

AEGON is one of the world's leading insurance groups, capitalizing on the power of successful partnering to help customers, shareholders and employees around the globe to create better futures for themselves and their families.

The AEGON Group businesses offer a diverse portfolio of products: principally in life insurance, pensions and related savings and investment products; but also in accident, health and general insurance along with certain banking activities. The AEGON Group operates through a multi-brand, multi-channel strategy. Multi-branding enables AEGON businesses to target products and maximize their appeal to identified market segments whilst also building customer loyalty. Our flexible production capability means they also benefit from the powerful economies of scale available across the AEGON Group. Our multi-channel distribution network gives us strength and flexibility.

AEGON products are distributed through three primary channels: via trusted agents and face to face with customers; through more direct channels such as bank, internet and direct marketing; and through partnerships, alliances and joint ventures with marketing groups, financial institutions and other organizations.

The AEGON Group is a connected organization - a network of locally managed businesses, operating within a decentralized framework and with a flat management structure, but linked by a set of common values, shared resources and utilizing the corporate center as a means through which to define strategy and share information. At the very heart of this approach is our desire to always remain flexible to local differences and adapt to changing market circumstances swiftly and effectively. New products and services initiatives are developed by local business units who understand the needs of customers, partners, agents and other distributors, and offered at the best price thanks to a continuous focus on cost-control and productivity.

