

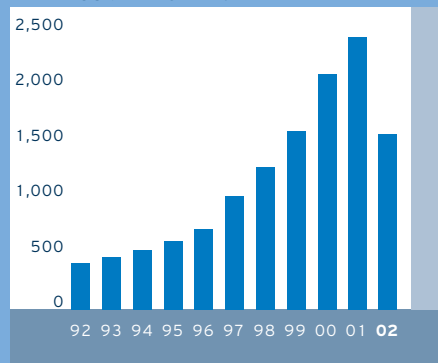
AEGON AT A GLANCE

GROUP PROFILE

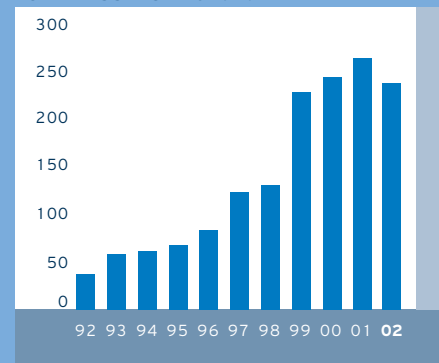
AEGON N.V. is the holding company of one of the world's largest listed insurance groups. The Group's businesses offer a diverse portfolio of products: principally in life insurance, pensions and related savings and investment products, but also in accident, health and general insurance.

AEGON Group businesses encourage product innovation and reward value creation. New products and service initiatives are developed by local business units who understand the needs of customers, intermediaries, partners and other distributors and are offered at the best price thanks to a continuous focus on cost control.

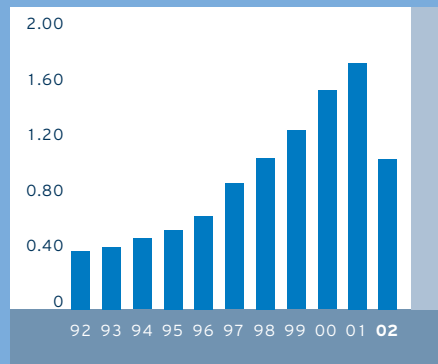
NET INCOME in EUR million



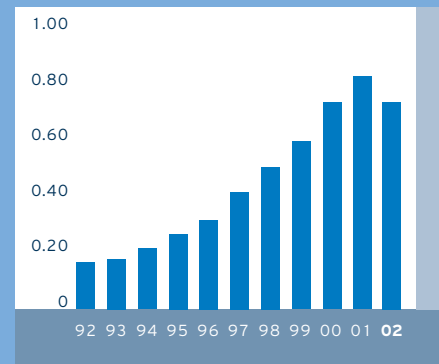
TOTAL ASSETS in EUR billion



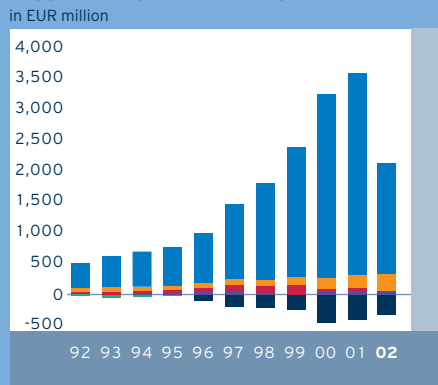
NET INCOME PER SHARE in EUR



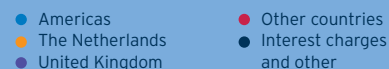
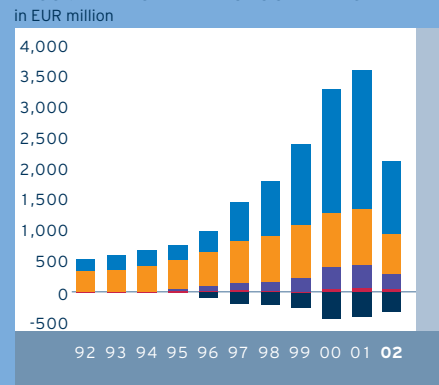
DIVIDEND PER SHARE in EUR



INCOME BEFORE TAX BY ACTIVITY



INCOME BEFORE TAX GEOGRAPHICALLY



CONTENTS

- 1 Report of the Executive Board
- 5 Report of the Supervisory Board
- 7 Straight talk
- 11 The power of partnering
- 17 Review of operations
- 29 Financial review

About our business

- 40 Corporate responsibility
- 41 AEGON around the world
- 44 Product line overview

Financial section

- 47 Financial statements AEGON N.V.
- 48 Consolidated balance sheets

- 50 Summarized consolidated income statements
- 51 Consolidated income statements
- 53 Consolidated cash flow statements
- 54 Notes to the consolidated financial statements
- 57 Notes to the consolidated balance sheets
- 74 Notes to the consolidated income statements
- 81 Remuneration Executive Board and Supervisory Board
- 82 Stock options and stock appreciation rights
- 89 Segment information
- 96 Group companies

- 97 Balance sheets of AEGON N.V.
- 98 Income statements of AEGON N.V.
- 99 Notes to the balance sheets of AEGON N.V.
- 104 Other information
- 106 Auditor's report
- 107 Corporate governance
- 108 Information based on US accounting principles
- 110 Quarterly results
- 112 Data on the members of the Supervisory Board of AEGON N.V.
- 113 Survey of major AEGON investment funds
- 114 Corporate and shareholder information
- 115 Financial calendar
- 116 Forward-looking statements