

HISTORICAL DATA 1994-2004

The figures over the years 1994 - 2001 have only been adjusted for the change in accounting for capital gains and losses on shares and real estate.



AEGON is one of the world's leading listed life insurance companies, 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 businesses that together form the AEGON Group offer a diverse portfolio of products, principally in life insurance and pensions, savings and investment products; but also in accident and health insurance, general insurance and to a limited extent banking activities. The AEGON Group operates through a number of country units that have a large degree of autonomy in executing the group's multi-brand, multi-channel strategy while benefiting from the powerful economies of scale available across the group. This enables AEGON businesses to target products and maximize their appeal to market segments that have been identified as attractive, while at the same time building customer loyalty.

Our multi-channel distribution network gives us strength and flexibility. AEGON's products are distributed through three primary channels: face to face with customers via trusted agents; through more direct channels such as banks, 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 a competitive price thanks to a continuous focus on cost control and productivity.