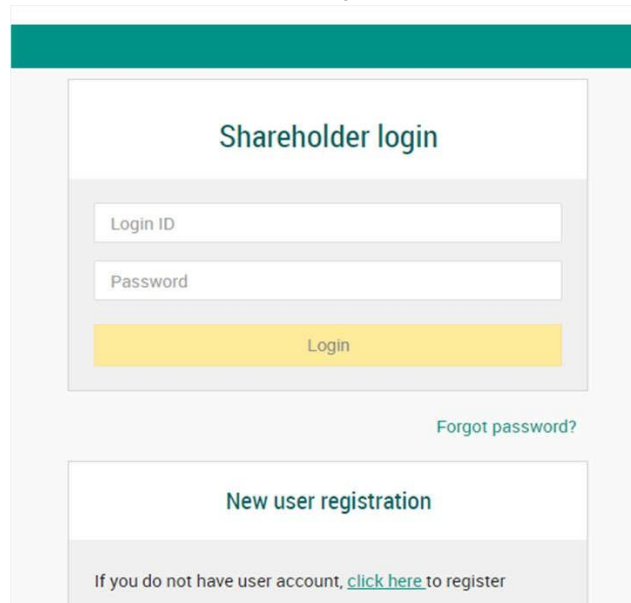
How to participate on the day of the meeting (virtually or in person)



Log-in process for virtual participation

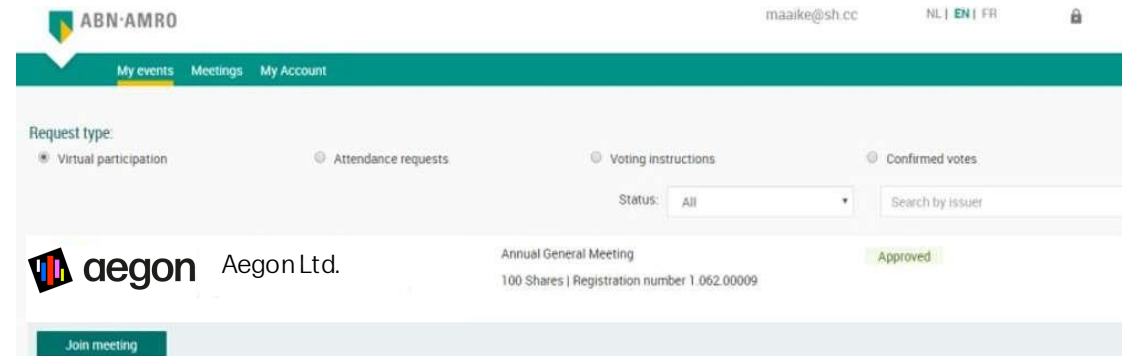
Shareholders attending the meeting virtually

In case of virtual participation, on the day of the AGM, you can either use the link in the confirmation email or go to the ABN AMRO website (<https://abnamro.com/evoting>) to login to the shareholder portal and click “Login”



The image shows a 'Shareholder login' form. It has a title 'Shareholder login' in teal. Below it 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 teal link 'Forgot password?'. Below the login section is a 'New user registration' section with a teal title. At the bottom, a grey box contains the text: 'If you do not have user account, [click here](#) to register'.

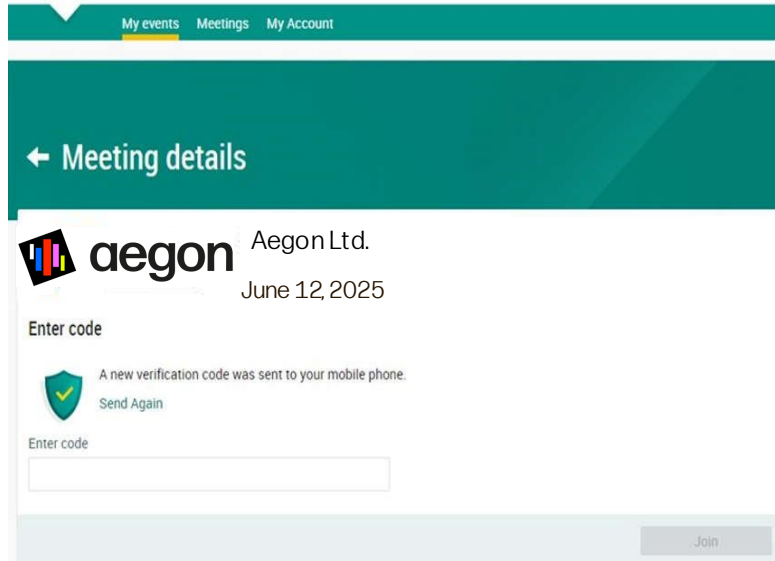
Go to “My events” and click on “Join meeting”



The image shows the ABN-AMRO shareholder portal interface. At the top, the ABN-AMRO logo is on the left, and the user's email 'maaike@sh.cc' and language options 'NL | EN | FR' are on the right. Below the header is a teal navigation bar with 'My events', 'Meetings', and 'My Account'. The main content area has a 'Request type:' section with four radio buttons: 'Virtual participation' (selected), 'Attendance requests', 'Voting instructions', and 'Confirmed votes'. To the right of these is a 'Status:' dropdown menu set to 'All' and a 'Search by issuer' input field. Below this is a section for 'aegon Aegon Ltd.' with details for the 'Annual General Meeting', '100 Shares | Registration number 1.062.00009', and an 'Approved' status. At the bottom is a teal 'Join meeting' button.

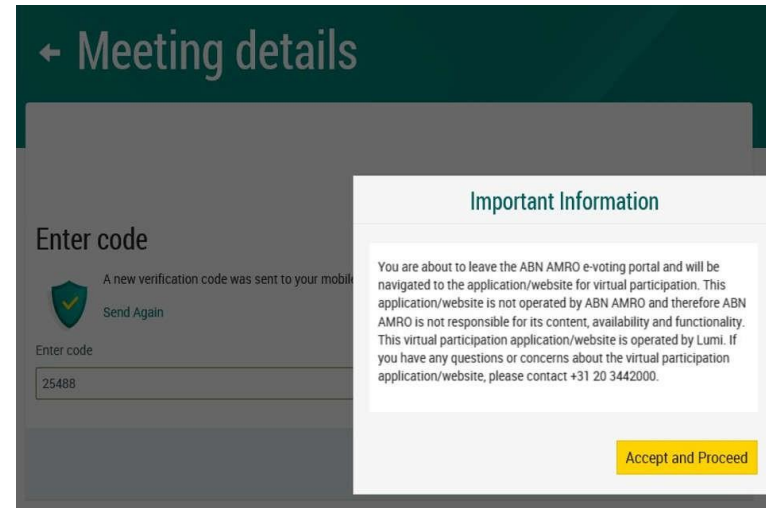
Log-in process for virtual participation

Enter the verification code as sent to your mobile phone



The screenshot shows the 'Meeting details' page for Aegon Ltd. on June 12, 2025. The page has a teal header with navigation links: 'My events', 'Meetings', and 'My Account'. Below the header, the Aegon logo and company name are displayed. The main section is titled 'Enter code' and contains a message: 'A new verification code was sent to your mobile phone.' with a 'Send Again' button. Below this is an 'Enter code' input field. At the bottom right, there is a 'Join' button.

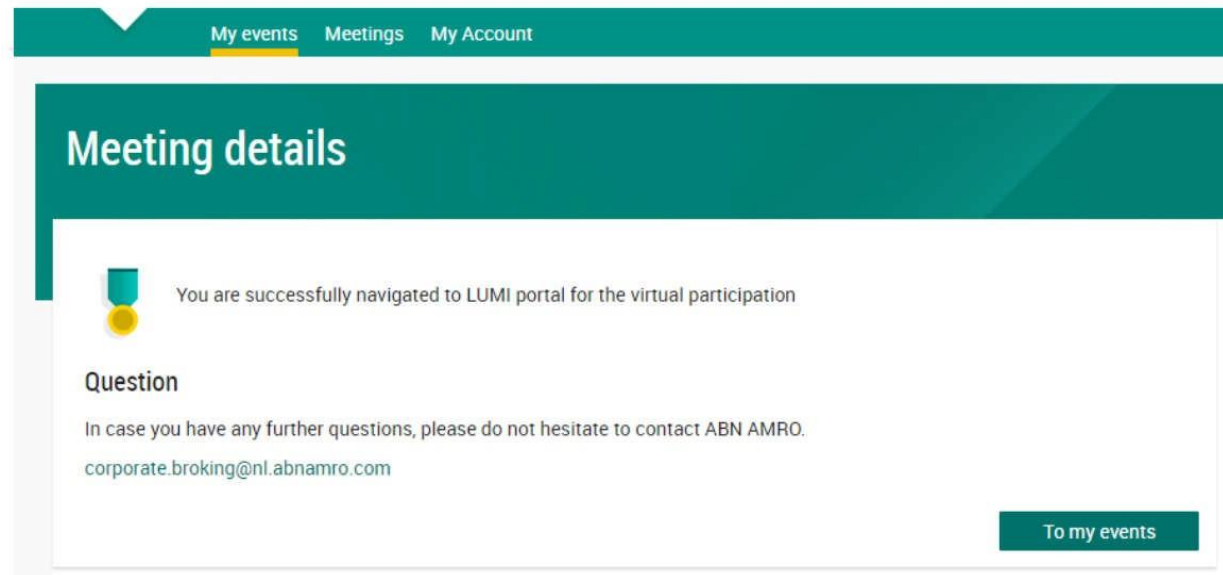
A notification will be shown.
Please accept to proceed



This screenshot shows the same 'Meeting details' page as the previous one, but with an 'Important Information' modal box overlaid on the right. The modal 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 modal is a yellow 'Accept and Proceed' button. In the background, the 'Enter code' section is visible, showing a verification code of '25488' entered in the input field.

Log-in process for virtual participation

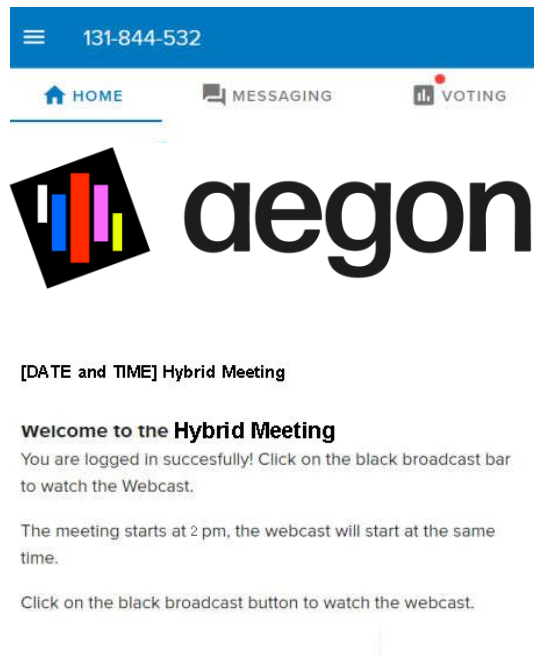
You are navigated to the LUMI portal



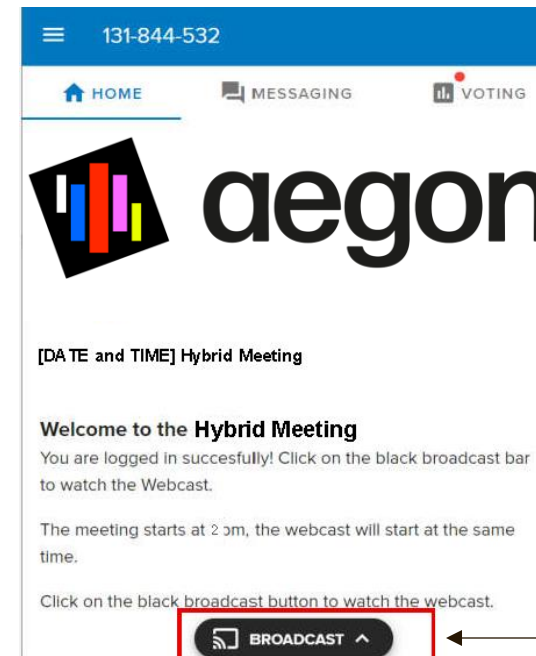
Log-in process for virtual participation

Please log in between 09:00 – 10:00am AT (14:00 – 15:00 CEST). Please note that shareholders who log in after 10:00am AT (15:00 CEST) 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.

09:00 – 10:00am AT (14:00 – 15:00 CEST): Registration is open.



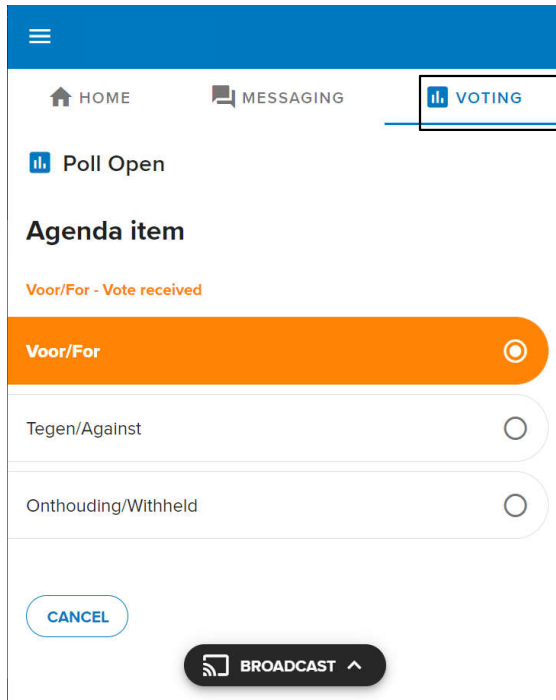
10:00am AT (15:00 CEST): Follow the webcast.



Click here to follow the webcast

Virtual participation

10:00am AT (15:00 CEST): Voting is open.



The screenshot shows a mobile application interface with a blue header bar containing a menu icon and three tabs: HOME, MESSAGING, and VOTING. The VOTING tab is selected and highlighted with a blue underline. Below the header, there is a section titled "Poll Open" with a sub-header "Agenda item". Under "Agenda item", there is a status "Voor/For - Vote received". Below this, there are three radio button options: "Voor/For" (selected), "Tegen/Against", and "Onthouding/Withheld". At the bottom, there is a "CANCEL" button and a "BROADCAST" button with an upward arrow.

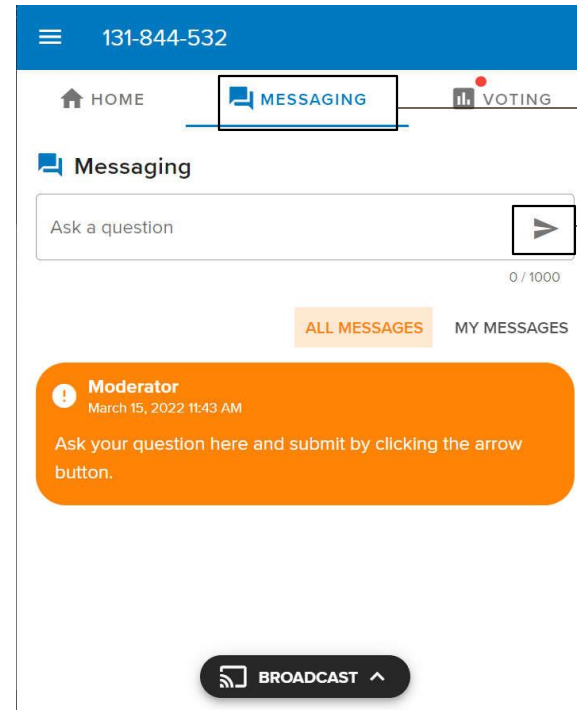
Click here if you would like to vote

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.

10:00am AT (15:00 CEST): Submitting questions via the chat is open.



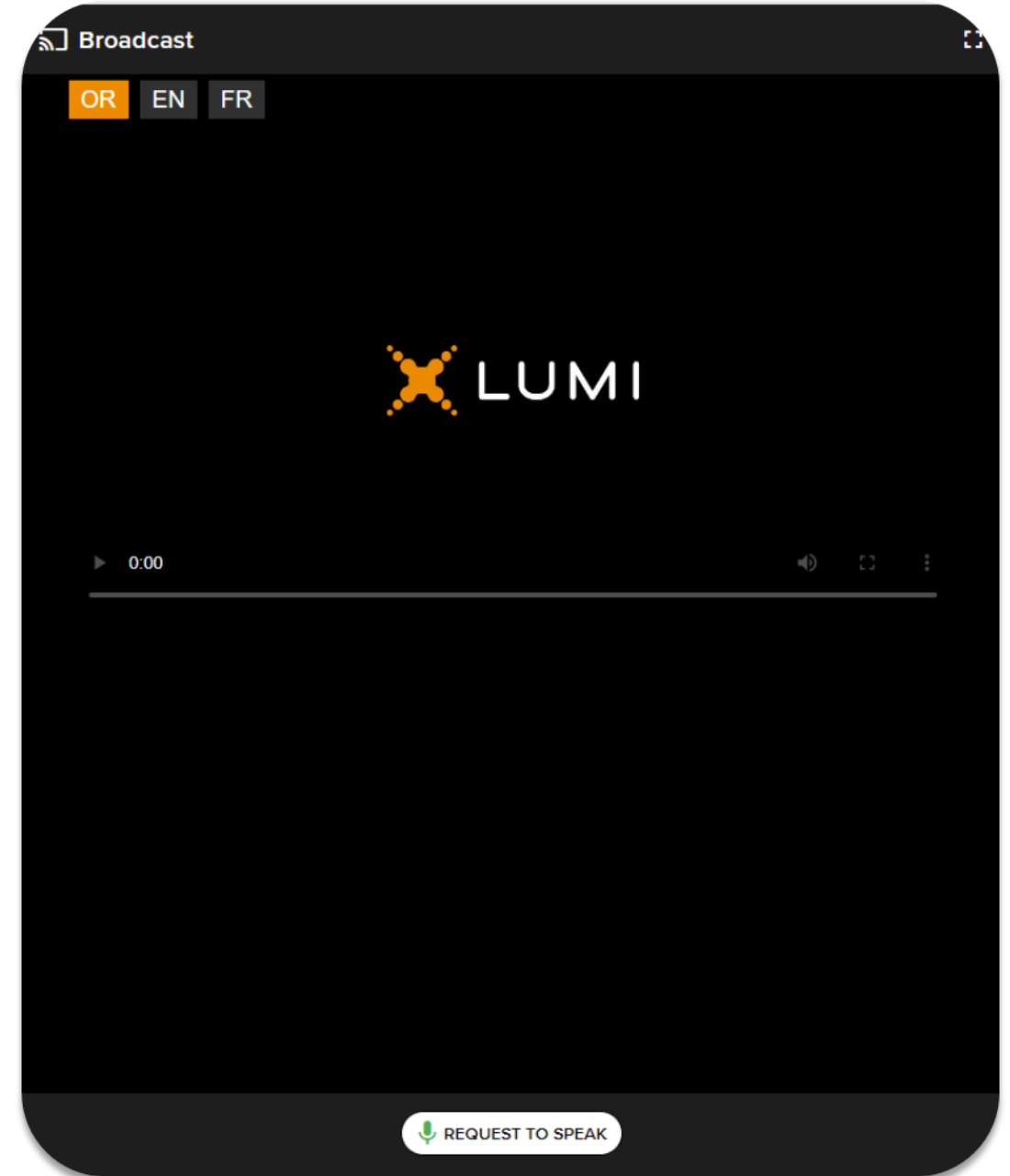
The screenshot shows a mobile application interface with a blue header bar containing a menu icon and the phone number "131-844-532". Below the header, there are three tabs: HOME, MESSAGING, and VOTING. The MESSAGING tab is selected and highlighted with a blue underline. Below the header, there is a section titled "Messaging" with a text input field labeled "Ask a question" and a right-pointing arrow button. Below the input field, there is a character count "0 / 1000". Below the character count, there are two buttons: "ALL MESSAGES" and "MY MESSAGES". Below these buttons, there is a message from a "Moderator" dated "March 15, 2022 11:43 AM" with the text "Ask your question here and submit by clicking the arrow button." At the bottom, there is a "BROADCAST" button with an upward arrow.

Click here if you would like to submit a question

Click on the arrow button to submit your question

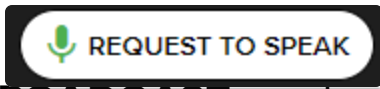
Turn off other video platforms

First of all, make sure that you have turned off any other video platform such as MS Teams and Zoom.



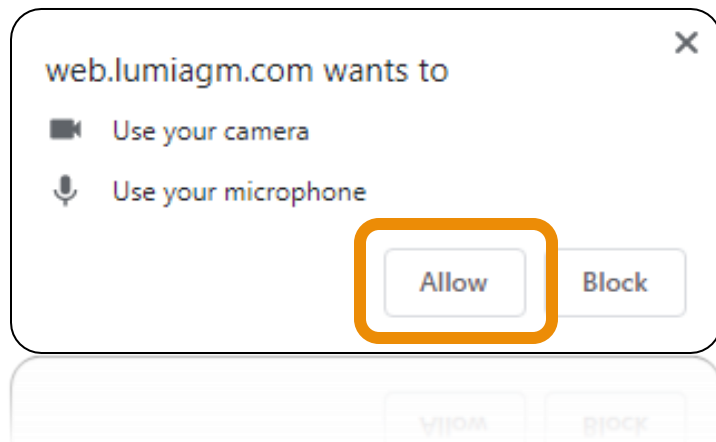
Request to Speak

To request to ask a question or speak to the meeting, click on the button:



Located at the **BROADCAST** panel on the right-hand side of the screen.

Note: You may need to allow permission to use the microphone from your web browser.

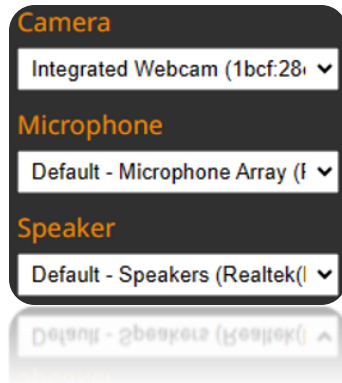


Confirm your Connection

First, click on the livestream image to unmute.

You will then be able to follow the broadcast, while others cannot hear you, until the moderator introduces you to speak.

Please ensure you have the correct camera, microphone and speakers connected so that you can be heard and seen at the meeting.



Click on the green check mark to confirm your connection.



Call Queue

A “Please standby for the moderator” message will appear.



You are now in the queue to speak live at the meeting.

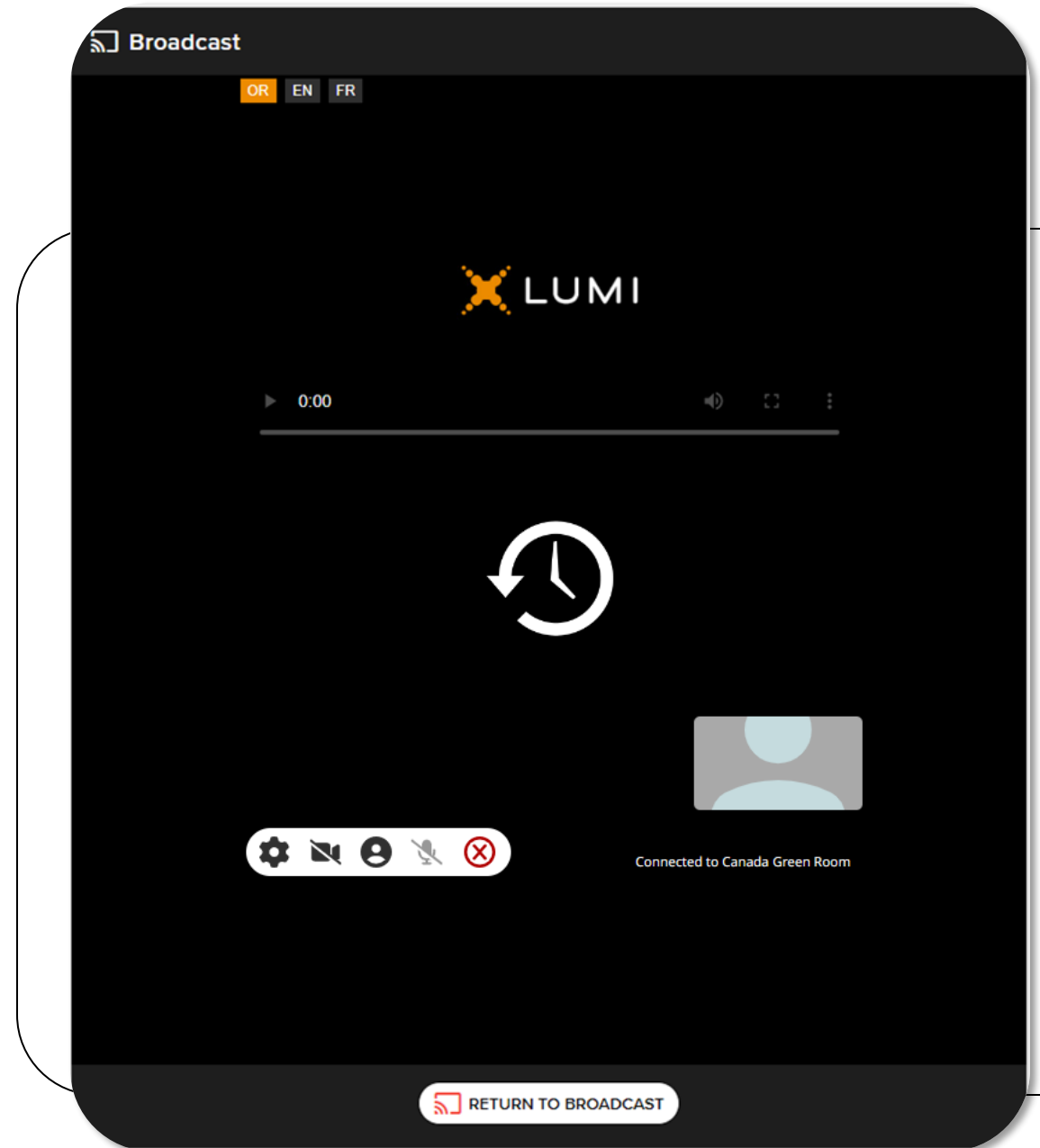
You will first be connected to the moderator, who will check your connection.

When you are first in queue, the moderator will connect you into the meeting and the Chair will welcome you there



Asking a Question

When prompted you may ask your question. Please do not leave the queue or return to the broadcast unless you wish to no longer speak.



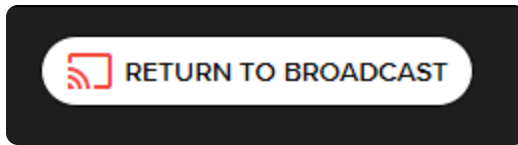
Call Queue

If you no longer want to ask a question, you can leave the queue by clicking on the **red X**



Return to Broadcast

When you wish to return to the broadcast window, simply click the “Return to Broadcast” button at the bottom of the Broadcast panel.



Should you wish to ask another verbal question you may repeat this process from the start.



Admittance – shareholders attending in person

On the day of the (hybrid) AGM

With respect to attending the AGM in person, the following applies:

- Shareholders or their proxy holders can only exercise their meeting/voting rights at the AGM in person if they register in person directly prior to the AGM. Registration to attend the AGM will take place at the premises of the Hamilton Princess Hotel between 09:00am Atlantic Time (14:00 CEST) and the start of the AGM at 10:00am Atlantic Time (15:00 CEST). 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 AGM 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 AGM via the webpage <https://web.lumiAGM.com>.
- At the AGM, shareholders will be able to use the hotel's open Wi-Fi network.
- The Meeting ID, username, and password for using an own smartphone or tablet during the AGM 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.
- Shareholders attending the AGM in person are responsible for their own travel to and from, and accommodation in, Bermuda.



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 CEST.

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 CEST.

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.

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 CEST.

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 via live chat or – if applicable – video connection. Please see the slides in this presentations under “How to participate on the day of the (hybrid) meeting” for instructions how to submit your questions via the chat or to request to speak at the meeting (if applicable).

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 contacting the Investor Relations department as explained 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. As per Aegon's Bye-Laws, the Record Date 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, please be referred to 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 Bye-Laws. 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?

- Yes, when you choose to speak live during the meeting through a video connection, your video will be broadcasted in the live stream. However, if you only want to be made visible to the Chair of the Hybrid Meeting, you can let the operator know, before you are connected into the meeting.

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, 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?

- You are 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.



Thank you





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